BIG DOUBLE FEATURE OF FUN AND LAUGHS
— TO-DAY ONLY —
GEORGE FORMBY in
"ON THE BEAT"
IT'S AN ALL-STAR MUSICAL
ALL AMERICAN CO-ED
NEWS—Complete SHOWS START 2.30 — 7 — 8.30
PRINCE EDWARD
THEY'RE NO ANGELS
but how you'll love them!
John Garfield is Danny...he's disaster to dames! Hedy Lamarr is Sweets...tempestuous tease of Tortilla Flats! Spencer Tracy's terrific as Pilon...he rules a down-to-earth Paradise of wine, women and song!
Spencer TRACY
Hedy LAMARR
John GARFIELD
TORTILLA FLAT
In VICTOR FLEMING'S PRODUCTION of JOHN STEINBECK'S
TORTILLA FLAT
with FRANK MORGAN
2 DAYS ONLY
MON. AND TUE.
Added — Passing Parade

ROY ROGERS
GEORGE "Gabby" HAYES
SUNSET SERENADE
A REPUBLIC PICTURE
BOB NOLAN and THE SONS OF THE PIONEERS
EMPIRE TO-DAY — Shows 2.30—7—8.45

"THREE GIRLS ABOUT TOWN"
They certainly get about...about every man in town!
...They get about every laugh in town too, as they raid the males in the year's biggest round-up of roars...!
THREE GIRLS ABOUT TOWN
starring
JOAN BLONDELL
BINNIE BARNES ★ JANET BLAIR
with ROBERT BENCHLEY
JOHN HOWARD
STARTS MONDAY
CAPITOL

Today—Shows 2.30-7-8.45
GENE AUTRY in
"CALL OF THE CANYON"

W. C. T. U. NOTES

SIMPLE WORDS

It may be glorious to write
Thoughts that shall glad the two or three
High souls, like those for stars that come in sight
Once in a century—
But better far it is to speak
One simple word which now and then
Shall waken their free nature in the weak
And friendless sons of men;
To write some earnest verse or line,
Which seeking not the praise of art,
Shall make clear faith and manhood shine
In the untutored heart.
He who doth this in verse or prose
May be forgotten in his day,
But surely shall be crowned at last with those
Who live and speak for aye.
—Selected.

PRAYER

O God, help us to rebuild the world for more splendid lives than ours; free us from the triple curse of greed, intolerance and vainglory.

Lift the dark cloud of war from our future and grant comfort to all quiet, kindly folk who carry peace in their hearts amidst the stress of conflict.

Bring down the tyrant, befriend the victims of injustice and equate the rewards of labour nearer to the needs of men, and accustom us to work, not for the snatched profit, but for the common good and for the planned destiny of mankind.

Give patience to those who wait restlessly for this, and hope to those who have ceased to believe that it will come, and fill our hearts with faith in a Kingdom of Heaven which our children's children may some day find on earth.—James Hilton.

CONVENTIONS

York and Peel Convention held a luncheon at Whittier Hall, at which Mrs. John Wickson, President of Toronto District and Mrs. Fisher, of the Soldiers' Department, were guest speakers.

In his interesting address, Rev. Gordon Domm told of a Cocktail Party where much liquor was served, but where the mother consented with the condition that a photographer be present. He was. He took flash-light pictures of every wild scene. The party became very disgusting.

The next week the mother invited the same group to be her guests. They came. She presented a moving picture of the young folks' party the week before. The guests were ashamed and alarmed at the things they had done when intoxicated. Drinking is not nice.

Lincoln County Convention had as guest speaker, Mrs. W. R. Lang, of Toronto, who said: "The social respectability of drinking has been eating at the very life of our country. Consumption of liquor seems to have become a social necessity and nice people think they must drink socially even if they don't ordinarily." She stated that 99 per cent. of those questioned in a survey said they started drinking because all their friends did.

Harms War Effort

The three chief things Canada can provide in the war are mechanized equipment and men, munitions and money, but all these are adversely affected by the liquor traffic, the speaker maintained. Liquor ruined the steadiness of eye and aim of soldiers while it slowed up production in war factories, she said. "Pay day sprees" hold up production, she claimed, for even if one person was away it would slow up the whole assembly line. Mrs. [illegible] pointed out that we are continua[illegible] save our money and invest in war bonds, yet in Ontario alone last year over 88 million dollars was spent on liquor. Why should this occur when tea, coffee, sugar and rubber must be rationed, she asked. Despite rubber restrictions big brewery trucks with 18 huge rubber tires were still running on the highways.

"Bootlegging is only an admission of weakness by the provincial police," Mrs. Lang stated in connection with the liquor interests' charge that abolition would mean illegal methods of obtaining liquor.

"However strong a hold the liquor interests have on Ottawa and on Queen's Park we must not lose heart and we must get rid of defeatism."

A BAN ON THE TREATING CUSTOM IN SOUTH AFRICA

A "no treating" ban came into force early in December. The standing of drinks to males in bars, hotels, clubs, and all other licensed premises is now illegal in the Union and South-West Africa. Among other things, it is illegal to give or lend money to anybody for the purpose of enabling him to pay for liquor. The results of a previous "no treating" ban in England astounded many. There was a decrease in drunkenness, mortality and crime, and the increase in physical fitness as well as the spurt in national efficiency were remarkable. Experience, we believe will reveal the wisdom of the ban.

"People rightly praise the Greeks for their courage in facing terrible adds in this war, and yet people ridicule a handful of Temperance workers who for many years have defined one of the greatest forces in the world. It is a miracle that we have survived. The people who fight for righ wthen opposed by mountains of opposition deserve encouragement. They should not have an overdose of criticism from superior people. It is amazing how much 'the world owes to a mere handful of people who are doing Church and Temperance work, and they carry on with steady courage against tremendous odds. In the Temperance Movement we have arrayed against us hundrdes of pounds for every pound that we can find; the newspapers that make money out of liquor advertisements must oppose us; those who are captured by bribery and corruption will always fight us to the last ditch; those who make money out of liquor cannot co-operate with us; those who like liquor cannot very well come all out on our side. The forces arrayed against us are numerous and powerful."—Rev. A. A. Kidwell, (South Africa.)

Opportunity

A good many people who are anxiously waiting for opportunity to come knocking at their door would undoubtedly stand a better chance for success if they would vary the program now and then, and give a good resounding rap at opportunity's door. We are not going to get out of the mess we are in, until there is more heroism in the soul of the ordinary man. It will be a pity unspeakable if the help made necessary by the times robs men of their manhood. Selfpity and despair yielded to makes trembling weaklings out of normal people. It is courage in life's struggle that makes for dependable character. A real glory follows the sufferings of the present time if we meet them with faith-filled optimism. Men or women who are always waiting for someone else to do what they ought to undertake themselves fall into slothfulness and suffer a breakdown of the true values of personality.

In every day life the women of Denmark and Norway treat the German army of occupation with open hostility. Women shop assistants serve their own people before they will serve a German customer. It must surprise the conqueror to find how often any particularly attractive and appetising article is "only a dummy and not for sale." The German soldier is painfully aware he is a social pariah. Cafes empty when he enters; he can find no dancing partners; he knows that any girl who speaks to him is regarded with scorn and hatred, and that the majority would rather suffer any punishment than his company.

RUBBER GOOD RIDDANCE

LONDON —(CP)— Here's a real example of extreme sensitivity. The British Medical Journal reported that a man who "reacted" to the rubber on his suspenders had to stop wearing them.

FEEL FRESH AS A DAISY Tomorrow
TAKE PHILLIPS' MILK OF MAGNESIA Tonight
Want to wake up full of pep tomorrow? Then give excessive stomach acidity the one-two action of Phillips' Milk of Magnesia.
First—Phillips' Milk of Magnesia gives speedy relief from upset stomach. It's a highly effective alkalizer. Second—it also acts as a gentle laxative . . . promotes mild yet thorough elimination. An ideal laxative-antacid.
Read the directions on the package and take only as directed. Available in liquid or tablet form.
MADE IN CANADA
ONLY 25¢ AT ANY DRUGSTORE

Noteworthy Anniversary Of Bank Of Montreal

One hundred and twenty-five years ago — on November 3 1817 —Canadians were provided with their own real money for the first time. Up to that date practically all domestic business had been done by barter for, although money was not unknown in the Canadian colonies, the currencies that were in circulation formed such a weird variety—Spanish and Portuguese as well as British American and French — and the varying rates of exchange were so baffling, that the colonial trader of those early days experienced constant difficulty in the conduct of his business affairs. As a consequence, such foreign trade as existed was on a very unstable basis.

It was to ameliorate these conditions that the Bank of Montreal was founded. Opened for business on November 3 1817, the bank made available to the traders of the colonies a truly Canadian currency with which they could transact their affairs with some degree of stability. This money was issued in the form of bills in small denominations and, later, copper coins which were known as tokens.

Thus was Canada's banking system born and the country's business life placed on a sound and orderly basis. Since that day a century and a quarter ago, the Bank of Montreal has carried on without interruption; in other words through peace and war, through booms and depressions, through panics and political upheavals, never has a business day passed without the doors of the bank being open.

Beginning with a staff of seven in modest rented premises, the institution has grown, working day by day with citizens in every walk of life and with business concerns large and small, until today—with a staff six thousand strong — it serves the Canadian people through hundreds of branches from coast to coast.

Important War-time Role

When the bank was founded, George III was still on the throne and Britishers everywhere were still feeling that sense of relief taht came with the victory of Waterloo which two years before had brought an end to the exhausting Napoleonic wars. Since that time, the institution has lived through the troublous times of many wars —the Crimean War the Indian Mutiny, the American Civil War, the Fenian Invasion of Canada, the Afghan War, the Sudan War and the South African War.

The First World War was at its height when the Bank of Montreal reached its hundredth anniversary in 1917, and today, as it asses its 125th milestone, World War II is in its fourth year. Throughout the last war the bank rendered invaluable services to Canada. Today, those services — more complicated and more extensive—are being performed, not only in Canada but in Britain and the United States as well.

At home, in hundreds of communities, the bank is working with Canadian industry and agriculture by providing credit for war production, as well as numerous essential banking and financial services. It is assisting the government through the promotion of Victory Loans, the sale of War Savings Stamps and Certificates and in many ways in which, as a nationwide financial institution it can give aid to ensure the smooth operation of the nation's economy.

Primitive Conditions

At the time of the bank's founding; Canada consisted of a few scattered and struggling colonies. The population numbered less than 400,000, the very large proportion of which was settled in Upper and Lower Canada, as Ontario and Quebec were then known, and in the Maritime colonies now known as New Brunswick and Nova Scotia. Beyond Upper Canada to the west there was no settlement. Practically unknown then, the great western prairies were peopled almost exclusively by Indians who hunted great herds of buffalo.

Canada in those days was a land still very much in the making and the colonists had tremendous obstacles to surmount in their endeavours to develop the country. Railways were of course non-existent, and travel was an arduous and risky business that had to be undertaken by stage-coach, sail boat or canoe. No steamship had ever crossed the ocean, and the voyage, accomplished by sailing ship, often took as long as three months even under the most efficient navigator.

Communication Very Restricted

When the bank began business, communication between the various centres of settlement was a sketchy affair. The difficulties of travel and communciation prevailing for a long time after the bank was established are illustrated in the comments of the late James Croil, who came to Canada in 1841, and who for 60 years was a shareholder of the bank.

In speaking at the annual meeting in 1907 Mr. Croil said he made the voyage to New York in 40 days, then — in 1841 — accounted 'a fast voyage for an immigrant ship."

"The journey from New York," said Mr. Croil, "took four days, for we did not travel by night. The last stage was the rickety railway from St. Johns to Laprairie, then the olny passenger railway in Canada . . .

"Canada," he said, "'was then in many respects a terra incognita consisting of half a dozen provinces knowing about as much of each other as they did of the South Sea Islands, with differing laws, tariff and currency. The postage on a letter from Ontario to Halifax was 2s/3d."

Stagecoach Travel

In 1817, the centres of population were not only small, but very widely separated, considering the means of travel available. Montreal, the chief trading centre, was a community of something less than 20 000 people. The nearest settlements of any size were Kingston and Quebec, each roughly 175 miles distant, and journeys to these points occupied from two to three days by stage coach over exceedingly rough roads.

Such difficulties did not prevent intercommunication however, although references in the early minutes of Bank of Montreal meetings to journeys being made "at the first safe opportunity" make it quite clear that trips to Quebec, Kingston or York, as Toronto was then known, were not assignments to be undertaken lightly.

Branch Banking Began Early

To all three of these settlements the bank extended its operations within eight months of its establishment in Montreal. This action was in line with the policy laid down at the institution's inception. The bank's directors realized that only by the establishment of branches at strategic points could the trade of the country — which was then almost entirely in furs and lumber— be put on an orderly basis.

And thus the bank expanded step by step, developing its services and organization to meet the needs of a young and growing country. During the 1840's the spread of its branches became extensive and offices sprang up at Bytown, as Ottawa was then known, at Amherstburg, St. Thomas, Belleville, St. Catharines, Cobourg, Brockville London and Hamilton. Later the bank's organization moved eastward and branches were founded at Saint John and Halifax.

So it was everywhere throughout the country, as conditions warranted and local legislation permitted, the institution spread out until, following completion of the railway across Canada in 1886, its organization was nationwide.

Today, with hundreds of branches from coast to coast, the bank is represented in communities great and small throughout Canada and Newfoundland and it has its own offices in London. New York, Chicago and San Francisco. Its resources stand at more than a billion dollars, while its capital and reserves amount to $75,000,000 — a sharp contrast to the corresponding figure of 125 years ago, when the bank began business with a capital of $350,000.

LOCAL OFFICE 35 YEARS OLD

When the Charlottetown branch first opened here 35 years ago on November 14th, 1907, the date was noteworthy in the Bank's history as the completing link in the chain of branches which, from the Bank's founding in 1817, had slowly but steadily spread from coast to coast.

As in other cities and towns of the Dominion where it is represented, the bank has been and continues to be an important factor in the business life of Charlottetown as well as of the Province itself and is always working for the advancement and in the interests of the community at large. By reason of the services rendered to the people of the Island, the bank takes a justifiable pride in the Province's material growth.

Since its opening in 1907 the local branch has been in charge of a succession of capable managers. These men have been assets to the city not only through the manner in which they have directed the affairs of one of its local institutions but because of the active part they have taken in community affairs. The present manager, Mr. A. I. B. Belcher, was appointed in 1934.

The Royal Charter of the Bank of Montreal was granted by His Majesty King William IV. Preserved in the Bank's museum, the original charter is a parchment document of five pages, measuring 20" x 28" each. As pictured here, the four top pages are folded down to disclose the King's Seal, which, made of wax weighing nearly a pound, is attached to the document by a silk cord and enclosed in a metal box to prevent injury.

MR. JACKSON DODDS
General Manager, Bank of Montreal

MR. G. W. SPINNEL,
General Manager, Bank of Montreal

MR. A. I. B. BELCHER
Manager, Charlottetown Branch, Bank of Montreal

Here is a representation of what might be counted Canada's first bank manager. Taken from a silhouette, the picture shows Robert Griffin, the first cashier of the Bank of Montreal, who served from 1817 to 1827.

CENTRAL GUARDI

This column is reserved for of local interest, but advert of a newsy nature may be ins at five cents a word, strictly able in advance.

CRASWELL for Photograph

CONFEDERATION LIFE INS ANCE.

NEW SHIPMENT — Dr skirts and hats at Kennedy's ies Wear. 10-2

LADIES COATS — Good as ment to choose from. Trimmed untrimmed, including as well tric Seal, Hudson Seal and O sum. Kennedy's Ladies Wear. 10-2

ALL YOUNG LADIES ho invitations for Canadian Le Tuesday night dances are in to attend next Tuesday night, 3 at 8 o'clock sharp. 10-2

CHURCH NOTICE.—The U Church of Canada, Hunter R Pastoral Charge: Services wi held on Sunday, November 1a follows: Hunter River 11.00 A Hampshire 3.00 P M. Wiltshire P.M. At Wiltshire a new commu table will be dedicated. Rev. L M. Murray, Minister. 10-3

What It Matters To Talk Frankly In Nazi Germa

By WILLIAM STEWART
Canadian Press Staff Wr

LONDON, Oct. 30-(CP) Lt H. D. G. Crerar recalled a p sonal experience in Nazi Germ to illustrate pointedly for offi of the reconnaissance regiment the 1st Canadian Corps the rea why Canada is at war.

The Corps Commander, speak briefly during an informal din held by the regiments, remai on the friendly atmosphere of gathering. He added. "Your c versations tonight will cover a r range of subjects. I wonder many here realize how restri would be your topics if by s trick of fate this regimental union was being held in Germa

Following the Imperial Con ence held here five years a said Gen. Crerar, "I took two we leave to visit Germany and g some first hand impressions of results of the National Socia revolution which had been i lated some four years previou I had very good introducti and met a number of import Germans. In the main, I got la out of what they said."

NAZI CONDITIONS

"Under the circumstances t was to be expected," the Gen went on. Even in those days, Germany, men lived longest w talked least. But from one Germ and on one occasion I got a

This German and I had b brought together by an Englishm who knew us both and was trus by both. The three of us dined gether under arrangements wh would secure us against being ov heard. Until coffee was served got literally nowhere, so far frank conversation was concern but then a remark of mine c cerning my early return to Cana to rejoin my family proved the which unlocked his heart and thoughts. "For over two hou said Gen. Crerar, "he told us of hell-on-earth which life had come to any man or woman of dependent views whose fate it to live unler the repressions brutalities of the National S ialist State.

LIVING DEATH

"I suppose there was little in stony that had not been stated written about by others who h escaped from Hitler's grip.

Still, because it was a perso experience, it impressed itself p foundly on my mind. Nor was t impression lightened when, on German driving me back to hotel, realizing that his life, s his family's life, lay in my han he pleaded with fear on his f and tears in his eyes that should forget that I had ever m him or had heard his name knew anything at all about h

"It is to prevent this 'liv death' encompassing ourselves a our families that we have gone war, for we believe that it is be that we should loose our lives th loose those fundamental values human relations which make worth living.

"Well, that is all I have to sa concluded the Corps Comman

"It seemed to me appropri that we should remind ourse on this free and friendly occas that we don't inherit freedom a friends — we always need to fi for them."

WE PAY BIG MONEY
Earn Weekly Commission Bonus. Sell the finest value Personal and Boxed Christ cards—$1.00—$1.50 per dozen, 25 for $1.00 Line.
EXCLUSIVE FEATURE
Unique, exclusive feature assortment 21 beautiful folders including 24 h some metallic seals, inscribed Mot Father, Brother, Cousin, Friend, that can be readily attached to card. An appealing personal touch MAKES SELLING EASIER. 14 opportunities to make quick, sales and marvellous profits, inclu two extra special, entirely features! Finest values ever fered. Get busy now. Write samples and free illustrated logue, today. Address envelo nearest office, Dept. CG
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73 Adelaide St. W. Toronto
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EXCLUSIVE FEATURE ASSURES SALES
FEATURING 21 CARDS THAT CAN BE Individualized ONLY $1.00
ALL REGAL CARDS ARE MADE IN CANADA
100% PROFIT IN YOUR SPARE TIME

Tribute To Minesweepers

Dawn reveals a little fleet of trawlers riding to the swell at a British east coast port. They are not fishing trawlers, but they do fish - -for enemy mines. The crews know the danger that confronts them as they head toward the North Sea, where their work commences. But they know also that the convoys must get through and the sea paths must be swept clear for them. Some men do not return, as aside from the danger from the mines there is the added hazard of enemy planes. Although their methods may not be revealed in detail, their work is generally accomplished with good effect.

There is something smart about this little fleet, despite the fact that there is no glittering brasswork and fresh paint, no immaculate uniforms, or gilt insignia, no ceremony. From the skipper to the stoker, the men wear any old togs on board. Uniforms and pomp mean little to these men who face death together as their sturdy vessels forge slowly through the seas in search of danger. The men are tough yet gentle, - brave yet quiet, - daring yet polite. Little formal recognition is accorded them, but after each safe voyage, the men of the merchant marine give silent thanks for the efficient work of the North Sea Minesweeping fleet.

The work of this fleet is continuous, will in fact go on long after the war had ceased. For one year after the last war, minesweeping was carried on in every area where German or British mines had been laid. The seas had to be cleared for the great peacetime fleets which were to follow. Over 24,000 mines were removed during this period. One year after the Armistice to the day, the seas around Britain, Europe, and the British Commonwealth were reported clear. During this period, no merchant ship was lost due to mines. This record was achieved largely through the efficient work of the Minesweepers.

The Overseas Parcels League, British Minesweepers Auxiliary, is endeavouring to assist these brave men by sending sweaters, seaboot stockings, scarves, and socks. Their needs are urgent, will you help?

Two dollars buys a sweater; wool can be obtained at cost at the office for those wishing to knit, and directions will be gladly sent upon request. Weekly shipments of woolen comforts are sent to the Royal National Mission to Deep Sea Fishermen, Gorleston,, England, from where they are distributed to the men of the Minesweeping Service.

Please send contributions of work or cheques to the Overseas Parcels League, British Minesweepers Auxiliary, 1412 Drummond Street, Montreal, P. Q.

RADIO

TRANSMISSION

Eastern Daylight Saving Time
WAVELENGTH
Throughout

10.30 p. m. Western Canada 23 52 m (to 10.00 p. m.) 49 10 m. from Canada and U. S. A.— 31 32 m 25.53

SATURDAY, OCTOBER 31

P. M.
5.15 London Calling.
5.30 Music while you Work. Troise and his Mandoliers.
5.45 The News.
5.55 Interlude.
6.00 Marching On! War dramas of the week.
6.30 War Review.
6.40 Interlude.
6.45 The News; News Analysis.
7.00 Calling the West Indies.
7.15 Scottish Clans. By clansmen overseas.
7.30 Canada Calls from London. 'Gentlemen With Wings.'
8.00 Weekly Visit to the American Red Cross Eagle Club.
8.30 Freedom Forum. A discussion.
9.00 Headline News and Views.
9.15 Books in Wartime. 'Waiting & Fighting by John Brophy.
9.30 London Calling.
9.45 Women's War.
10.00 Marching On! (Repeat).
10.30 London Calling.
10.40 The Daily Service.
10.45 The News.
11.00 Radio Newsreel.
11.30 Freedom Forum (Repeat).

A. M.
12.00 Scottish Clans. (Repeat).
12.15 Women's War. (Repeat).
12.30 The News.
12.45 Close down.

BRUSH-UP ON BRUSHING

Before you give hair that nightly one hundred and some odd wacks with a hairbrush, spread several layers of cheesecloth over the bristles. The bristles will slip easily through the cheesecloth immediately you start brushing, and the cloth will pick up all the oil and grease and dust you're brushing out. Then wash the cheesecloth, to have it ready for the next time. This little trick will enable you to keep both your hair and your brush clean at the same time.

ALCOHOL FROM WHEAT

SYDNEY, N S.W. —(CP)—Production of power alcohol from wheat is expected to begin in New South Wales early this year. The first wheat alcohol distillery in Australia was recently inaugurated by the Minister for [illegible] Development.

Use Minard's for dandruff.

Keep Minard's in the home.