ANNE HIRST your Family Counselor

"Dear Anne Hirst: I don't quite know how to explain my She is everything a man could want. . . Shall I consent, or icament but I have followed your column for some time and finally turn to you for help. We have had a fairly good mar-riage for eight years, but somethe past year my wife has said used; she doesn't know whether she loves me or not home, which was once her pride but she often says she can't understand why I still love her. I have never been unkind and, of course, never untrue. I am Recently she said she would

like to go away for a while to see what is wrong with her. I

Smart TV Cover



cover for any size TV set - in your favorite pineapple design! Crochet Pattern 891: Directions for TV cover, 25 inches in No. 30 cotton; smaller in No. 50; larger in mercerized bedspread

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our Laura Wheeler Needlecraft Catalog. Crochet, knitting, emidery, lovely things to wear. Dolls, iron-ons, quilts, aprons, novelties — easy, fun to make! Send 25 cents for your copy of this book NOW! You will want have you any other advice! DISTRAUGHT" HE IS NOT ALONE

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little girl spend happy hours helping you to make these clothes! Use scraps and rem-nants — thrifty! Pattern 4600

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This pattern easy to use, sim-

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vice, and a letter to her explain-

ing the situation can guide you

her at Box 1, 123 Eighteenth St.,

Toronto, Ont.

Millions in Debt

To One Small Boy

happiness together. Write

ple to sew, is tested for fit. Has

(35¢) in coins (stamps cannot be

and STYLE NUMBER.

each other.

Regularly, such letters pass • through my desk. A man is content with his marriage an wife is, too. Absorbed in his career, he notices no change in her, and when she admits she is not entirely happy, he shocked and frightened. How blind can husbands be? * Some observers contend

marriage are the most trying; if a couple survive them satisfactoritly, their future is practically secure. But couples do not get bored with marriage. When either husband or wife senses he or she is being arises deep within, and all the efforts they have made to keep the other happy seem fruitless. They both want the se-* curity of being loved, they crave unrelaxing attention, * the certainty that in any major disagreement each can de pend upon understanding and compromise. In other words they want to trust each other,

gether. If marriage really is until death do them part, all of these qualities are essen So when boredom sets in, * wives grow frantic saying * their husbands have changed and they cannot say why; husbands sometimes seek new thrills in extra-marital diver tisements, and both are primarriage needs a shot in the

tegrity and the common de

termination to go ahead to-

Your wife is one of many women who have become dissatisfied. She has been honest with you, though; other their discontent to their bosom, but she has enough * courage to confess how she feels. She has suggested the one remedy that she hopes will work, a short absence that will give her the perspective to evaluate how much her marriage means to her. have that opportunity; if you deny it she may accede without reproach, but she cannot help feeling cheated. I hope you will consent, and with no reservations. No matter how

the experience turns out, she

will be grateful for your un

Based on hundreds of such crises, I believe that a little respite from her wifely responsibilities will convince

her that it is with you she be-This wouldn't be a good time, longs; she will probably rewould it, for much activity along the river bank where Mole and Water Rat adventurn with her spirit refreshed and a new appreciation of all that your love and companiontured some lovely years ago? These are days for firesides raship mean to her. Take the chance. Have faith in her and ther than "messing about in boats." And Mole doubtless is deep in his underground home, sharing his bread and cheese with friends, not in the least afraid of their opinions of the chromo that hangs on his living

> is there too for a winter week-How many readers of "Wind in the Willows," how many fans of Toad Hall, know to whom they are indebted for these truer-than-true histories? "Of course we do," they may ex-claim, "to Kenneth Grahame." But what makes a gigantic lover of the outdoors, a prosperous banker, a man who refused a \$250,000 offer for a book to be

written by hm, write a story like "Wind in the Willows?" A little boy. That is the only answer. Grahame's seven-yearold son liked his father's bedtime stories so much that when time came round he refused to leave home until his fused to leave nome until his father promised to keep him posted on the doings of Toad by mail. Out of those letters grew one of the English-speaking world's best beloved books. Later - after "Dream Days" and "The Golden Age" — when Grahame no longer had this special audience, he told an interviewer he would rather spend the hours he consumed on a difficult paragraph enjoy-ing the actualities of nature for himself. He didn't need money. He didn't want fame. And so the world would not get another book - not for what most pecple would call a fortune.

So — thank you, young man.

Since your Dad already had all the money he wanted, we are glad he also had a son. — "The Christian Science Monitor."

Economy is going without something you do want in case you should some day want some-thing which you probably won't

Annual Meeting of Shareholders The Royal Bank of Canada

NEW "BUILT-IN STABILIZER"

FOR FUTURE BUDGETS

"In all the excitement over

switch to deficit finance," said Mr. Muir, "one ex

tremely important decision in the realm of fiscal policy went almost unnoticed by the gen-eral public. This decision is all the more important be-

cause, unless or until revers ed, it will presumably deter-mine the overall pattern of federal budgeting for years to

In his budget speech of April 5, 1955, the Minister of Fin-

'I propose to recommend to the house a tax policy and a tax structure that would

produce a balanced budget under conditions which rep-resent a high level of out-put and employment.

put and employment."
"Now a high level of output and employment is reflected in the figure that measures

the gross value of our na-tional production over the year. The new tax policy and

tax structure referred to by the Minister of Finance is

the Minister of Finance is geared to this gross national product in such a way that if in any year the product falls below a certain ideal level, there will be an automatic budget deficit. If the national product rises above this level

product rises above this level

there will be an automatic surplus. And the ideal level of gross national product is apparently defined as the level that would have obtain-

ed had employment and the rate of growth of the economy

been "normal" every year since the base year 1953. It may be open to question whether this kind of built-in

stabilizer will prove suffi-ciently strong to produce the desired effect. It may prove too passive to meet the crises that lie ahead. It may well

be that the automatic princi-ple was adopted as a device to ensure that fiscal priicy would at least not make things worse: that it would at least be a neutral factor in

the short run. Meanwhile, monetary policy with its greatly superior flexibility could be relied upon to take care of short swings in business activities.

ness activity and employment, leaving longer run problems of economic development and growth to the necessarily slower adjustments through annual revisions of the budget.

Mr. Muir noted that the three

budget."

ance said:

James Muir warns against pace of consumer buying and tightness of markets in commodities and labour

Canada can ill afford luxury of group or sectional parochialism. Diverse climates, cultures and economic interests present opportunities as well as problems in achieving national unity.

problems confronting Canada in 1956 were reviewed by James Muir, Chairman and President of The Royal Bank of Canada, in his annual address at the Anthony Canada (Canada). nual Meeting of Shareholders held on Jan. 12 at Head Office. One of the more important of these he felt was the new in flationary pressure built up dur-ing the boom which character-ized 1955. While admitting there may be some difference of opinion on the seriousness of the threat posed by the boom, he believed there "are definite danger signs, not so much in prices of the trantic page of the trant prices as in the frantic pace of consumer buying, business ex-pansion, and the general tight-ness of markets in both commodi-

the efficacy of wise central bank said. "Indeed, experience shows that monetary policy is more langers. As I have already tive, curbing healthy as well as types of credit and these by n means the least inflationary, li almost entirely outside the char tered banking system. I should tention of those charged with control on a selective loans by banks; and (with cau-

plainly SIZE, NAME, ADDRESS PROBLEMS OF CREDIT "Consumer credit, or 'buying 123 Eighteenth St., New Toronto, on time' is an essential part o our modern economy. But, like all good things, it can be carried to extremes For the individual, to live in constant heavy deb * fresh faith in yourself and in is to live in bondage; and the If your marriage has reached greatest for those who can afford it least: viz., those who need or are attracted by 'no down pay-ment' offers. For the economy crisis, face it bravely and cooperate generously. Anne Hirst's long experience is at your seras a whole, consumer credit re-sults in the production and sale of durable goods (a form of long-term investment by the consumer) without at the same time a corresponding act of sav-ing. There need be no harm in this provided the consumer loan is itself financed out of saving

the consumer then borrows in order to spread his own saving over time. But if a great rise in consumer loans is financed through bank credit expansion we have an we have an expansion not of short - term, self - liquidating credit but a long-term loan paid only over a long period "Term loans by banks to corporations and the purchase by banks of corporate serial bond issues are similar in effect to an expansion of bank-financed con-sumer credit, and may be more serious in that the repayment period may be longer.

"Mortgage loans by banks are a departure from short-term bank Long-term investment, this time in a home, is financed without a corresponding act of saving. As a room walls. Perhaps Water Rat in a home, is financed without a corresponding act of saving. As a device for expanding home owning during a period of relatively slack trade, the NHA programme had many virtues. But with a return to normal conditions, and later with a reappearance of inflationary pressure, continued mortgage lending by banks, together with the other inflationary forces, undoubtedly made a contribution to instability in the economy."

CANADIAN UNITY While sound economic policy was a factor in achieving

GOOD BOOS

He had been billed as a come-

dian at the local amateur vari-

ety concert, but his turn wasn't

at all funny. It was so bad that

the audience began to beo him

Undaunted, he was about to

return to take a bow, when the

"But I can hear some clap-

ping among the booing," said the determined amateur.

"Yes," retorted the exasperated manager, "but that's for

as he left the stage.

engaged.

TOTAL DEPOSITS HAVE NOW PASSED \$3 BILLION MARK

es and Farm

was ignorant of the fact that the OFA had always done every-

general business activit total at \$1,168,559,855 increase of more than \$137,00 o00 in the twelve-month per under review. We are now common with the other has co-operating with the Government and the Bank of Causin carrying out a policy of cerestriction designed to present that the timing of a variation in such a policy shore coincide accurately with the ing conditions within the endry."

Mr. Sedgewick also discuss the bank's extensive build and renovation programme addition to alterations and a provements to existing premix 39 new branches were open in Canada in 1955 and 23 worldings, for opening his to relater, are under constructs.

ROYAL BANK ABROAD The bank will also on new and more common premises in Rio de Janeiro in ly and consideration is be given to further expansion in Carribbean area. Since the backed a began operations abroad near 60 years ago, said Mr. See Carribbean area. Since he had began operations abroad nea 60 years ago, said Mr. See wick, the local staff had be encouraged to aspire to see positions and this, he felt, been a major factor in the cess of the bank's foreign or ations. There was, he sained for Canadians in the bangerism service and as a comparison of the said of need for Canadians in the base foreign service and as a conquence splendid opportunexisted in the Royal Enforeign branches for any dadian young man interested a satisfying and successful can in international banking. Sedgewick paid a high that to the bank's staff, which numbers well over 14,500. The proving a proving number of young a join our staff and feel that have attractive opportunities.

national unity and well be said Mr. Muir, the develops of a broad national outlook the avoidance of regional cultural parochialism were a of paramount importance. Very diversity of regional, a tural, and occupational intest in Canada that creates and gravates our problem maintify an even richer prize would otherwise be the case, concluded. Ours will be a min diversity, with the attend opportunity to take fullest vantage of the division of labor itself a product of diversity culture, in individual talent skill, in group interest and tivity. I firmly believe that difficult task can be acceptable.

Mr. Muir noted that the three varieties of credit over-expansion might soon become less serious, due to natural causes and to the effect of policies now in force. Home building and construction in general would be effected by seasonal factors; term loans by banks and the purchase of corporate securities were no longer practicable under present monetary policy; and "control of consumer credit does not lie primarily in the field of banking. War and post-war experience have shown that this can be most effectively handled by regulation at the retail level, with good will and co operation between those who extend the credit and the control authorities. There should be nothing, therefore, in these three varieties of credit over-extension that a little common sense, restraint, and co-operation cannot quickly cure."

HRONICLES GER FARM

ile ago I went out to the proposed Napected I might be dis-hornet's nest but so one-letter of protest

nly deeds give strength to-life,

gives it charm.

Men who think of tomorrow practice moderation today

The House

farm readers are not in this plan? er of the one letter beived gives me all the details the spade work that was the by the Federation of as far back as 1943. mes — quite wrongly ad either forgotten or Health Plan. That I after all their time e, what did we get? one reason the time ret ripe. Active interest t in the formation of ive Medical Services.

at least, were responsible for the establishment of a County Health Unit. But that is a far cry from a National Health Plan. The point I wanted to make clear — but in that I ap-parently failed—was that NOW farm groups to get busy looking into the working mechanics of the Proposed Health Plan before it comes into force. To make sure that farm people get a square deal – that the Farm-er is not the Forgotten Man. of man which taken at the flood, leads on to fortune". That applies to a Health Plan just as much as to a person. Not everyone can take an actice part in farm organization

ficient interest to keep inform ed on what is being done on his watching with interest the reaction of farm groups when more details of the Federalanimals have some sort of thinking apparatus. What they Provincial Health Plan are made do can't all be the result of in-stinct. Take Rusty for instance. had his leg broken as a result, he won't go near the road at all

mans we might star thinking about a health plan for livestock! A grade cow isn't worth much these days so that if she gets sick a farmer can pay out half her value in 'vet' bills and worry over. We already have huge surpluses of wheat on hand so it doesn't comfort us at all to learn that Great Britain has developed a new type of hard wheat — "Koga Two" that control Canadian was interested. topped Canadian varieties at our own Royal Winter Fair. Acpect to grow enough of this wheat for the current crop year Britair - whom we have to adstaggering in regard to Canada. tion will also be quite interesting to follow. Too bad it so of-What a lot of worry our fo oted animals are saved by not aving brains with which to

PRAYER FOR A THRONE-Prince Don Juan Carlos prays at a monastery near Barcelona, Spain, after his return from exile in Portugal. He is the son of the pretender to the Spanish throne. Rumor would have it that Genealissimo Franco may restore the as Spain's chief of state.

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"Outdoors Girl"

Show to be held in the Coliseum

Loyal M. Kelly, General Man-

ing of the 'Outdoors Girl of Canada' will be of particular

interest to fish and game and

to conservation clubs across Canada as candidates for the

title must be nominated by such clubs," Mr. Kelly said.

The competition, he pointed

sional athletes and models are

Any fish and game or con-

servation club in any province

This unique competition is being sponsored by the Ontario Federation of Anglers' and Hunters Incorporated in conjunction with the Canadian National Sportsmen's Show. The winner will receive a \$500 Dominion of Canada Savines Board

minion of Canada Savings Bond. Other features of the 1956 Canadian National Sportsmen's

Show will include Canada's largest boat and marine show.

bowling competitions, a photo-graphic fair, a Canadian crib-

shows and numerous other at-

Many men live with an ob-

ject. Others remain single.

To be Chosen

happened during the war while he was held prisoner by the Russians. Allan's instructor, a fellow prisoner hailing from Samarkand, undertook the role of teacher, and the chessmen their meagre bread ration. This pose-it set like a rock

Moulded into the various shapes of kings, queens, hishops, knights and pawns, it was left to harden. Colouring for the white pieces was supplied by whitewash scraped off walls with finger-nails, burnt match-sticks provided the black colouring for opposing pieces.

and it adjoining Industry Wing here from March 9th to 17th, it and moving account of his grim adventures while in Russian adventures while in Russian hands, "No Citation", he finds himself calling "Shakh!" instead

In one prison, he, with several others, decided on a hunger strike in an attempt to improve their lot. Later came the ineviable interrogation. During the inquiry a woman interpreter

interpreter: "Pankhurst, how do

entering the C.M.P. had been in the Scots Guards, was the cause of yet another bawling out at the hands of his captors. De-tails of service were entered in his papers, and the interrogator demanded to know for what reason Scotland Yard and M.I. 5, had arranged his entry into Russian territory. Allan, flabbergasted, denied

His award of the Distinguished Conduct Medal was made without citation. But the reader, after learning of his harrowing experiences, can arrive at but one conclusion — that it was awarded for the courage he showed while in Russian hands.

Played Chess With

chess in a country well known for its serious study of the game—Russia. But the circumstances in which his initiation took place weren't happy ones. Nor were the chessmen he used the beautifully carved figures that are sometimes played with.

His introduction to the game CANADIAN Approved Heavy Breed Cox. Day old 6c: 2 weeks old 12c 4 weeks old 30c. Leghorn Cross Cox, day old \$i.50 per 100. Guaranteed de livery. \$1.00 down, balance C.O.D. Ontario.

Selection of the "Outdoors Girl of Canada" will be one of many highlights of the 1956 Canadian National Sportsmen's Even to this day, writes James Allan, D.C.M., in an inspiring

-for which we are very thank-ful. He follows Partner all over the place but if Partner heads

the road Rusty turns

cute, just the same. I had left a glass of milk on the kitchen

along, put his two front feet of

the cabinet and helped himself to the glass of milk without

ever spilling the milk of break-ing the glass. We might never

have known what happened if Partner hadn't caught him in the act. Rusty is still only about

a year old. Such a big dog and

yet just an overgrown puppy. He has the craziest way of flop-ping himself around partly be-cause, since his leg was broken,

he can't sit naturally on his

hind end, so he sprawls either

Robbie is just the opposite

He sleeps down the cellar now and with his little short legs he

has quite a time getting up and

down the cellar stairs, as they are quite steep. But it wasn't long before — either by thought.

or instinct — he learnt to take a run from halfway across the cellar. So now he is almost up the stairs before he knows it—

just like a horse getting up speed to jump a fence. How many readers, I wonder, had a Christmas cactus in bloom

for the festive season. Last year my cactus had finished bloom-

ing by Christmas. This year, as soon as the buds began to form,

Just the way I wanted it.

binet for Partner. Rusty cam

and comes home. Yesterday did something very bad -

spoken. But as soon as the plates had been cleared away and they were seated by the fire the usband's face lost some of its

"You know, dear," he said, reaking the long silence. "I've been thinking over our argu-"Well?" she snapped, without looking up from her book. "Yes, dear, I've decided to

agree with you after all," he said meekly. "That won't do any good," she sniffed. "I've changed my mind."

Some people have a veneer that comes off easily with a lit-

Prison Bread

of "Check!" Making slow progress from a leg wound, Allan, a lance-cor-poral in the Military Police, was captured by the Germans in a before Dunkirk. A daring and hazardous escape across Ger-many to neutral Russian terri-

tory didn't bring him the free-dom he sought. He was promptout, is rot a beauty contest al-though feminine pulchritude will not be overlooked by the ance, personality and on suitability to be classified as an outdoors girl. Candidates must be participants in some form of outdoor sport, athletics or recreational pursuit but profes-

suddenly snapped: "Who was the first to go on hunger strike?" Undaunted, Allan re-plied: "Sylvia Pankhurst, and Gandhi had a go at it, too." recreational pursuit but profesnot eligible. of Canada can submit nomina-tions and candidates do not necessarily have to be mem-Followed a furious shuffling of papers, frowns from the inrogator, frustrated searching. bers of their nominating clubs. and finally an inquiry from the Closing date for entries is February 21.

you spell that?"
The fact that Allan, before

all knowledge of any link with either organization. Quite a stormy interchange of views took place before he realized that his questioners had formed a strong tie-up between the

Paradoxically enough James Allan owed his eventual release to Hitler. Germany's invasion of Russia turned that country from a deeply-suspicious neutral into a powerful ally. The wheels of officialdom began to grind slowly, and at long last James Allan was released and returned to England with the first Allied Mission to Moscow, under the leadership of Lord Beaverbrook and Mr. Averell Harriman, in

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Itch...Itch ... I Was Very first use of soothing, cooling liquid D. D. D. Prescription positively relieves raw red itch—caused by everne, rashes, scalp irritation, chafing—other litch troubles. Creaseless, stainless. 39c trial southe must satisfy or money back. Don't suffer Ask your druggist for D D. PRESCRIPTION

ISSUE 4 - 1956

ROLL YOUR OWN BETTER CIGARETTES CIGARETTE TOBACCO

Baking's Easier, Speedier with Wonderful New Active Dry Yeast!

CINNAMON BUNS Measure into large bowl, 1 c. lukewarm water, 2 tsps. granuis dissolved. Sprinkle with 2 en Dry Yeast. Let stand 10 min. ing at a long edge, roll up each piecosely, like a jelly roll. Cut into slices. Place just touching each r, a cut-side up, in greased 7 d layer-cake pans (or other shal LEISCHMANN ACTIVE DRY -

ated sugar; stir until sugar velopes Fleischmann's Active THEN stir well. Scald 1 c. milk and stir in ½ c. granulated sugar, 1¼ tsps. salt, 6 tbs. shortening; cool to lukewarm. Add to yeast mixtuge and stir in 2 well-beaten eggs. Stir in 3 c. once-sifted bread flour; beat until smooth. Work in 3 c. more once-sifted bread flour. Knead until smooth work in 3 c. more once-sifted bread flour. Knead until smooth and elastic; blace in weased

 No more taking chances with perishable yeast cakes that have lost their leavening power! New
Fleischmann's Active Dry Yeast
keeps full-strength and active right
till the moment you use it. Needs
NO refrigeration — keeps safely
in your cupboard. Try its marvellous results in your next baking.

Love Tokens

into fashion, report some Lon-don jewellers. More and more teenagers are buying lockets for their sweethearts. Even the very old-fashioned type, with a lock of the loved-one's hair on one side and a tiny photograph on the other, is returning to pop-

ularity.
This news would have pleased our great-grandparents who lov-ed wearing love-charms and tokens and believed that they ensured wedding bliss and warded off danger. But great-grandma would

probably have been shocked to hear that some American Servicemen who have done a spell of duty in Britain have recently been giving their U.S. girl friends policemen's old helmets as love-tokens. Police forces which have dis-Police forces which have discarded the helmets have raised no objection to the sales, provided the badges are removed.

One of the strangest love tokens was that carried by a young Italian wherever he travelled in Europe It was a tear-stained pillow sent to him by a girl

whose father had forbidden her to marry him. When the pair later eloped, bey took the pillow with them to their honeymoon hotel. They say they will treasure it for the rest of their At the wedding of a pretty Chinese girl in London, in 1954, the bride carried a teddy bear, a love-token given to her by her fiancé when they became

stage manager stopped him.
"Listen to the booing." he

. .. . his ABC System of Shor

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