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...OF...

Interest to Women

YOUNGER PEOPLE HAVE
OWN SCHOOL MESSAGES

Parent-Teacher Associations Could Learn Much, Says Doctor Dean, If the Younger Folk Participated As Speakers At The Meetings

(By Arthur Dean, Sc.D.)

The older would learn much if young people were speakers at parent teacher associations, and their problems were more openly discussed in churches.

Invariably when I address a meeting of parents I wish that young people were participants in the program. In one sense they are because they are called upon to offer their services with violin solos, orchestra playing and singing. But this is not what I mean.

What I should like to see would be a meeting in which the young people themselves were the speakers and their parents the audience.

I'd like to hear the boys and girls tell parents and teachers what they think of home and schools, to give their ideas on what young people are driving at, and to offer suggestions for the improvement of parental attitude, school system and teaching methods.

I'll tell you folks, such a meeting would be very interesting, if not startling. I'll wager that such a meeting would get plenty of publicity. But whether the youthful speakers would get a spanking when they got home, I do not know.

As long as I am talking about what has never been done and perhaps never will be, I should like to mention another idea. Why not have more discussions in churches, schools and colleges about "Ideals on Marriage?"

Marriage is an easy thing to get into, and according to some should be an easy thing to get out of. But marriage is not an easy thing to stay in and never will be until the two people concerned have more ideas and less notions.

Is intelligence a vital factor in marriage? One college girl in answering this question, said: "Speaking of people I know, I have seen more happy marriages among the unintelligent than among the intelligent. When it comes down to a personal test, usually one factor influences a decision, and it may be blue eyes."

Is love the only foundation for marriage? Or should a girl marry money and position? One girl wrote me: "I'd marry any man if I loved him, even if he couldn't buy me but one coat in five years."

Another tells me: "I am looking for money because when the boy has dough all things come afterward. My

Ma almost starved for years. She married a good enough man, but he had no initiative. Give me a fellow with punch and checkbook."

Is it important for married persons to have the same religion? You have no idea, readers, how many times this question comes to me in the mail.

Should boys and girls still in college become seriously engaged? That word 'seriously' strikes me as funny because I had supposed that all engagements were 'serious.'

What are the prospects for success in marriage if the woman works? Should a wife sacrifice her personality for the sake of family peace? Are long engagements advisable?

There are vital questions. More important to the human race than algebra or a study of French or piano lessons.

Will they ever be openly discussed under competent leadership, or will they go blundering on with marriage? Let's go into a huddle and discuss these questions.

Sunday Schools

What is the matter with children who do not want to go to Sunday School? In what way have the parents failed?—Grandma."

In your day, grandma, Sunday school was an event in your young life. It was your chief source of Sunday diversion. While it was not particularly exciting, more was going on there than in your home, which was sanctimoniously quiet. The Sunday school had a library. To be sure the books were rather tame as compared with some current magazines. But it was perhaps the only library in the community, and the Sunday School paper was one which appealed to young people partly because it was one of three existing publications addressed to young people.

The Sunday of that time had no movies for children and parents, no golf for mother and father, no concrete road speeding. Sunday was tame. Therefore, Sunday school was an event. Nowadays Sunday Schools must compete with everything from baseball to movies. Many of them meet this competition by having parents who do not believe that Sunday is to be exactly like or worse than a weekday, and by having a church administration which knows how to sell the Sunday School idea to children.

EACH GENERATION MAY
TAKE PART IN THE FUN

(By Cynthia Proctor)

When stately Cousin Sarah comes to Thanksgiving dinner with young nephew Louis, and flighty and ultra-modern Marianne sits down beside sober Uncle John at the bountiful Thanksgiving feast, there's nothing for the hostess to do but to plan on old-fashioned games that make each generation forget the years or lack of years and join in with gusto. Let's see if we can help a harried hostess or two with our own pet after-dinner games.

Boston telegrams

Prepare sheets ahead so that every guest gets a paper with the letters of the word Thanksgiving spaced thus: T—H—A—N—K—S—G—I—V—I—N—G. The players must then fill in the blanks with words that will make a sensible telegram.

Prolifics

Prolifics is a favorite standby with hostesses. Use Thanksgiving or turkey or any other word associated with Thanksgiving and every player writes this word at the top of his paper.

For the next 15 minutes he tries to make up as many words using only those letters appearing in the key-word as his imagination and knowledge will conjure up. Have a prize for the winner and watch out for the 12 year old players. They sometimes have better vocabularies than the college freshmen!

All the players stand in a circle and the leader whispers to each of the others the name of some barnyard creature, hen, duck, calf or pig. To one person the word turkey is whispered. When the player in the centre calls 'hen' the one who has been given that name cackles or clucks like a hen. If pig is the name called, that representative has to grunt like a pig, and the turkey has to say 'gobble, gobble.' If the player in the centre says barnyard, all the creatures must make their respective

sounds at the same time. The second time 'barnyard' is called, all except the turkey, are to keep quiet. The poor turkey will then be left to 'gobble, gobble' quite alone, to the great amusement of the other players.

Snap Dragon

Snap dragon is a century old. It was played way back in Merrie England yet it has enough zip to satisfy the most hilarious of the present day crowd.

You need only a large pan, some alcohol and a package of raisins. Pour the alcohol in the pan and light it with a match. Then throw the raisins in the burning liquid and let the adventurous ones snatch out the raisins as best they can. We're one precaution. Don't let the pan stand on a good table, else it may be burned by drops of liquid being splashed on to it.

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TROUBLE IS OFTEN
HEART STRETCHER

(By Ruth Cameron)

What's the matter with Anne? She doesn't seem like the same girl I used to know. She's so self-satisfied and kind of hard and self-centred, and she spoke so unsympathetically about her sister's troubles. I don't understand it. She wasn't a bit like that when I knew her in school."

A woman I know who had just met an old schoolmate after ten years' separation was saying that to another woman who has known said schoolmate through the interim.

"She's too happily married," said the other woman. "That's all the matter with her. Her husband is devoted and they have a comfortable income and her children are always well and everything seems to go her way. She's just sort of lost touch with the rest of the world. She's forgotten what trouble is like."

Do you know any one who is like that, I do.

And while I don't wish them any trouble, I do know that if trouble comes to them, it will make more livable, lovable people of them. Unless it comes too late and they are so walled up in their self-assurance and their belief in their right to more happiness than other people have, that it simply embitters them and makes them more hard and self-centred.

Trouble makes the heart more tender. Continued smooth sailing is apt to make it hard. Poverty gives us sympathy for poverty. Heartache gives us a widened understanding of others' heartaches.

The pain that stretches our heart open makes it big enough for human understanding to get in.

It's true, of course, that some people are big enough and have enough natural sympathetic imagination not to let themselves get out of touch with the rest of the world. Especially if they have ever had experience with the common lot.

But it's very easy to forget, very easy to get walled up in complacency. We all knew such people in the roaring 20s. And we know that the terrible 30s made some of them a lot more likable.

Horace had a message for them and for all such a couple of thousand years ago. It doesn't actually touch on the need for keeping the heart tender, but it does touch on the need for watching out in general when life is going too smoothly.

"When hindrances obstruct thy way,

BANK OF MONTREAL REPORT REFLECTS
DOM. OF CANADA'S TRADE EXPANSION

Total Assets Stand at \$829,633,950, Increased from \$805,081,998; Liquid Assets Total \$599,051,153 Equal to 79.58 Per Cent. of Liabilities to Public; Current Loans, at \$204,760,000, Show Increase of Over \$30,000,000; Strength and Liquidity Continue Outstanding Features Of Bank of Montreal Annual Statement.

A year of steady expansion in its business operations, in keeping with the general business activity of the country, is reflected in the annual statement for the year ending Oct. 30th, now being forwarded to its shareholders by the Bank of Montreal.

The assets of the Bank, now standing at \$829,633,950.98, show an increase of \$24,552,000, as compared with a year ago.

An analysis of the assets reveals, the remarkable strength of the institution, the proportion of quickly available resources standing at \$599,051,153, as compared with liabilities to the public of \$752,736,753, being 79.58 per cent of these liabilities.

Improvement in Current Loans
The Bank has again followed its custom of some years' standing by issuing the statement in an easily understandable form, grouping the figures with annotations that explain their purport.

From the public standpoint the most interesting feature of the statement is the demonstration that it gives of the expanding scale of the country's industrial and commercial operations, reflected particularly in improvement in current loans in Canada, which, at \$204,760,812, show an increase as compared with last year of more than \$30,000,000.

On the other hand, due no doubt to the restricted operations in the security markets, call loans in Canada are down from \$8,169,988 last year to \$6,857,700 at the present time. A similar movement is noticeable in call loans abroad, these now standing at \$19,878,944, as compared with \$25,400,166.

Thy magnanimity display
And let thy strength be seen.
But, oh, when fortune fills thy sail
With more than a propitious gale,
Take half the canvas in."

Total deposits amount to \$717,791,105 — an increase of \$26,487,000 as compared with last year's statement.

Moderate Increase in Profits
In keeping with the larger scale of the Bank's business, the profits show a moderate increase. The net total after deduction of Dominion and Provincial Government taxes of \$942,957, amounts to \$3,408,328, being at the rate of 4.17 p.c. on the combined capital, reserves and undistributed profits. After payment of the usual dividends and an appropriation of \$400,000 for bank premises, the sum of \$128,328 was carried forward to profit and loss account.

The principal accounts, with comparisons with those of the previous year, show:

	1937	1936
Total Assets	\$829,633,950.98	\$805,081,998.00
Liquid Assets	599,051,153.00	606,472,587.00
Gov't and other Bonds	437,381,825.00	442,781,097.00
Call Loans outside Canada	19,878,944.00	25,400,166.00
Call Loans in Canada	6,857,700.00	8,169,988.00
Total Deposits	717,791,105.00	691,312,054.00
Capital	36,000,000.00	36,000,000.00
Reserve	39,000,000.00	39,000,000.00
Profits	3,408,328.00	3,181,501.00

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