Winsome Winnie

"It was from no fault of my stepmother's, you know, as I told you. Aunt Sarah," explained Winnie, sorrowfully pleading-"I had been very griend and fretting-and-and nervous It was so foolish of me, but I soon got ever it, aunt," she added, with a faint little quiver of a smile. "Things were worming me, and I was not very strong, and and oh, Aunt Sarah dear," she eries, passionately, "you cannot tell what a relief it was to me when you said that night that you were come to take me away! I had been feeling that I must go away somewhere or I should die, and I was praying to God to help me as I walked home; and when I came in, and saw my strange aunt sitting by the fire, and heard her say that she wished me to go away with her at once, as she was returning to America, I felt as if she was an angel sent from heaven to me!"

The tears were falling on her work, and with a very dissatisfied grumble Miss Whitney went on with her patch-

"And then you brought me thousands of miles to live with you, Aunt Sarah," presently resumed Winnie, more lightand I was so glad to come, though I had to leave father and the poor children. I shall never leave you, auntie, unless you bid me-never marry anybody, or let anybody marry me-nev

Strangely enough, Miss Whitney looked anything but pleased at this coothing assurance.

"I con't see why you shouldn't," she muttered under her breath.

She glanced at the wavy brown hair glistening in the sunlight, the pure pale play all those fine things I'm so clever face, the slender graceful form in its simple robing of soft transparent black, with a spray of white blossoms fastemed at the waist.

"I con't see why you should be dif-ferent from others," the old lady remarked aloud, with an air and a tone of gruff indifference, belied by the keen satisfaction and secret pride which glimmered in that keen, long look through the spectacles. "You're not made a drudge and a slave of here, as your father's wife made o' vou."
"Ah, dear Aunt Sarah," Winnie plead-

ed acrin, "it could not be helped! don't know what mamma will do nowand there's poor little Louie!"

"She'll do without you when she can't have you, I suppose," returned Miss Whitney, crustily. "I don't see what business she had to make my sister's daughter's child der 'heip!""

"This stocking 's darned now, Aunt Sarah," said Winnie, striving for the soft answer that turneth away wrath: whalf I go and make the pot-pie?" "No. you sha'n't," answered Miss

ennah'll do, it a sight betguesa, Go over to Miss if she can come over If want to speak to oreen, the music teacher,

aunt? said Winnie, a little puzzled. Whitney. WITH grim humor looking at her shrivelled.

I'm going to learn to play polkas?" Miss Whitney seemed determined, on that brilliant, balmy summer day, to keep her pole young grand-niece abroad in the pleasant tree-shaded streets and flower-scented lanes, for late in the

an errand to a distant part of the quiet, | in her own simple way. straggling town

'And you needn't run back like hare panting for breath!" coutione ! the grim, kindly old woman, who, in downright truth, dearly loved and tried to indulge, in an old-fashioned, grave, undemonstrative fashion, the girl-niece she had taken from her dreary English home, as she never yet had loved or indulged any one or anything in her life before; only she did not choose that Winifred should perceive this. It was very minimous to children, according to the strict, grim Puritanism of Miss Whitney's dectrine, that they should know themselves to be objects of tender, watchful love, heeding their every wish and fancy. "And that black hat of goars is too heavy for this hot weather," Miss Whitney remarked in disapprovat, as if she merely disliked the idea of a sunstroke for her niece, and did not think that a new hat would be a source of some pleasure to a young girl. "You'd better go into Fletcher's when you're out, and get a white oneplain, Winifred, with a bit of black lace er something simple. There's three dollare for you-will that be enough?"

"Oh, aunt, thank you-it will be plenty!" said Winnie, gratefully. "I'll get a nice one-one that you will be sure to like.'

And when Winnie was safely gone and the gate closed behind her, two tears dimmed the glasses of Miss Sarah Whitney's fermidable spectacles.

It's not many a niece or daughter either," she muttered, "that would think first of all of getting what I'd 'be sure to like.' She's been Elizabeth Anne Caernon's daughter long enough," continued the old lady, beginning to count over a roll of bank bills from a piethoric seeket-book, "and a hard-worked. neglected poor slave of a child, too! But she's mine now," said Miss Whitney, laying down a comfortable-looking pile of ten-dollar bills, "and I guess she shall have just as good a time as oth daughters have in a free cors. tryton

It was after sunset when Winifred returned, and, entering the parlor slowly with a paper parcel in her hand, found ten table, spread with the best lamand napkins, the red and te and raspberry jam in one of Miss strey's old and treasured Dresden

Well, Miss Caerlyon, here I am again, your aunt has been kind reen, a clever, lively, agreemble

"I am going to learn my polkas, you see, Winifred," put in Aurt Sarah, looking very humorous and cheery from some cause or other.

Miss Green was smiling and looking very humorous too; and, following the glances of their eyes, Winifred stared hard at the new occupant of the recess the old-fashioned fire-place.

"Where-where did that dear little piano come from?" she cried, dropping the paper bag and rushing over to open the dark, shining lid. "Whose is it? (th, aunt!" "Mine, of course, said Miss Whitney,

gruffly: "didn't I tell you that I was going to learn polkas and operas, and everything that can be learned?"

"Oh, aunt," entreated Winnie, speak ing in all good faith in her eager longing, "won't you let me learn them too?"

For the first time for a considerable number of years Miss Sarah Whitney burst into a fit of laughter that shook her from head to foot.

"I-I will-oh, never fear, I will, Winifred!" she said, losing her breath and coughin gviolently. "But you and Miss Green will have hard work to keep ahead of me, I guess-I'll learn the polkas and operas so fast!"

She poured out the tea and heaped the preserved fruit and golden cream on her niece's plate.

"Come to your tea, child, and presently we'll look at your hat; afterwards we'll see you you are getting on with your music." "Oh, aunt, is it for me to play on?"

asked Winifred, falteringly. "I guess it is," said Miss Whitney, shortly-"unless you leave it to me to

"Did you buy it this evening, Aunt Sarah?" she questioned, unbelievingly. "Indeed I didn't-Miss Green did, though. Sit down, Winifred, the tea's getting cold."

"I never saw thanks more gracefully given," said Miss Green afterwards to her friends and acquaintances. "Miss Caerlyon got up, went over to the old lady, sitting as still as a post, and looking as hard and grim as a stone image. Aunt, you are so kind, so thoughtfulyou have given me such pleasure, dear aunt, and I will try to repay it,' she said, and put her pretty pale little face down on the old lady's breast, with her two arms around her neek. How she ventured to do it, I don't know. I didn't think a girl living would venture to kiss Miss Sarah Whitney like that. It's just because the loving little soul is fond of her stern old aunt; and I will say

that she's the sweetest little thing I ever met, whether she's English or not." "It 's a pretty hat, my dear," said Miss Green presently, surveying Winnie's new acquisition with a critical eye; "but what did you get that plain black silk searf on it for? That's mourning -half-mourning, you know-that snow white crape-like material, and that folded, soft black lustring with fringed ends-quite mourning, my dear-Miss I I thought that perhaps some one that Simmons were just that in half-black | loved him in England would be for her brother

"If aunt doesn't object, I should pre- ed a few flowers there." fer it to any colors, or bows, or flowers," said Winnie, timidly, her color coming and going.

"I think it looks very neat and nice." leclared Miss Whitney; "but what do you want to wear mourning for, child?" Winnie paused, the flush deepening on afternoon she was dispatched again on her cheek, and then she spoke the truth



That when you put a salve onto your child's skin. it passes through the pores and enters the blood, just as surely as if you put it into the child's stomach?

You would not put a coarse mass of animal fat, colored by various mineral poisons (such as many crude salves are) into your child's blood by way of the stomach? Then why do so by way of the pores?

Take no risk. Use always the pure herbal essences provided in Zam-Buk. Z.m-Buk contains no trace of any animal oil or fat. and no poisonous mineral coloring matter. From start to finish it is purely herbal.

It will heal sores, ulcers, abscesses, eruptions, varicose ulcers, cuts, burns and bruing more quickly than any other known preparation. It is a theptic, quickly stops the smarting of a sore or cut, cures piles, inflamed sores and blood-poisoning. It is a combination of healing powerand scientistic purity. Ask those who have accord it have proved it.

All druggists and stores 50e box or Sam-Bus Co., Toronto, for price.

DOUD BE IN YOUR HOTE

Do You Wish to Improve Your Complexion, Hands or Hair?

If you wish a skin clear of pimples, blackheads and other annoying eruptions. hands soft and white, hair live and glossy, and scalp free from dandruff and itching, begin today the regular use of Cuticura Soap for the toilet, bath and shampoo, assisted by an occasional light application of Cuticura Ointment. No other method is so agreeable, so often effective and so economical in treating poor complexions, red, rough hands, and dry, thin and falling hair. Cuticura Soap and Ointment have been sold throughout the world for more than a generation, but to those wishing to try them without cost, a liberal sample of each will be sent free with 32-p. book on the care and treatment of the skin and hair. Address 'Caticura,' Dept. 25D, Boston, U.S.A.

"There will be a funeral tomorrow morning in the English cemetery—an English stranger's funeral; and I should like to go, if you will not forbid me. I feel as if I must go, aunt, dear," said Winnie, sinking beside her aunt's chair, and laying her face on one of the grim, hard, carved arms, and must wear a little token of mourning for the poor young English stranger that they are going to bury in that sunny corner, like the place where my mother is buried in Trewillian churchyard."

"Land sakes. I never heard such a queer girl as you are!" ejaculated Miss Whitney. "Who on earth is it? And what do you want to go to the funeral

"Oh, it's the poor young fellow that was hurt in the railway accident a month ago, I guess," said Miss Green, wining her eyes. "It was very sad, Miss Whitney: he was a young English of ficer from Canada, down on leave to New York, and the poor fellow was so badly hurt that time when the cars ran off the rails, a month ago, you remember, that he had to be just carried into Farmer Healy's, at Place Vale, and has been lying there ever since. I heard that he was dead yesterday morning. It's very sad, poer young fellow!"

"He was a stranger in a strange land. dear Aunt Sarah. Winnifred pleaded, no mother or sister to nurse him, or weep for him now that he is dead; and I followed him to the grave, and plant-

She was weeping now from the depths of her tender emotion, and, although she did not know it. there were no dry eyes with those who had heard her speak.

"Won't you play something, Miss Caerlyon, my dear?" said the school mistress, gently, some time afterwards, And Winifred, feeling as if it were a onsecration of her aunt? kind gift. played softly and solemnly, while her tears fell for the young soldier's memory, "The Dead March in Saul."

CHAPTER XVI It was the last ball of the seasonthis grand exclusive reception at Lady Hollingsley's-and all Belgravia and Tyburnia, from the Dan to the Beersheeba of the fashionable world, was astir with eagerness to obtain eards of invitation; for the last ball of the season at Hollingsley House was not as other ballsrather was it viewed as the reserved piece of music to adorn the wind-up of a soiree musicale, the grand charns of a festival, the final dazzling burst of splendor of a pyrotechnic exhibition, the triumphal march, with bands playing, colors flying, arms burnished, uniforms gleaming and glowing, a conquering army quitting a well won field.

For the pleasure of an evening in Lady Hollingsley's airy, elegant, brilliantly lighted rooms, amidst the wearers of coronets, the great, the gifted. the nobles by rank and by nature-for Lady Hollingsley gave as much honor to one as to the other-for the chances of boudoir tete-a-tetes, of semi-royal quadrilles, of a supper over which laudatory newspaper paragraphs exhausted their stock of French encomiums-for honors and glories and delights like these, and more, chaperons and debutantes, wives and mothers, young men and maidens, old men and staid maidens, intrigued and hoped, and were disappointed or rejoiced, according as Louisa, Lady Hollingsley, selected to pass over or delighted to honor.

It was the last ball of the season, but it had not quite arrived yet. It was fixed for the twenty-eighth of July, and guests were not expected to arrive before ten p.m. It was now a little more than ten a.m., and the guests expectant had scarcely emerged from their bed chambers, if indeed, the weary debutaantes and wearier chaperons before alluded to had risen from their pillows at all.

"I am not sure, my love," said one weary chaperon, loosely robed in mauve silk embroidered cachemire, seated in an easy chair, and languidly sipping chocolate, "I never expected for a moment to see you until luncheon time, after that wearisome musical affair of last aight."

"Why did you go, then " cooly demanded the ungrateful debutante. "I am sure it afforded no particular delight to me to hear those wretched fugues, and syncopated passages. and solos, and shricking violins, and moaning violincellos for three hours." "Nor to me, Miss Tredennick!" retort-

ed the chaperon, sharply. "I went simp-

ly for the reason that brought me up

from my quiet country home to under-

the fatigue and turnoil of a Londo Mildred Tredennick was silent. Sh was weary of the subject at issue be-sween her clever, indomitable, self-willed. handsome aunt and herself, as weary

as she was of the London season. "Three more years nearly before I shall be 21," she thought, wearily; "I am only eighteen and seven months. What is the use of having money and being handsome? I might as well be a slave to aunt Vivian."

The thought was perhaps a little unjust to "aunt Vivian," for it was certain that, if Mildred Tredennick was a slave to that lady's worldly projects and purposes, she was an extremely rebellious and troublesome one.

"I declare," Madam often exclaimed from the very depths of her vexed soul, to her nephew, Stephen Tredennick, "if Mildred Tredennick marries a coronet, I shall deserve it much more than she!"

And Stephen Tredennick as often advised, "Then don't trouble yourself to marry her to a coronet," but little hoping that it would be of the slightest avail to restrain Madam Vivian from the course of worldly policy contriving, scheming, and match-making which she was so desperately pursuing for her troublesome ward.

Madam had almost totally despaired of the match she had first so fondly planned. Even if she could coax and flatter Mildred into wedding the eousin whom she loved as a brother, she could not persuade Stephen Tredennick to marry the beautiful, haughty, highspirited girl on whom his quiet, tender affections coul never rest in perfect peace as his wife and comforter- the dear, gentle, soft-handed, sweet-voiced, loving woman he sometimes dreamily pictured as his wife, if such he might ever possess some one to sit by his side at the fire while he smoked or read the paper, some one to write him long loving letters when he was away, some one to long and pray for each safe return, to make the dreary old house at Tregarthen a happy. sunny home, alive with children's voices, playing in the light of a gentle mother's smile

Imperial, self-willed Mildred Tredennick was to him as a beautiful sister, of waom he was proud, and for whom he was very anxious. Those restless, reckless, brilliant ones are so often a source of pain and anxiety to the quiet angry Mildred very roughly. hearts that love them! Besides, Stephen Tredennick knew that passionate, strong-willed, fiery Mildred's girlish heart was given away, never, by a nature like hers, to be quite recalled

"I wish aunt Vivian knew all that Millie has told me," he said, regretfully. she might spare herself the trouble of trying to make her marry a coronet for she is one to give her hand with her heart, in spite of a world arrayed against her. Poor Millie!"

"Poor Millie," did not look, on this morning of Lady Hollingsley's ball, as if she quite deserved the consinly pity. She was decidedly in one of her most arrogant and sarcastic moods; and both the chaperon and chaperon's maid -much-enduring Miss Trewhellahad to suffer in consequence.

"What an intolerable nuisance it is!" she said, crossly, as Miss Trewhellia and to a boar or a tiger hunt, and live in a Mildred's own maid divested her of her morning robe, and fitted on a silken corsage, which had just been altered beneath Madam Vivian's inspection. "When are you going to leave town,

"Perhaps you would like to leave this morning, Miss Tredennick?" Madam retorted, with the cold gleam of a stormy smile, evidently plainly that she was losing temper. It doesn't matter about Lady Hollingsley's ball."

"Oh, but it does though," objected Mildred, with a slight laugh, "for I have extorted a solomn promise from Stephen to be there, and to dance at least three times with me; he cares as much for the affair as I do, but we mean to try to enjoy ourselves."

There was little hope in this for Madam's first project, which she was almost content to abandon, considering the unattainable grapes to be sour in comparison with the lusciously rich ones bending at hand. Mildred might never be her favorite nephew's wife. but it would be something after all to be aunt by marriage to a most complaisant peer of the realm, who declared to intimate friends that he admired the aunt almost as much as the niece.

"I hope you will enjoy yourself, my dear," said Madam snavely: "a debutante of eighteen, one of the beils of the season, at a ball at Hollingsley House, wearing one of Worth's dresses ought to enjoy herself-not to allude to such things," Madam added, more snavely, brightly smiling-"such additions to the picasures of a splendid festive gathering as devoted partners who wear coronets."

Mildred frowned at herself in the mirror she was fond of standing before mirrors, this girl who was wealthy. handsome, and not nineteen.

"I wonder how many devoted partners wearing coronets I should have if I had had smallpox," she rejoined, "If it had disfigured you, not one,"

WAS A GUNFIRMED DYSPEPTIC Now Finds it a Pleasure to Enjoy Meals

. Here is a case which seemed as bad and as hopeless as yours can possibly be. This is the experience of Mr. II. J. Brown, 384 Bathurst St., Toronto, in his own

"Gentlemen-I have much pleasure in mentioning to you the benefits received from your Na-Dru-Co Dyspepsia Tablets and can cheerfully recommend them. I simply had confirmed dyspepsia with all its wretched symptoms, and tried about all the advertised cures with no success. You have in Na-Dru-Co Dyspepsia Tablets the best curative agent I could find. It is now such a pleasure to enjoy meals with their consequent nourishment that I want to mention this for the benefit of others."

The fact that a lot of prescriptions or so-called "cures" have failed to help you is no sign that you have got to go on suffering, Try Na-Dru-Co Dyspepsia Tablets and see how quickly this sterling remedy will give you relief and start your stomach working properly. If it doesn't help you, you get your money back. 50s a box at your druggist's. Compounded by the National Drug and Chemical Co. of fanada, Limited, Montreal.

Stomach Always Baulted Had Constant Indicesti

Smell of Cooking Made Him Sick-Bilious Two Days a Week.

Cured by Dr. Hamilton's Pills.

Mr. Clemmons' experience is not unusual. Nowadays poor stemachs are more the rule than the exception. But the proper treatment is sure to make a quick cure. You can always depend on Dr. Hamilton's Pills, they reach the trouble at once, go right to business, work while you sleep and have you feeling better if not cured next morning.
"My food seemed to decompose in

my stomach," writes Mr. Ralph Clemmons, of Newbridge P. O. "I had a stomach that failed in some way to perform its work. Digestion seemed more or less arrested and I grew thin, yellow. nervous. The stomach became distended and impeded, apparently the action of the heart, for often at night it would do great stunts. At times I would vomit a mucous mass, and at these times my head ached most terribly. A friend who had been cured of a similar condition, advised me to take Dr. Hamilton's Pills regularly, which I did. The result in my case was simply marvelous. Dr. Hamilton's Pills removed the cause, strengthened the stomach, excited the liver to normal action, the kidneys were released of excessive work. Health soon grew within me. I can now eat, sleep,

and live like a live man.' Be advised-use Dr. Hamilton's Pills they are sure to do you good. 25c. per box, five for \$1.00, at all draggists and sterekepers or by mail from the Catarrhozone Co., Buffalo, N. Y., and Kingston, Canada.

Madam affirmed, cooly; "titled and un titled would leave you to vegetate as a wall-flower then, Mildred, Prize your beauty while it lasts, my dear."

Mildred was in one of her worst moods; her nerves and also temper were somewhat upset. unstrung and by three months of the fashionable slavery which her nature, yet fresh and pure and healthy, revolted from so constantly; and Madam Vivian's smooth worldliness jarred on

"Why shouldn't I prize it, madam?" e asked, sharply. "I don't want to she asked, sharply. "I don't want to be ugly, and I don't see any reason to set such a wonderful value on my beauty. It will last long enough, I dare say, and I don't see that it has done anything particular for me, or need do anything. I don't intend to sell it for money—I have enough of my own to satisfy me. I want my liberty," the young debutante cried, arrogantly-"my liberty to go where I please, and when I please, and be independent of every one, if I please! I should like to go up the Mediterranean, or the Nile, instead of baking in this hot, detestable, dusty town; I'd like to go wandering about over the world, to go to India with a regiment," continued Mildred, waxing reckless before her aunt's haughty eves and cold smile-"go up to the hills, preside over Indian racecourses, ride uot

(To be Continued.)

The Man Who Won est "Old Maid,"



LEY. J. SHEPARD.

BREATHE DEEPLY.

Only Thus Will You Have Good Health.

No piece of advice that the physician can give will hear more frequent repetition than the pithy sentence: "Breathe dceply." It is a perfectly simple rule of health, yet it is constantly broken. There is no reason why our lungs should not have all the fresh air they need for their work; the supply is unlimited. But in our folly we refuse to give them their fair share of it, because we are too lazy to remember to breathe deeply.

We go on from day to day drawing in little, inadequate puffs of air, living from hand to mouth, as it were; and then we wonder why we feel tired and nervous, why our skin is sallow and our eyes dull, why we catch cold casily and igest our food badly. When things have come to this pass there is nothing for it except to put ourselves to school and learn patiently to do what we were meant to do unconeciousiy.

There are two ways to learn to breathe. If our powers of self-discipline are poor, as is the case with most insufficient breathers, it is a good plan to join a gymnasium or calisthenic class and learn to use, the lungs as a baby learns to use its feet and hands. But remember that lessons in breathing will do no good if the scholar thinks he is absolved from his task except when he is in the ciase.

A simpler method for those who have not time or opportunity for the gymnasium is to turn life's daily routine into a continuous discipline in breathing. If the himself carefully he will find that when Washington Poet

he is expect upon any work that calls for close attention he does not even breathe as deeply as usual; he almost invariably holds his breath. Thus the blood current is vitiated when it ought to be cleansed; and the worker exhausts himself not so much by his labors as by

his neglect. Learn to make a breathing lesson of dressing in the morning, of going up and down stairs, of your duties in household, office or shop, of your walks, your games and your rest. Draw in deep draughts of air every time you take a breath and every little while stop everything else and fill your lungs a rew times with breaths that test their capacity. You will be surprised to see the improvement that it will make in your general condition.-Youth's Companion.

A LOISY CITY.

Chinese Capital's Streets Have Dif-

ferent Noises. An analysis of the street noises of Pokin has been made by the correspondent of an American newspaper and ought to be useful when the ami-noise crusade reaches the Orient

The great cause of confusion he finds is the various street vendors, each of whom is armed with a noise-producing tnstrument by which he advertises his trade. The barber has two prongs of trade. The barber has two prongs of steel through which he draw and thus makes a loud whir. The seller of sweet meats holds in his right hand two brass cups which he fingles togeth-er. The buyer of old clothes taps a small drum wit ha bit of bamboo, getting by this combination a plunk, plunk that attracts trade. The man who with a drumstick, the clothes swings a drum which has two tits of metal attached to it by strings, the toy dealer strikes a brass gong of a peculiar penetrating tone, the knife grinder claps three blocks of iron together, and the seller of charcoal announces his coming by a repeated tap, tap on a block of

The watchman introduces a lutie variety. He is armed with a wooden drum, which he taps in different measures to mark the different hours of the night.

Union Bank Has Successful Year

Proceedings of the 48th Annual Meeting Held at Winnipeg.

Progress in all departments of the bank's activities marks the 48th Annual Report recently issued by the Union Bank of Canada. The annual meeting of this Bank was held in Winnipeg on December 17th, and was presided over by Mr. John Galt, the President. This is the first year in which the annua. meeting was held in Winnipeg. the change from Quebec taking place during the past year.

The statements shows net profits for the year of \$706.832, which compares with \$662.000 for the previous year. The net profits for the year 1912, together with \$47,000 derived as premium on new stock issued and \$71,000 carried forward from the previous yer, made \$826,000 available for distribution. Four quarterly dividends at the rate of 2 per cent, each absorbed \$397,000. The sum of \$242,000 was transferred to the rest account, \$100,000 written off bank w ises account, and \$10,000 contributes the officers' pension fund, leaving a bal ance of \$75,000 to be carried forward. Net earnings for the year were slightly in excess of 14 per cent, on the average paid- up-capital. A further ex of the report shows that gains were rade in every department of the bank's

tivities. Its paid-up capital was ineased, and now stands at \$5,000,000 ts rest account is also augmented, and now stands at \$3.300,000. Large guine were also made in deposits, current loans and total assets. The deposits now total over \$55.643.000, a gain of \$10,000,000 during the year. Of the amount, \$41.219,000 is interest bearing. and \$14.423,000 non-interest bearing. The current loans at over \$45,000.000 show a gain of \$7,000,000 during the year, while the total assets amounting to \$69,400, 000, show the large gain of \$11,000,000 over the figures for the previous year, Another feature of the report worthy of special mention, is the large proportion of gold, silver. Dominion notes and other quickly available assets. These bear a very large proportion to the liabilities to the public.

The Union Bank of Canada is rapidly forging to the front, and is occupying a continually large place in the business affairs of the country. The fact that the current loans for the year amounted to over \$45,000,000, or a gain of \$7,000,000 over the previous year, indicates that the bank is doing a continually larger share of the country's business, and is catering to the business needs of the communities where its branches are located. The fact that it opened 43 branches during the year is another indication of its continual expansion. The bank has now 285 branches, making it one of the best equipped banks in the Dominion in this respect.

The address of President Gult was a splendid review of the financial and industrial conditions prevailing in the country at the present time, and showed that the officials of the bank kept in the very closest touch with the progress being made by the Dominion. An interesting feature of his report was the re-lating of the history and a owth of the Union Bank and the reason for the transfer of the head office from Quebec to Winnipeg. He showed that eight and one-half years ago, when the present general manager took charge, the bank's capital was just one-half what it is today, the reserve fund less than one-tilird and tottal assets considerably less than one-third.

Altogether the report and the addresses of the President and Contral Manager form one of the best combinations issued by any bank this year.

Makes Magnesia Floors.

They are making the floors of big office buildings in Germany of a mixture of magnesium chloride, pulverized magnesia and sawdust, laid from two to four inches thick. Consul-Gen. Robert P. Skinner reports from Hamburg that such floors are waterproof, almost fireproof, crack-free, warm under foot, elastic, sound-proof and cheaper than pine flooring, tiing or stone.

The Illinois Supreme Court has decided that scores of divorced couples in the poor breather takes the trouble to watch State must remarry; but will they?