

ANNE HIRST Your Family Counselor

"Dear Anne Hirst: We live in a small town and have three young children. My husband drinks too much, but he does pay our bills. His sister has been with us for over a year, and she is very hard to get along with — and now his mother may have to come here. She is over 60, and likes an active life. Last year she visited us for a few months and everything was at cross-purposes the whole time. (She has never liked me.) Her other son definitely refuses to have her there. I think my husband's single sister should make a home for her, but she declares she will not take her on.

"If we all could get together and find a place for her to live, I would do without anything but we're all in the same boat — no money.

"My husband's unfortunate disposition is another problem. He is very, very hard to please, and though I do my best I can never predict whether he'll like it or not. He always says I can have anything I want, but that only holds good when I don't want anything. I have no clothes, and I cannot express my personal taste in even our house furnishings. He must boss everything.

"The prospect of my mother-in-law living with us appals me. I feel sure things won't work out at all. Have you any suggestions?

"FRIGHTENED"
• I can imagine how you dread the coming of your

Lifelike Roses



507

by *Sara Wheeler*

Lifelike roses in color—sparkle on this stunning oval dolly!

Pattern 507: Color-crochet oval dolly 22 x 13 inches, in No. 30 mercerized cotton; made in No. 50 cotton. Matching round dolly is Pattern 603. A lovely welcome for gifts! Each pattern, 25 cents.

Send **TWENTY-FIVE CENTS** in coins (stamps cannot be accepted) for this pattern to Box 1, 123 Eighteenth St., New Toronto, Ont. Print plainly **PATTERN NUMBER, your NAME and ADDRESS.**

LOOK for smart gift ideas in our Laura Wheeler Needlecraft Catalog. Crochet, knitting, embroidery, lovely things to wear. Dolls, iron-on, quilts, aprons. Send 25 cents for your copy of this book NOW! You will want to order every new design in it!

Mace & Orange Sweet Bread

Mix and sift 3 times, 2½ c. once-sifted pastry flour (or 2¼ c. once-sifted all-purpose flour), 3½ tps. Magic Baking Powder, ¼ tps. salt, ¼ tps. ground mace. Cream ½ c. butter or margarine and blend in ¾ c. fine granulated sugar; beat in 1 well-beaten egg, 1 tsp. grated orange rind and ½ tsp. vanilla. Add dry ingredients to creamed mixture alternately with ¾ c. milk. Turn batter into a loaf pan (4½ x 8½) which has been greased and lined with waxed paper. Bake in moderate oven, 350°, about 1 hour. Allow loaf to cool in pan. Spread sliced cold bread with butter or margarine for serving.

Always Dependable



OVERCOME HANDICAP—One-armed Max Dobbs manipulates the delicate parts of a watch he's repairing at an exposition. Dobbs, 38, was one of the handicapped employees who demonstrated their skills at the exposition. He lost his arm during World War II, but he learned to watch repair skill after the war, and now works as a watchmaker in a department store.

transferred \$4,000,000 to the Rest Fund, leaving a balance of \$918,133. This is the 8th year in a row that the Royal Bank has transferred to the Rest Fund a portion of the current year's earnings. Capital and Rest Fund now stand at \$42,000,000 and \$108,000,000 respectively, with the capital funds of the bank at \$150,918,133.

The bank's annual balance sheet just issued shows total assets for the year at \$3,284,143,865, a figure which exceeds the record total of a year ago by well over \$250,000,000.

The first Canadian bank to show deposits in excess of \$3 billion, the Royal attained under this heading a total of \$3,062,220,349 in 1955, an increase for the year of \$294,672,290.

Loans, exclusive of mortgage loans under N.H.A. total \$1,243,629,382, exceeding the 1954 figure by more than \$55,000,000. Call loans are down by some \$61,000,000, reflecting reduced activity in the securities market. Other loans, including commercial loans in Canada, increased by \$137,214,835 to \$1,068,841,732, indicative of the degree to which the Royal Bank has participated in the marked industrial and commercial development throughout Canada during 1955.

A striking indication of the extent of this bank's participation in providing loans for new housing is the figure for "Mortgages and Hypothecations insured under N.H.A. (1954)", which now stands at \$100,985,965. This is well over four times the figure of a year ago and represents 88% of mortgage loans on the books of all Canadian chartered banks.

CHRONICLES OF GINGER FARM Gwendoline D. Clark

It is years since we have been as cold in this house as we were last week. We were even in bed. At least I was. Partner had an extra blanket under his bed. But I hated to leave the comparative warmth of the bedclothes for a chillier atmosphere beyond. And, oh dear, that wind! Until Partner reasoned it out we were a little alarmed at the house being so cold. We thought we had taken every precaution to make it comfortable—storm windows, insulation and plenty of coal. But it being fairly mild for so long Partner had kept the fire in the furnace as low as possible. So, when that cold nor-wester struck this district the furnace fire was half empty and, because of the wind, we were afraid to put on too big a fire. Better to be a little cold, we thought, than to get too warm by having the house catch fire. However, the storm was of short duration. It is now all in the past—and it is making transfers to inner reserves out of which full provision has been made for diminution in value of investments and loans.

Dividends at the rate of \$1.5775 per share . . . \$6,604,422
Extra distribution at the rate of 20¢ per share . . . \$40,000
Total . . . \$7,444,422

Balance of undivided profits, 30th November, 1954 . . . \$ 3,414,058
Transferred to Rest Account . . . 1,504,075
Balance of undivided profits, 30th November, 1955 . . . \$ 4,918,133

Provision for income taxes \$11,215,000

JAMES MUIR, Chairman and President

K. M. SEDEGWICK, General Manager

1. Of just this kind

Answer elsewhere on this page.

THE ROYAL BANK OF CANADA

Condensed Annual Statement

30th November, 1955

ASSETS

Cash on hand and due from banks (including items in transit) . . . \$ 542,453,934

Government of Canada and provincial government securities, not exceeding market value . . . 944,686,948

Municipal and other securities, not exceeding market value . . . 356,820,517

Call loans, fully secured . . . 74,788,180

Total quick assets . . . \$1,218,749,579

Other loans and discounts . . . 1,168,841,182

Mortgages and hypothecations insured under N.H.A. (1954) . . . 100,985,965

Bank premises . . . 27,119,386

Liabilities of customers under acceptances, guarantees and letters of credit . . . 62,423,760

Other assets . . . 6,143,993

Total . . . \$3,284,143,865

LIABILITIES

Deposits . . . \$3,062,220,349

Acceptances, guarantees and letters of credit . . . 62,423,760

Other liabilities . . . 8,581,623

Total liabilities to the public . . . \$3,133,225,732

Capital paid up . . . 42,000,000

Rest Account . . . 108,000,000

Undivided profits . . . 918,133

Total . . . \$3,284,143,865

STATEMENT OF UNDIVIDED PROFITS

Profits for the year ended 30th November, 1955, after provision for depreciation and income taxes and after provision for income taxes . . . \$10,994,480

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