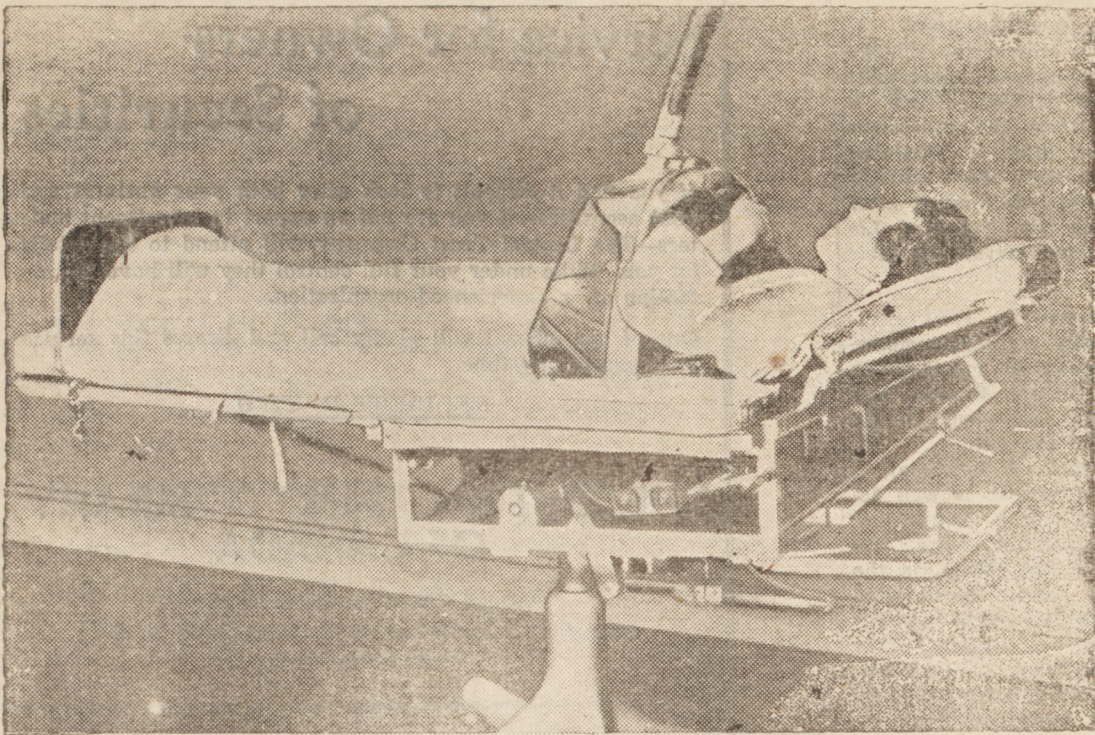


NEW TYPE "LUNG" FOR PARALYSIS VICTIMS



A new type "rubber lung" designed to offer relief to infantile paralysis victims hitherto compelled to spend long hours in iron respirators has been invented. The "lung" covers only the torso, permitting free movement of the arms and legs. In the new respirator an aluminum cuirasse, lined with rubber, with a layer of soft sponge, is sealed against the body, as shown in the above photo. One of the "lungs" is being tailor-made to fit Frederick S nite, Chicago paralysis victim, who is wintering at his parents' Miami home.

EPIDEMIC HANGS OVER HUMANITY. WARNS OSTEOPATH AT MEETING

TORONTO, Nov. 27—Today's speed fear, malnutrition and turning night into day are preparing humanity for a plunge into another epidemic of influenza, was the warning sounded by Eric Johnston, addressing members of the Ontario Academy of Osteopathy, meeting yesterday at the Royal York Hotel.

"Civilization is facing a physical bankruptcy, which is better known as fatigue," said Mr. Johnston.

Referring to fatigue as "Social Enemy No. 1," Mr. Johnston stated that influenza is one disease occurring in epidemic form which is a physiological rebellion due to physical fatigue or depression.

Today's high speed is exerting pressure beyond that allowed by nature upon the Verus nerve, a nerve running from the stomach to the brain, said Mr. Johnston. He traced the increase in arthritis, heart disease and many other physical disturbances to influenza.

3 MIN. EGGS TAKE 41-2 MIN. TO BOIL AT 12,000 FEET

NEW YORK, Nov. 27—Breakfast epicures who order three-minute eggs on a Pan American Airways Pacific Clipper get what they want because the steward boils the eggs anywhere from three and a half to four and a half minutes. The reason is that the stewards, working in the enlarged galleys of the big Martin flying boats which shuttle over the 8,000-mile run from California to China are under orders to pay attention not to the passengers' instructions but to a chart. His other chart guides are an altimeter and a clock.

In what is said to be the first scientific inquiry into the art of cooking aloft, Pan American engineers at Alameda, Calif., evolved a set of graphs for sky-going stewards. If the Clipper is flying at 5,000 feet, the chart reveals three-minute eggs will be done just right only if they are three and a half minute eggs. On the

POLITICAL END TO WAR IS SEEN

Russia Has Sold Out Spanish Workers, Says Torontonians on Return Home

MONTREAL, Nov. 27—Soviet Russia has sold out the working men to Spain, reducing the present civil war to a conflict of rival capitalist regimes, William Krehm, Canadian news paperman, said here today.

Krehm arrived here yesterday, deported from Barcelona a couple of months ago. He had spent eleven weeks in a Communist prison here, and he still looks it. He sees little hope that the Negrin Government at Barcelona can defeat the Franco Government at Salamanca—and not because of discrepancies in arms or supplies, though that's a factor, too. The real trouble is political, he believes. Russian intervention on the loyalist side, he declared, had come under strict and explicit conditions—the Spanish Republicans were to remain strictly within the limits of capitalist democracy. In other words, he charged, Stalin would aid the Spanish Government solely on the understanding that it eschew communism.

Why? Krehm found that easy to answer. Because, he said, Stalin's own regime is becoming increasingly Fascist, the Bolshevik old guard is being ruthlessly exterminated, and a working class revolution in another country might plausibly reawaken the workers within Russia to throw off exploitation.

other hand, if the Clipper is cruising at 12,000 feet, the chart shows that what the passenger really wants are eggs boiled four and a half minutes. By the same magic altitude and science, a four-minute egg at sea level becomes a four and a half minute egg at 5,000 feet and a five-minute

3 KINDS OF FATHERS CLASSIFIED

(By Arthur Dean, Sc.D.)

There seem to be three kinds of fathers. 1. The father who is met at the door by the wife with the remark "You are home just in time give Johnny a good whaling, he has been a naughty, naughty boy all day long." 2. The father who sits back and laughs while mother tries to teach the boy table manners or ridicules the mother's attempt to make the boy nice and considerate. 3. The father who co-operates with the mother in the problems of training the child and who talks things over with her before any action is taken and who sustains her in any method she may apply in child rearing.

Here's a letter from a mother who has a husband that doesn't offer any moral support or backbone.

"Dear Dr. Dean: I am the mother of six fine boys and even if I am the mother I say they are fine. I regret to say that I have had to do about all the work in raising them as I haven't had a bit of co-operation from my husband.

I taught them to eat with a fork as soon as they were able to use one; but he sat back and laughed and said that a knife was good enough for him. I tried to teach them to say 'thank you' when a plate was passed and when I passed the plate to my husband he would smirk and say 'thank you' in a way which ridiculed me. When I took my boys to church he laughed at me. When I tried to teach two of my boys to play the piano he said 'all nonsense.'

"I am not finding fault with my husband; he is a good husband in many ways, but he hasn't any use at all for culture, refinement, or the little things I know count for so much. Am I foolish in following this idea?—A Mother."

These are the rough and ready ways of a man who had no social training and whose life hasn't brought him into contact with people in whose presence he needs to use such training for a place in modern society which your boys are entering. In the old days a man worked 12 to 15 hours a day. He was dressed in overalls. His hands were calloused and grimy. He came from the farm stable to the table, after washing his hands, in his shirt sleeves. It was about as easy to eat with a knife as it was with those three-pronged forks. He dressed up on Sunday and put on his manners with his clothes. Even the horse got brushed up and once in a while the carriage was washed and the cushions and the carriage top were dusted.

Nowadays a man works eight hours. He has more leisure. A great deal of the work done today doesn't involve dirty hands. A man wears a collar and necktie and pressed trousers. He is dressed well enough to go to church about every day in the week. The modern man has learned to eat correctly. Even if he hasn't travelled much physically, he has travelled a lot mentally.

You see these things, but your husband doesn't. He is still living in the horse and buggy days while you are living in the present and in a future—for your sons.

I am quite sure that the things you have tried to teach your sons will be a great help to them. It is a fine thing to know music. It is a necessary thing to have good manners. It is a wise thing to have culture. I commend you for what you have done.

egg at 10,000 feet—all because the sea level boiling point of water, 212 degrees Fahrenheit, is progressively lowered as the airplane galley is borne to higher altitudes and lessened barometric pressure, being only 194 degrees at the 10,000-foot level.

BANDS OF PRECIOUS METALS HAVE DISTINCTIVE MEANING

Modern Custom Has an Interesting History Dating Back Through The Ages Of Mankind — Many Types Serve As Gifts

(By Frank Gabor)

That ring on your finger—why are you wearing it?

Because some friends, lover or relative gave it to you? Because it's handsome? Because it has been in the family for years? Perhaps. But the chances are there's a deeper significance attached to it, and if you were living in the middle ages or before that, you'd have some good reason for displaying the finger jewelry.

Like a cramp in your stomach, or a bad cough. Or because you were expected to die, or you might be in mourning, in which case it would be a breach of etiquette not to wear a mourning ring.

But this is 1937. And you're not wearing a band with cure-all powers around that third finger. It's a cocktail ring that the boy friend gave you for your birthday two months ago, and if it possesses any magical charms, it is only to attract that certain person to you—to devil with the devil.

The present age sees a new ring vogue capturing the fancy of the more civilized countries. It is an era of razzle-dazzle compared to the bygone period of voodooism and witchcraft.

But the ring remains as the most ancient and intimate form of jewelry and adornment. Its neatness, compactness, even its utility, justify its popularity. Its history is one of continuous service to mankind.

Nobody knows exactly when the custom of wearing them originated. It must have been some time during the period when the wild nomadic tribes first began to settle down to agrarian occupations. Although rings as we now know them were not used at that time, their primitive equivalent came into being.

First Rings

The early Egyptians are credited with being the originators of the finger ring of today, which appeared as an evolution of the seal. Seal rings were popular up to fairly recent date, but today, although frequent attempts have been made to reintroduce them to general use, they have practically disappeared. One exception to this is the celebrated Fisherman's ring of St. Peter in a dory, and the name of the reigning Pontiff. All papal documents have been sealed with this since the 13th century.

It is generally believed that wedding rings were among the first to be introduced in this field of jewelry. Their sacredness dates back to the early days of civilization.

Wedding ceremonies in primitive times, according to Prof. Edward Westermarck of the University of London, were often performed with the bride and groom each holding a ring, and the bride couple tied together with their hands bound one to the other. Sometimes the bride alone was tied, often with the hide of an animal.

When the metal coin came into existence, it became common practice to break a gold or silver piece, the bride and groom each sharing a half.

It is generally conceded by historians that the northern European countries were among the last to adopt the use of rings of any type, and the exchange of rings in marriage, according to Prof. Westermarck, did not exist in the Scandinavian countries until the end of the 17th century.

When the gallant young swain places a ring on the finger of his intended, it is believed by many that the action is a survival of marriage by capture of ancient times.

Incidentally, the reason why the engagement and wedding ring is worn on the third finger of the left hand is because way back when it all started it was believed that particular finger contained the vein directly connected with the heart.

Popular Jewelry

Although rings today are used for little else than ordinary jewelry purposes, they once were worn for their possible utility. Beside those that were supposed to cure a person of sickness, there were also rings that were supposed to have certain magic powers, intended to keep evil spirits away.

Perhaps it is a gruesome reflection but a popular ring about the 15th century in certain parts of the world was the poison ring. There were various types of poison rings, some which took effect when pressed against the skin, others secreting small portions of deadly fluid which were swallowed. It was a favorite and refined means of assassination, for one thing. Their usefulness often lay in the fact that they would deliver the wearer from torture in case he was captured by an enemy.

Through legends and fairy tales, certain gems were credited with properties peculiar to themselves—and hence the transition of the birthstones. Today the birthstone is the most popular ring for members of the fairer sex, and each stone represents a certain quality which the wearer hopes to acquire or retain.

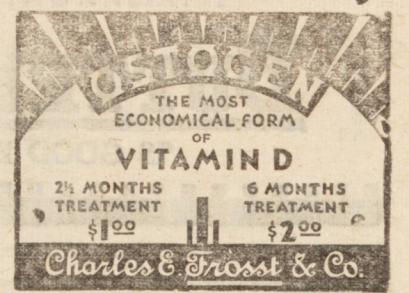
Rings are by far the most popular form of jewelry given as gifts today.

course, only to a girl. It is intended, as the name implies, as a token of friendship.

The sale of friendship, engagement and wedding rings has risen considerably since 1933, and is reaching a peak this year. It is a sign, jewelers say, of prosperity.

Best sellers among wedding rings is the 'half circle.' This is of silver, with small diamonds covering the upper half. Following this comes the plain gold band, dainty, but determined looking. The bridal pair, which is gaining popularity, is the outcome of the old custom of exchanging rings—but of course, now, the groom supplies both.

Men prefer, next to the plain black onyx and the gold initialed black onyx ring, one with a deep toned gem or just a plain one with their initials inscribed on top. This is also a favorite.



Ornate with children, which seems to indicate that men and children have the more simpler tastes. And their rings are always of gold.

If you're thinking of buying some one a ring for Christmas, remember just two things and you won't go very wrong—for the female, get the quiet glimmer; for the male—the conservative.

BANK OF MONTREAL

Established 1817

*A presentation, in easily understandable form,
of the Bank's*

ANNUAL STATEMENT

30th October, 1937

LIABILITIES

LIABILITIES TO THE PUBLIC

Deposits	\$717,799,105.99
Payable on demand and after notice	
Notes of the Bank in Circulation	24,428,895.00
Payable on demand	
Bills Payable	213,945.47
Time drafts issued and outstanding	
Acceptances and Letters of Credit Outstanding	7,759,145.50
Financial responsibilities undertaken on behalf of customers (see off-setting amount in "Resources")	
Other Liabilities to the Public	2,535,661.75
Items which do not come under the foregoing headings	
Total Liabilities to the Public	\$752,736,753.71

LIABILITIES TO THE SHAREHOLDERS

Capital, Surplus and Undivided Profits and Reserves for Dividends	76,897,197.27
This amount represents the shareholders' interest in the Bank, over which liabilities to the public take precedence.	
Total Liabilities	\$829,633,950.98

RESOURCES

To meet the foregoing Liabilities the Bank has

Cash in its Vaults and Money on Deposit with Bank of Canada	\$ 86,226,720.23
Notes of and Cheques on Other Banks	27,718,431.85
Payable in cash on presentation	
Money on Deposit with Other Banks	20,665,157.41
Available on demand or at short notice	
Government and Other Bonds and Debentures	437,381,825.01
Not exceeding market value. The greater portion consists of gilt-edge securities which mature at early dates.	
Stocks	286,235.50
Industrial and other stocks. Not exceeding market value.	
Call Loans outside of Canada	19,878,944.34
Secured by bonds, stocks and other negotiable securities of greater value than the loans and representing money quickly available with no disturbing effect on conditions in Canada.	
Call Loans in Canada	6,857,700.39
Payable on demand and secured by bonds and stocks of greater value than the loans.	
Bankers' Acceptances	36,138.52
Prime drafts accepted by other banks.	
TOTAL OF QUICKLY AVAILABLE RESOURCES	\$599,051,153.25
(equal to 79.58% of all Liabilities to the Public)	

Other Loans 204,760,812.11

To manufacturers, farmers, merchants and others, on conditions consistent with sound banking.

Bank Premises 13,700,000.00

Two properties only are carried in the names of holding companies; the stock and bonds of these companies are entirely owned by the Bank and appear on the books at \$1.00 in each case. All other of the Bank's premises, the value of which largely exceeds \$13,700,000, appear under this heading.

Real Estate, and Mortgages on Real Estate Sold by the Bank 1,192,681.35

Acquired in the course of the Bank's business and in process of being realized upon.

Customers' Liability under Acceptances and Letters of Credit 7,759,145.50

Represents liabilities of customers on account of Letters of Credit issued and Drafts accepted by the Bank for their account.

Other Assets not included in the Foregoing 3,170,158.77

Making Total Assets of \$829,633,950.98

to meet payment of Liabilities to the Public of 752,736,753.71

leaving an excess of Assets over Liabilities to the Public of \$ 76,897,197.27

PROFIT and LOSS ACCOUNT

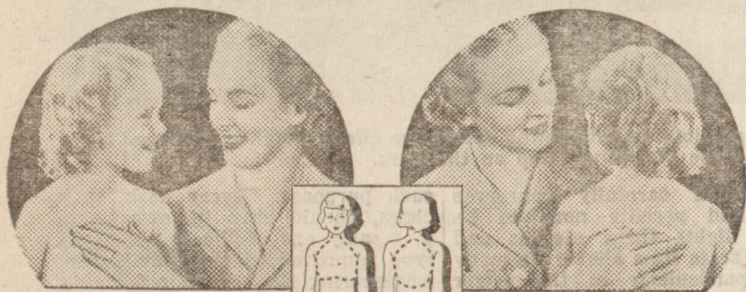
Profits for the year ended 30th October, 1937, after making appropriations to Contingent Reserve Fund, out of which Fund full provision for Bad and Doubtful Debts has been made, and after deducting Dominion and Provincial Government Taxes amounting to \$942,957.54	\$3,408,328.80
Dividends paid or payable to Shareholders	\$2,880,000.00
Appropriation for Bank Premises	400,000.00
	3,280,000.00
Balance of Profit and Loss Account, 31st October, 1936	\$ 128,328.80
Balance of Profit and Loss carried forward	1,036,534.73
	\$1,164,863.53

CHARLES B. GORDON,
President

JACKSON DODDS,
G. W. SPINNEY,
Joint General Managers

*The strength of a bank is determined by its history, its policy,
its management and the extent of its resources. For 120 years the
Bank of Montreal has been in the forefront of Canadian finance.*

This Safe, External Treatment Helps END A COLD Quicker



The 3-Minute VapoRub Massage

Massage VapoRub briskly on the throat, chest and back (between and below the shoulder blades). Then spread it thick over the chest and cover with warm cloth.

Almost before you finish rubbing, VapoRub starts to bring relief two ways at once—two direct ways:

1. Through the Skin. VapoRub acts direct through the skin like a poultice or plaster.

2. Medicated Vapors. At the same time, its medicated vapors, released by body heat, are breathed in for hours—about 18 times a minute—direct to the irritated air-passages. This combined poultice-and-vapor action loosens phlegm—relieves irritation—helps break congestion.

During the night, VapoRub keeps right on working. Often, by morning the worst of the cold is over.

Avoids Risk of Stomach Upsets

This safe, external treatment cannot possibly upset the stomach, as constant internal "dosing" is so apt to do. It can be used freely, as often as needed, even on the youngest child.

VICKS
VAPORUB

Mother's Look in your VapoRub package for full details of Vicks Plan—a practical home guide to greater freedom from colds. In clinic tests among 17,353 people, this Plan cut sickness from colds more than half! Follow Vicks Plan for Better Control of Colds