

THE BATTENED HOUSE.

On a green ledge under the Hill of the Winds
Ours is a batted house;
About through the ranging vault of the sky
The four great winds of the earth surge by,
Now with a lilt and now with a sigh
And now with a mad carouse.

But the walls are tight and the sills are firm,
Through the rafters and beams are old,
And on the hearth, at our hear's desire,
We heap the logs for a roaring fire
And watch the flames as they leap and gyre.

And have no fear of cold.

The dawn strides over the mountain land,
And the high noon pauses there
While pensively the eve comes down
With a veil of violet for a crown
And beacons above the crests that frown
The stars prick out in the air.

At our house beneath the Hill of the Winds
The seasons come and go,
And though the girth of the world be wide
For the wandering foot, we will here abide,
Since Love is guest at our ingeside
Through summertime and snow.

—CLINTON SCOLLARD in New York Sun.

SMARTNESS IN BRITISH NAVY

London, Nov. 15.—Recent orders of the British admiralty fleet stipulate that the depth of the V-shaped opening in the sailors' jumpers will vary with the height of the wearer. A twenty-three inch jumper will have an eleven inch opening. A twenty-seven inch jumper will have a thirteen-inch opening. The length of the blue jean collar will be increased from twenty inches to twenty-two. Trousers, as usual will be tight around the hips.

"Isn't it odd some children learn so much faster than others?"
"What did your baby say now?"

FILING CABINET NOW DOES ALL BUT THE BRAIN WORK; NEW SYSTEM BOON TO BUSINESS

(Philadelphia Inquirer)

System is the keynote of modern literature. That's why the filing cabinet was invented. Now the filing cabinet has developed to a point where systems have to be invented to operate the filing system. In the large industrial organizations a special kind of filing clerk soon will have to be employed to take care of the correspondence pertaining to the hiring and administration of filing clerks.

Already the inestimable value of the filing cabinet to modern business has been demonstrated past the doubts of the last skeptic. Filing systems, it has been found, may not only be used for keeping unimportant documents safe and unwrinkled until somebody at last takes mercy upon them and gives them decent burial in a respectable waste-basket. They may also be of the greatest value for hiding important documents away past all hope of finding them. Thus unwise and precipitate actions are often averted.

Exponents of filing cabinets say they should not be expected to replace brains. Too often, they declare, when a man acquires a filing cabinet, he expects it to run his business for him and tell him what present to bring home on his wife's birthday.

In the old days, when records were always musty, if not dusty, bespectacled clerks on high chairs thumbed over them in search of a particular letter, receipt or bill. Sooner or later they found what they wanted. But the time waste was enormous.

Efficiency experts attacked the problem and, with characteristic energy, suggested a solution.

"Remove the spectacles from the bespectacled clerks," they said. "They will be helpless, and soon tire of looking for documents they cannot find. Then no more time will be wasted."

The suggestion was a failure. The clerks had the bright-eyed office boys ambitious to become presidents of their respective companies, find the letters in less time than ever before. So filing systems were evolved.

Absolutely necessary to the success of any filing system is a highly intelligent filing clerk. She must, first of all, know the alphabet from A to Z. More than that, she must be able to tell by intuition whether "that letter from George Reimer was filed under R for Reimer, under G for George, or under T for 'The George Reimer Pump Company,'" or whether, by any chance it was filed under P, with the rest of the letters about pumps.

Some filing clerks are speedier than others. The fast kind can tell you in a half-minute that the letter you wish is not in the file. The slow kind may take a half day before they even try you out on the wrong letter.

The basis of the modern filing system, according to many filing clerks,

is, it seems, to have a place for everything and everything out of its place. How simple, when compared to old-fashioned methods!

Orders Collars

"Find me that order from the Smith laundry for a gross of Sure-Rip collars," the executive used to say.
"Yes, sir," answered the bespectacled clerk, serving on his high stool. He knew that the order was either in the batch of papers on his desk or somewhere on the floor in the stock room. It was simply a matter of time to find it.

But today the procedure is far more efficient.
"Letter FB654321, file No. 3B, dated January 23, Re: collars," the executive writes on a printed slip of paper, blue if it is filed in a green cabinet, but red if it is, on the other hand, filed in a yellow cabinet.

The filing girl, if she be of the fast kind heretofore mentioned, gets the slip, and without hesitation goes to file 3B, looks up folder FB654321, writes "Not in" on the slip and the incident is closed.

The system is almost perfect. No time is lost. Not even when the office boy takes the filing clerk the letter which was to be mailed and drops the "to be filed" document at the post-office, registered and special delivery.

System is Good

The filing system in our own office is unusually good. Miss Schwartz who takes care of it, received an increase in salary last week. It was announced that she had filed successfully more pieces of mail in six months than any previous girl filed in two years. But the real reason was a secret which was revealed only the other day.

Mr. Carlson, our manager, wanted a letter on which a big order hinged. The usual search was made, with the usual results. Mr. Carlson called Miss Schwartz to his desk.

"I've got to have that letter, Miss Schwartz," he said. "It must be somewhere. Are you sure you can't find it?"

"From whom was it?" she asked.
"From the Granite Biscuit Company."

"I'll have it for you in the morning," she promised.

"But why in the morning? I need it right now."

"Well—" She was undecided for a moment. Then she stooped down, opened the bottom left drawer of Mr. Carlson's desk and took out a sheaf of letters. Running through them, she quickly picked the one from the Granite Biscuit Company.

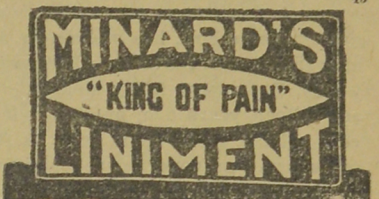
"What are all these letters?" Mr. Carlson demanded.

"Why, that's where I keep all letters I think you really will want to see again," she answered. Alan Robert Murray in Chicago News.



Apply the liniment every few hours to throat and chest. Gargle with Minard's in warm water.

Splendid for Bronchitis and Asthma.



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- 7 Victoria Hospital.
- 8 Children's Aid Home.
- 12 Westmorland and Aberdeen Sts.
- 13 Northumberland and Sanderson Sts.
- 14 Brunswick and Smythe Sts.
- 15 Charlotte and Smythe Sts.
- 16 George and Northumberland Sts.
- 17 King and Northumberland Sts.
- 21 Queen and York Sts.
- 23 York and George Sts.
- 24 Queen and Westmorland Sts.
- 25 Brunswick and Westmorland Sts.
- 26 Charlotte and Westmorland Sts.
- 27 King and York Sts.
- 28 Saunders and York Sts.
- 31 Queen and Regent Sts.
- 32 Needham and Regent Sts.
- 34 Queen and Carleton Sts.
- 35 Brunswick and Carleton Sts.
- 36 Charlotte and Carleton Sts.
- 37 George and Regent Sts.
- 38 King and Regent Sts.
- 43 St. John and Aberdeen St.
- 44 Queen and St. John Sts.
- 45 Brunswick and St. John Sts.
- 46 Charlotte and St. John Sts.
- 51 King and Church Sts.
- 52 George and Church Sts.
- 53 Union and Church Sts.
- 54 Shore St. and University Ave.
- 55 Brunswick St. and University Ave.
- 56 Lansdowne St. and Waterloo Row.
- 57 Grey St. and University Ave.
- 112 Smythe and Aberdeen Sts.
- 113 Argyle and Northumberland Sts.

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- MEN'S BALBRIGGAN UNDERWEAR, per garment45c.
- LADIES' SILK SCARFS65c.
- LADIES' CREPE DE CHENE SCARFS\$1.00
- GINGHAM12c per yard.
- CURTAIN SCRIM10c per yard.

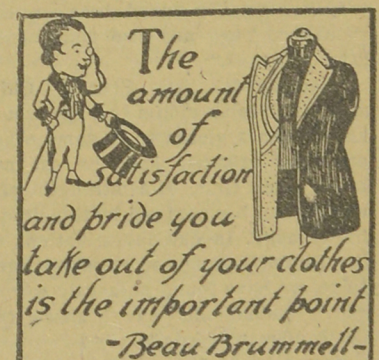
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kept clean, the litter changed often, a good disinfectant used regularly in the drinking water, and the birds kept under close observation at all times.

Exceptional Profits In French Government 6% Bonds

WE BELIEVE that an investment made to-day in French Government 6% Bonds (Loan authorized Dec. 16th 1920; redeemable at par at the option of the French Government on or after Jan. 1st, 1935) presents an extraordinary opportunity for profit in the event of any material advance in the value of French money (francs).

Owing to the depreciation of French francs a French Government 6% Bond of 1,000 francs denomination can now be bought for \$27.00. With the bond at par and French exchange at normal the same bond would have a value of \$193.00.

International bankers believe that the French franc will sell above 5 cents per franc before very long. Just think what this means to French Government securities when a rise of merely 1 cent in the franc means an immediate profit of 37% on the investment. When the French franc sells at 5 cents per franc or \$50.00 per 1,000 francs your profit will be \$23.00 on every bond of 1,000 francs, French Government 6% Loan or 85% for every \$27.00 invested to-day.

With the French franc at 10 cents per franc (a little over one-half its par value) each bond of 1,000 francs French Government 6% Loan would be worth \$100.00, representing a profit of \$73.00 or over 270% on the \$27.00 invested to-day.

We made a lengthy and thorough investigation to determine the best way to buy French francs for maximum profits. We believe that the French Government 6% Bonds afford the best and logical medium for they represent to French investors precisely what Canadian investors, being legal investments for every institution, trust fund and savings bank in France and constitute a strictly high-grade, gilt-edge government investment. They may be sold at any time for cash at the prevailing rate not only in France (the bonds are listed on the Paris Bourse) but throughout the principal financial centres of the world. The interest coupons have always been paid promptly on the dot, and can be cashed in Montreal, New York, London, Rome, Amsterdam, Brussels, Madrid, Berne, Berlin, Vienna, Copenhagen, Stockholm, Bucharest, Rio de Janeiro, Buenos Aires and in fact throughout the world at the current rate for francs.

French francs, we believe, will unquestionably and ultimately come back to their full gold value of \$193.00 per 1,000 francs. A little over a century ago the United States owed \$2 millions of dollars—a gigantic sum at that time—to Europe, and being then purely an agricultural country with no developed resources, her situation was considered very bad at the time. Again, after the American Civil War gold sold at a premium of almost 200% in New York but British, French and Dutch investors, more accustomed to that sort of thing because of their international viewpoint, only saw in the depreciated currency an opportunity for very large profits by investment in gilt-edged but depreciated American securities. To-day the United States form one of the richest countries in the world.

Probably ten times as destructive by comparison with the late World War (which resulted in the depreciation of the monetary unit of practically every country in the world) was the war of 1865-1870 between Brazil and Paraguay, which resulted in the virtual blotting out of all of Paraguayan manhood, practical bankruptcy, huge indemnities, and which, in the country, left twenty-five women for each surviving male, no manufactures and no highly-educated nationalism such as France enjoys to-day. Paraguay eventually recovered and those who had faith in the recovery of that nation earned fortunes.

England, too, once faced what seemed to be a financial disaster. During the Napoleonic wars British securities sank to near nothing, but soon after the victory of Waterloo British bonds soared returning vast fortunes to those who had purchased them when they looked blackest for England, and sold them after Wellington's victory became known.

France, bankrupt at the hands of Bismarck during the Franco-Prussian War of 1870, suffered an experience which is still within the memory of living men and which serves to cast at rest any doubt as to the ability of the French people to completely restore their public finances; her Government bonds sold down to 7% of their normal value; they looked hopeless—but within a few years France had set her house in order, discharged all of her obligations and the bonds were sold back to par. In fact, records show that French securities sold over par—making fortunes for those who, with foresight, grit and enterprise to invest in the temporarily depreciated Government bonds of France.

Recent history has shown remarkable examples of the rehabilitation of nation's finances.

After the World War England saw the day that only \$1.35 could be obtained for one pound sterling. English currency had lost about one-third of its international value. At this moment the situation has revived itself and the British pound is once more worth its full value in the international market.

Every Canadian remembers that a few years ago, in 1920 and 1921, when the exchange rate of Canadian money for American money he could obtain only \$82.00 American money for 100 Canadian dollars. There were predictions at that time that an even larger depreciation of Canadian money would take place but fortunately these did not materialize. Investors in the United States perceived that purchasing Canadian Government and municipal bonds was bound to turn out remunerative sooner or later. The Canadian dollar started to recover its international value and at the present time the situation is even reversed. Canadians can obtain slightly more than 100 American dollars for \$100.00 in Canadian money. Many Canadian Government and municipal bonds are now selling considerably above par.

The Swiss franc, after the war, was quoted at 15 cents per franc or \$1,500.00 per 10,000 Swiss francs. To-day the Swiss franc is quoted above par or at more than \$1,930.00 per 10,000 Swiss francs—showing a gain of \$430.00 on every 10,000 Swiss francs purchased a few years ago. Shrewd investors earned a satisfactory profit on their investment.

Table Showing Present Prices

Franks		Present Price	7 cents per Franc	12 cents per Franc	Per 10.3c per Franc
1,000	French Government 6% Bond	\$27	\$70	\$120	\$193
2,000	French Government 6% Bond	54	140	240	386
5,000	French Government 6% Bond	135	350	600	965
10,000	French Government 6% Bond	270	700	1,200	1,930
25,000	French Government 6% Bond	675	1,750	3,000	4,825
50,000	French Government 6% Bond	1,350	3,500	6,000	9,650
100,000	French Government 6% Bond	2,700	7,000	12,000	19,300

WE ARE selling a large number of these bonds at the above prices which covers every expense. Upon receipt of accepted cheque or money order, we will at once confirm sale. Bonds are forwarded by registered and insured mail. Order with remittance to cover purchase, must be received by early mail to insure these prices as quotations change frequently.

For many years this Investment House has been one of North America's foremost exclusive foreign bond houses. It is vitally important to us to have our clients select those bonds which make the most money for them and make it most quickly. Our interest does not cease after a sale for it is our constant aim to keep in touch with our clientele, scattered throughout the length and breadth of Canada, the United States and Newfoundland, to render it gratuitous service, informing clients when bonds rise in market value and whether or not we deem it advisable to sell. This service is expensive to ourselves but its value to our clients is incalculable.

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