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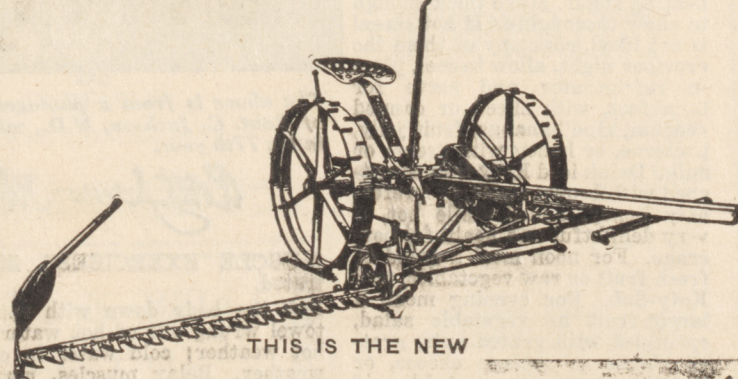
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Fredericton Office, Suite 1, Loyalist Building Phone 454
Fredericton Charlottetown Halifax Saint John, N.B.There is hardly anything* in the world that
some man can not make a little worse and
sell a little cheaper, and the people who con-
sider price only are this man's lawful prey.
(Ruskin)

* Insurance is no exception.

HOWARD H. BLAIR

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**... OF ...
Interest to Women****NOTHING IN THE RANGE
OF COOKERY CAN SATISFY
LIKE LAYER CAKE**It's Typically Canadian and a Most Tasty Dessert
—It Takes Time, But It's Time Well Spent

(By Edith M. Barber)

In the repertoire of cookery there
is perhaps nothing which is more
satisfactory to make than layer cake
which is a typical American produc-
tion. Although I have been in many
parts of the world and have eaten
delectable cake, I have never found
anything which corresponds to our
favorite American dessert.It takes time to mix, bake and
frost a cake. Good materials must be
used and neither time nor materials
should be wasted. Insurance against
loss should be taken out and it may
be easily found if a standard recipe
is exactly followed. First of all there
is the flour. For the sake of fine tex-
ture a flour especially designed for
cake will give best results. As flour
of this sort is very fine, it must not
only be sifted before it is measured,
but it must also be sifted with the
baking powder more than once. The
sifted flour should be piled lightly
into the measuring cup and should
not be packed or shaken down.Then there is the baking powder.
The general rule is to use one and a
half teaspoons of cream of tartar or
phosphate baking powder to each
cup of flour. A set of measuring
spoons will enable us to measure
small quantities accurately.A standard measuring cup which
is marked to show halves, thirds and
quarters should be used for measur-
ing flour, sugar, milk and shortening
in quantities which exceed three
tablespoons. In measuring shorten-
ing, if you are using butter put up in
quarter pound packages, remember
that one package corresponds to
one-half cup by measurement. Other
shortenings such as margarine, lard
or hardened vegetable fat may be
used to replace part or all the butter
especially if chocolate and spices are
added. The shortening should be al-
lowed to soften at room temperature
before it is put in the bowl, where it
should be creamed carefully with a
wooden spoon until it is light and
fluffy.The sugar should be added gradu-
ally. Unless otherwise indicated in
the recipe, the word sugar is used to
denote a granulated white product.
If brown sugar is used it should be
packed down in the cup. The butter
and sugar should be well mixed with
either a wooden spoon or with an
electric beater. If egg yolks are to
be used, they should be beaten until
thick and foamy. When whole eggs
are used the whites and yolks may
be separated and beaten separately,
or whole eggs may be added one at
a time to the mixture and beaten
with it until well blended. The egg
whites, if used alone, should be not
beaten until they are stiff but not
dry. They must be beaten to this
same point if the yolks and whites
are added separately.Sifted flour with baking powder or
soda, salt and spices if used, should
be added alternately with the liquid
to the first mixture. The flavoring
should be added before separately
beaten egg whites, if used, are fold-
ed into the batter.Even with all measurements made
accurately, batters may slightly dif-
fer in thickness, because of the dif-
ference in the size of the eggs and
also because it is impossible to
measure absolutely accurately. For
this reason, I test a cake batter by
taking some up on the spoon and
allowing it to fall back into the
bowl. If the batter breaks at the
spoon, it is too thick; if it runs all
the way down without breaking it is
too thin; if it breaks about half way
between the spoon and the bowl it is
exactly right.While many people like to line the
pans with greased paper, I find that
it is perfectly satisfactory to grease
the pans themselves with melted
butter, using the oil on the top and
avoiding the salt which will sink to
the bottom. A pastry brush allows
the pan to be greased evenly. Soft
paper may replace the brush. The
batter should be poured into the pan
and then greased evenly before bak-
ing at the proper temperature. If
your stove has an oven regulator it
may be set when the oven is lighted
about ten minutes before you are
ready to bake your cake; otherwise
an oven thermometer may be used.
The oven temperature is as import-
ant as proper measurements and
mixing.**Little Gold Cakes**½ cup shortening
1 cup sugar
8 egg yolks
1½ cups flour2 teaspoons cream of tartar or
phosphate baking powder or 1½
teaspoons combination baking pow-
der1½ teaspoon salt
½ cup milk
1 teaspoon vanilla
Cream shortening, and when soft
stir in sugar and cream together un-
til light and fluffy. Beat egg yolks
until thick and foamy and stir into
first mixture. Add flour, sifted with
baking powder and salt, alternately
with the milk to the first mixture.
Stir in flavoring. Pour batter into
tiny greased muffin pans and bake
in a moderate oven, 350 degrees F.,
about 25 to 30 minutes, until brown.**Standard Layer Cake**½ cup shortening
1 cup sugar
2 eggs
2 cups cake flour
3 teaspoons cream of tartar or
phosphate baking powder, or 2 tea-
spoons combination baking powder.
½ teaspoon salt
¾ cup milk
1½ teaspoons vanilla.
Cream the butter well and beat in
sugar gradually. Beat the egg yolks
and stir into the creamed butter and
sugar. Mix and sift the flour, baking
powder and salt together and add
alternately with the milk, beating
well with each addition. Beat the
whites of the eggs stiff and fold in-
to the batter. Flavor and pour into
layer cake pans. Bake in a moderate
oven, 375 degrees F., 25 to 30 min-
utes. When cool, put chocolate
frosting between and on top of the
layers.**Standard White Cake**½ cup shortening
1 cup sugar
2 cups cake flour
3 teaspoons cream of tartar or
phosphate baking powder or 2 tea-
spoons combination baking powder.
2-3 cup milk
1 teaspoon vanilla
3 egg whites
Sift flour once, measure, add bak-
ing powder and sift together. Cream
shortening thoroughly add sugar
gradually and cream together until
light and fluffy. Add flour alternately
with milk. Beat after each addi-
tion. Add vanilla. Fold in egg whites.
Bake in two greased nine-inch layer
pans in moderate oven, 375 degrees
F., 25 to 30 minutes.**Cream Cake**½ cup butter
2 cups brown sugar
3 eggs
2 cups cake flour
1 teaspoon soda
½ cup sour cream
½ cup milk
2 ounces melted chocolate
Cream the butter, add sugar, and
when well blended add well-beaten
eggs. Add the flour, sifted with the
soda, alternately with the cream and
milk. Add the chocolate and bake in
greased layer pans about 25 minutes
in 375-degree oven.**Ginger Cake**4 tablespoons shortening
½ cup sugar
¾ cup sweet or sour milk
½ cup molasses
2 cups cake or pastry flour
1 teaspoon cinnamon
1 teaspoon ginger
½ teaspoon salt
¾ teaspoon soda
1 egg.
Cream the shortening, add sugar
gradually. Beat the egg well and add
Mix sifted flour with soda and spices
and salt. Sift dry ingredients into
first mixture alternately with liquid.
Bake in a greased shallow pan or in
muffin pans in a moderate oven, 350
degrees F., 30 minutes.**Chocolate Cake**½ cup shortening
1 cup sugar
1 egg well beaten
2 ounces chocolate, melted
2 cups cake flour
3 teaspoons cream of tartar or
phosphate baking powder or 2 tea-
spoons combination baking powder.
¾ cup milk
1 teaspoon vanilla
Cream shortening, add sugar gradu-
ally and cream together until light
and fluffy. Add egg and beat well;
then add chocolate and blend well.
Add flour, sifted with baking powder
and salt, alternately with the milk.
Add vanilla. Pour batter into greased
layer cake pans and bake in moder-
ately slow oven, 325 degrees F., for
thirty minutes.**COLD-WATER
BATHING**If you don't like to go into cold
water, salt or fresh, don't let any-
body bulldoze you into doing it. You
are no sissy merely because you pre-
fer your bath water out of two fauc-
ets, one marked 'H' and the other
marked 'C.'Medical authorities warn that
there are persons to whom cold-wa-
ter bathing is harmful—even fatal.
So pay attention to these authorities
rather than to loud-mouthed dori-
ders that infest practically all bath-
ing beaches.Hold a cube of ice against your
forearm for sixty seconds. Take the
ice away and in a few minutes a
swelling starts to appear, you had
better not plunge into any cold wa-
ter, anywhere.However, if a swelling does not
appear, even that isn't proof you are
immune from cold-water shock.**Spice Cake**½ cup butter
1 cup sugar
2 eggs
1½ cups pastry flour
1 teaspoon cinnamon
¾ teaspoon cloves
¾ teaspoon ginger
¼ teaspoon salt
3½ teaspoons cream of tartar or
phosphate baking powder, or 1½ tea-
spoons combination baking powder.
½ cup milk
1 cup sliced nuts.
Cream shortening, add sugar gradu-
ally and cream together. Stir in
well-beaten eggs and when blended
well, stir in flour, sifted with spices
salt and baking powder, alternately
with the milk. Pour batter in two
eight-inch greased layer-cake pans
and bake in moderate oven, 75 de-
grees F., 30 to 35 minutes.**COLLEGE DEGREE IS NO
SIGN OF AN EDUCATION**

(By Arthur Dean, Sc.D.)

"Dear Dr. Dean: I am a graduate
of a high school. I have a very re-
sponsible position in an office, but it
seems, mentally, I am in a rut.""There are so many things I want
to learn, but I don't know how to go
about it. Can you suggest anything
I could do at home to broaden my
knowledge and develop my person-
ality? I love music, flowers, books
and poetry. I have read of people
getting books on a certain subject
and studying until they are com-
pletely familiar with the subject.
Can a person learn this way, or is it
always necessary to go to college?"

—Office Worker.

It is far better to know that one
has not learned everything and be
willing and have the desire to get
more knowledge than to possess a
college degree and feel that one
knows all there is to know.The most educated person is often
one who has never even seen a col-
lege gateway. If you had gone to
college and carefully selected courses
which came after 11 o'clock and
before 3 p.m. and which were taught
by professors who gave everybody a
passing mark you might never have
had the desire to look even at the
outside of a book again.You are laboring under the delu-
sion that a college education makes
one educated and that because you
haven't any degree you are outside
the fold.
Ask your librarian how many col-
lege graduates ask for poetry books
and books on flowers. You will prob-
ably be informed that it is the non-
college person who patronizes the
library more than the graduates.The nature of your particular vo-
cational field is trying, your work
has a sameness and lacks variety.
It is confining, and not very inspir-
ing. Therefore, your desire for

breadth and change is very wise.

By all means take up a hobby.
Why not a flower garden? Perhaps
a rock garden of alpine or a garden
of wild flowers. There is something
about working in a garden and grow-
ing things which heals the body and
spirit. The moment I start my green-
house in February I become a dif-
ferent man. Reading seed catalogues
on winter evenings is a promise of
a spring. Starting the plants under
glass is a fulfillment of a wish. Set-
ting them out when the apple trees
are in blossom means the realization
of that promise.Poetry is an outlet for some. Walt
Whitman, Amy Lowell and Browning
are my favorites. Tastes differ. You
may like Robinson or Frost. Gard-
ening one can enjoy alone. With me
poetry must be shared.**Well Cultivated Ground
Absorbs Water Quickly**The important work in the veget-
able garden now is keeping down
weeds. Until recently those of us
who write about gardens have al-
ways said with great assurance that
it was even more important to keep
the ground loose on the surface than
to root out the weeds. But some of
the experiment stations have been
giving us a jolt by asserting that
there are many doubts now as to the
truth of this theory.Be that as it may a garden looks
better when the surface is kept well
cultivated and it stands to reason
that water will be absorbed more
quickly by cultivated ground than
by soil which has been baked so
hard by the sun that the water runs
off instead of sinking in.**CANADIANS AND THEIR INDUSTRIES... AND THEIR BANK****CANADA'S TRADE WITH THE WORLD**In the last calendar year Canada had a foreign trade amount-
ing to \$1,663,093,000, an increase of 19.7%, as compared
with an average of 8.1% for 24 leading countries. In this ex-
change the Dominion had a favourable balance (including
exportation of gold as a commodity) of \$393,000,000.
Another feature of international trade was the tourist
business, incoming and outgoing, totalling \$355,568,000,
the balance in Canada's favour being \$155,958,000.With the figures for tourist trade added to those for
ordinary commerce, our international trade rose to
\$2,018,661,000, with a total balance in Canada's favour
of more than half a billion dollars.Banking plays a vital part in the upbuilding of the foreign
trade of Canada, and foreign trade is the backbone of the
native industries which are the foundation of Canada's
economic structure.In providing financial service for this enormous trade a
leading part is played by the Bank of Montreal, which,
with its 500 branches throughout Canada, its own offices
in financial centres abroad, and its own banking correspon-
dents throughout the world, carries through promptly
and smoothly the task of financing the movements of an
infinite variety of commodities.The Bank's services include: Loans to importers and ex-
porters; purchases of bills of exchange representing ex-
ports; providing commercial credits for purchases abroad;
purchase and sale of exchange "futures" for protection
against price fluctuation in foreign currencies; special
wire facilities with the important exchange markets to
speed transactions; reports of character and standing of
foreign firms; commercial accounts; foreign currency ac-
counts; safekeeping of securities.**BANK OF MONTREAL**

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Fredericton Branch: M. A. JOHNS, Manager