TONIGHT and TUESDAY

Last Complete Show 8:24

WHERE DOES ALL THE MONEY COME FROM?

MORE than four and one-half million depositors in Canada have "money in the bank."

They are satisfied to leave their money on deposit because Canada's chartered banks are ready and able to pay back promptly every cent when the depositor calls for it.

These deposits in the chartered banks total roughly \$2,262,000,000—approximately 10 per cent. of which they carry in cash—in other words Bank of Canada money or "legal tender."

Some people do not fully understand banking operations and might ask:

1. What have the banks got to represent our deposits if they do not have it all in cash?

2. How can the banks repay our deposits, over \$2,262,-000,000, with the amount of cash they hold?

your bank and take it away with

Suppose you are a farmer—

let us use one acre and some

worth a dollar a bushel. Leaving

out your costs to simplify mat-

you deposit in your bank.

figures in a book?

ters, your gain is 18½ bushels

Do you regard this as just

It would be hard to convince

any wage-earner or any pro-

ducer of new wealth, that his

deposit which arose from his

labour and production, is any-

He knows better, for he can

Where does all the money

Your deposit is the measure

That wealth comes from the

marketing of your labour for

wages; from the application of

labour to the soil of the farm, or

to the standing timber in the

forest; from the catching of fish

in the sea; from the wresting of

minerals from the ground; from

the fabricating of raw materials

into manufactured goods; and

from marketing at home or

abroad this continuous produc-

change all your business and

economic methods and by some

mysterious magic to bring about

overnight a promised millenium

of prosperity, ask what success

such a theorist has made of

handling his own affairs, before

Bank deposits reflect tangible

wealth produced. Every dollar

we owe to you-our depositors

-is backed by many dollars in

they are a great factor in the

building of the nation.

THE CHARTERED BANKS

OF CANADA

Your local branch bank manager will be glad to talk bank-

ing with you. He will be glad to answer your questions,

Mackenzie's Furniture

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from the standpoint of his own experience.

24 END TABLES—Walnut finish, halfmoon.

24 SMOKER STANDS—Walnut finish with glass

Canada's chartered banks not

you back his theory.

When somebody wants to

thing but real money.

of your own real wealth.

buy things with it.

come from?

The answer to No. 1 is: Look If you are a wage-earner, payat any bank balance sheet and ing your way and depositing a you will see for yourself that a little week by week in a savings bank owns more than it owes. account in the bank, can any-That is to say-if all of its body convince you that your depositors were paid off and all deposit came into being by of its other debts paid, a balance writing figures in a book? Or is would be left belonging to the it not a fact that you can call at shareholders.

That should answer your first you—in cash! question satisfactorily. And now for No. 2:

Look again at a bank balance round figures for illustration. sheet and you will see that in You use 11/2 bushels at a dollar addition to the cash it holds, the a bushel, of wheat, to seed one bank owns assets quickly con- acre. You reap, say 20 bushels, vertible into cash, or which can be used to borrow from the Bank of Canada.

Experience has taught banks equivalent to 181/2 dollars, which the amount of cash it is necessary to carry to meet ordinary day to day demands, and also the proportion it is necessary to carry in gift-edged quick assets which can be liquidated to meet even any extraordinary demand. Banks know that it is absurd to expect all depositors to call for their money at the same time.

That would be like saying that if everybody got sick at the same time there would not be room in the hospitals to take care of them.

Or that if everybody who travels by street car decided to travel at exactly the same hour. there would not be enough cars to carry them.

Or that if every person who carries life insurance died on the same day all the claims could not be met.

Or that if every sea were drained dry there would be no ocean liners.

Such statements are meaningless when you expose them to the cold light of commonsense.

Where, then, does all the money come from? That question can best be answered by asking this one: Who owns itand how do they get it?

Addressing ourselves to 4,740,000 depositors we answer: "This money is yours. You own it. When you call for it, you get it. When you ask any existing Canadian bank for it, do you ever fail to get it promptly?"

We ask you, too: "Do you only serve the individual well, regard your deposit as figures in a book?"

From The Waterfront

Union steamer Catala, Capt. James Findlay, arrived in port at o'clock last evening from the south and sailed at 9 p.m. for tomorrow southbound.

steamer North Sea, Capt. A. W. in our Dominion until each com-Nickerson, arrived in port at 12:45 munity has made itself Christlikenoon yesterday and, after dis- with citizens making their influcharging six carloads of frozen ence felt for Christ and good. fish and one car of canned salmon "Have we the right to criticize for transshipment East over Cana- other nations for wrongdoing when dian National Railways, sailed at in our own communities and in our costumes were Mrs. E. Turner, 6:45 last evening in continuation own hearts there are still hatreds of her voyage to Seattle.

The Signal was in with black cod this morning but there was no not true Christians." halibut catches. No more are now expected as it is believed the last of Rev. H. G. Funston Sunday American vestels from the Area | morning when members No. 3 banks have gone through to the Canadian Legion and the Wo-Seattle.

With Leader Such as Chamberlain liam Rance sounded "The Last Peace Ideal May Be Reached, Post." Says United Church Pastor

subjects at both services, taking Led by the Prince Rupert Boys' Hope of Peace" and in the eve- Greenfield, the veterans and the

said there were two divisions of church. The men were under Jack thinking men on the subject of Preece, president of the Legion; the war. There were those who thought ladies under Mrs. R. T. Anderson. that war was a necessary evil and president of the Auxiliary. must be prepared for accordingly. There were those who thought war was an unnecessary atrocity for which a substitute must be found. Changes just as revolutionary as the banishment of war had taken place in the past. Two hundred years ago any one who said people would cease to believe in devils would have been laughed at. One hundred years ago the idea of abolition of slavery was considered utterly fantastic and incapable of being accomplished. Already some types of war had been banished. There was a strong longing for peace and with leaders such as Lincoln and latterly Chamberlain, these ideals would be

Speaking in the evening and in keeping with Remembrance Day Mr. Jackson told of the difficulty even the disciples had in getting away from the idea that Christ would set up a temporal kingdom It was not till after the Pentecost that they realized it. The Christian's weapons were goodness, forgiveness and the turning of enemies into friends by means of love.: "We are handicapped by the inheritance of the belief in the ability of force to settle affairs." declared the pastor, "Yet we have a conviction that peace is the real business of mankind. In spite of blusterings. Hitler will not get what he wants-his apparent successes will rot in his hand. The cry of 'war to end war is also ridiculous. Can Satan cast out Satan? And war brings depravity with it—the destruction of truth. love, economics, and conscience. Progress has been made in the curtailing of wars and their banishment will follow as we follow Christ and his ways.

At the morning service the Junior Choir sang the anthem "Evening and Morning" (H. S. Ookeley). In the evening service special music suitable to Remembrance Day included a fine rendering of Stainer's "What are These?" and the solos "There is No Death" by Dr. R. G. Large and "Tread Softly" by J. S. Wilson. The church was artistically decorated for the services. Miss Swanna Olafson was organist.

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Ancient-Modern VETS AT SERVICE Costumes Seen Remembrance Parade to First Pres- At Masquerade

byterian Church-Christ Essential to Peace, Asserts Pastor

and lusts?

There are many people among us

These were among the comments men's Auxiliary attended Remembrance Day service at First Presbyterian Church.

The church choir was in attendance and rendered Kipling's "Recessional." J. A. Teng sang "There is No Death." Mrs. E. J. Smith presided at the organ.

At conclusion of the service Wil-

There were upwards of sixty veterans with some members of the In the First United Church yes | Women's Auxiliary at the service,

ining, "The Christian's Weapons." ladies, in spite of very inclement In the morning Mr. Jackson weather, paraded both to and from

> If you wish to swap something-Try a Classified.

WAKE UP YOUR LIVER BILE-

And You'll Jump Out of Bed in the Morning Rarin' to go

The liver should pour out two pounds of liquid bile into your bowels daily. If this bile is not flowing freely, your food doesn't digest. It just decays in the bowels. Gas bloats up your stomach. You get constipated. Harmful poisons go into the body, and you feel sour. sunk and the world looks punk. ● A mere bowel movement doesn't always get at the cause. You need something that works on the liver as well. It takes those good, old Carter's Little Liver Pills to get these two pounds of bile flowing freely and make you feel "up and up". Harmless and gentle, they make the bile flow freely. They do the work of calomel but have no calomel or mercury in them. Ask for Carter's Little Liver Pills by name! Stubbornly refuse anything else. 25c.

KITSEGUKLA, Nov. 7:-Ancient primeval costumes intermingled Moses Jones and Jeffery John-Stewart, Anyox and other northern "There can be no peace in the with modern day character make- son were admitted into the Hazelpoints whence she will return here world until every nation has heard ups for novel and colorful effects ton Hospital last week for treatand accepted the gospel of Jesus at a Hallowe'en masquerade dance ment. They will probably be there held by the young people of Kit- for about a month. Northland Transportation Co.'s "There cannot be peace or justice segukla, it being the first time in many years that such an affair had been held in the village. Even ancient wooden masks were used while tom-toms kept time with the more up-to-date musical instru- tion of the school, are home again. ments. Prize-winners for comica! first; Miss Clara Johnson, second; Fred Sampare, third.

well into the morning.

KITSEGUKLA

Douglas Wesley has returned home from Prince Rupert after having been a patient in the General Hospital there for over a month. He is gradually getting around again.

Most of the school children who mere treated for minor operations following the doctor's examina-

Lyman H. Hinton B. C. L. S. son of Mr. and Mrs. J. A. Hinton After judging, refreshments were of this city, travelled from Vanwho, despite their professions, are served and dancing kept up until couver to Port Haney on the Catala at the end of the week.

or 10 for 25c

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\$7.50 Inlaid Rug-6x9. Regular

\$12.00. Slightly \$9.00 damaged Dominion Inlaid Linoleum—

6 feet wide. 2 square yards \$2.55 Rexoleum Mats-

Congoleum Mats

Size

36x36 ... 18x36

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Thrills and Heart-Throbs in a Drama of Two Beautiful Women!

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With HERBERT MARSHAL VIRGINIA BRUCE MARY ASTOR

(At 8:37, Once Only) WORLD NEWS- (8:24 Only)

Mrs. W. T. Kergin, who has been on a trip to Eastern Canada and the United States, returned to the city on the Catala last evening.

S. J. Jabour arrived in the city on the Catala last evening from Vancouver and went through to Stewart on insurance business.

IN THE SPREME COURT OF BRITISH COLUMBIA IN PROBATE

In the Matter of the Estate of Jens Berle, Deceased, Intestate

debtedness to me forthwith. NORMAN A. WATT, Official Administrator,

IN THE SUPREME COURT OF BRITISH COLUMBIA In the Matter of the "Administration

In the Matter of the Estate of Manuel TAKE NOTICE that by order of His Honor Judge Fisher, Local Judge of the made the 14th day of October 1938, I was appointed Administrator of all the Estate within British Columbia of the

above-named deceased, late of Mayo. Yukon and Stewart, British Columbia All persons indebted to the said estate are required to pay the amount of their indebtedness to me forthwith, and all persons having claims against the said estate are required to file the same. properly verified, with me within one month from the first publication of this notice, otherwise distribution of the said estate will be made without regard thereto Dated at Prince Rupert, B. C. this

15th day of October, 1938. NORMAN A. WATT, Official Administrator,

Prince Rupert, B. O.

Phone 775

ash tray. Each .

Canadian Pacific

327 THIRD AVENUE

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SS. PRINCESS NORAH" \$36 Winter Excursion Fare—Vancouver and Return—Fickets on Sale Nov. 1st, 1938 to Feb. 28th, 1939. Final Return Limit March 31st, 1939 Connections at Vancouver with Canadian Pacific Services

Tickets and Reservations from W. L. COATES, General Agent Prince Rupert, B.C.

terday the Rev. J. C. Jackson spoke making quite a sizeable congregaon appropriate Armistice ... Week tion in all. as his subject in the morning "The Band, under Bandmaster Robert

MUSSALLEM'S **Economy Store**

Opposite Canadian Legion