

THE
HOME SAVINGS
AND LOAN COMPANY
LIMITED

In business as a Savings Bank and
Loan Company since 1854.

HEAD OFFICE:

78 Church St., Toronto

BRANCH "A"

522 Queen St. W.

Cor. Hackney

Assets \$3,000,000.

3 $\frac{1}{2}$ % Interest allowed on De-
posits from Twenty Cents
upwards.

Withdrawable by Cheques.

Office Hours:

9 a.m. to 4 p.m.

Saturdays 9 a.m. to 1 p.m.

OPEN EVERY SATURDAY NIGHT
7 to 9 O'Clock.

JAMES MASON, Managing Director

"I don't want no orange," said Billy. "This is for Mommie and Sallie, half and half."

His face shone with delight. This was truly a red-letter day for him.

Sammy shoved his orange along the seat slowly.

"Put this in the box, too, Billy, an' then Mommie and Sallie can hev one," he said.

"No, sircce," Billy cried out: "none o' that. Yer little and lame, and yer haven't had an orange since—since—oh, I can't remember when."

"An' I'm not goin' ter hev any now," asserted Sammy.

"You jess love oranges, Sammy," declared Billy.

"So do you."

"I'm bigger than you."

"I'm goin' ter save my orange for Sallie an' yours is fer Mommie," said Sammy; and he did.

"Oh, the poor little fellow!" exclaimed the lady.

"He's a hero, too, isn't he, Mamma?" said one of the girls.

"Indeed he is."

After the lunch box was packed and tied up with a cord the repast began in earnest, and was enjoyed to the full. The boys ate like the starved little creatures they were, talking meanwhile with their mouths full, about how good everything was and what a wonderful "friend" that was who had remembered them "wid such a load of good things."

"I guess it's God," was Billy's conclusion, looking up through the branches of the trees to the blue sky as if to solve the delightful problem.

"He must care a lot for us," said Sammy, joyously.

"He does," and over Billy's plain

face there came a radiance that was lovely to see.

"Come, children," said the lady rising, "let us pass on. We have learned our lesson. Those little fellows belong to the slums, but they are pearls." Christian Work.

"NO PLACE AT HOME."

I met him on the street corner—a bright, black-eyed lad of perhaps fourteen summers. I had seen him there evening after evening, and wondered whether there was no one who knew the temptations he encountered.

I made friends with him and won his confidence. Then I questioned him kindly in regard to his spending so much time in the street.

"I know," he said, looking up at me in such a frank, winning way that I could not help thinking what a noble man he might make, "the street is not the best place for a boy; but, you see, there's no place for me at home."

"How is that?" I asked.

I was surprised and pained at the answer.

"Well, I have two grown up sisters, and they entertain company in the parlour every evening. They give me to understand that I am 'a third party,' and not wanted. Then, papa is always tired, and he dozes in the sitting room and does not like to be disturbed. It's pretty lonesome, you see, so I come down here. It was not always so," he went on, "before grandma died I always went up to her room and had a jolly time. Grandma liked boys."

There was a quiver in the voice now that told of a sorrow that had not been healed.

"But your mother?" I suggested.

"Oh, mamma!—she is only a reformer, and has no time to spend with me. She is always visiting the prisons and workhouses, trying to reform the men, or writing articles on how to save the boys."

"And her own boy in danger?"

"Yes. I am not half as good as I was before grandma died. I am getting rough, I am afraid. There does not seem to be any one to take an interest in me, so it does not much matter."

It was hard, bitter truth; and yet I knew that this was not the only boy who needed a wise, gentle hand to guide him through the dangerous period.

Oh, mothers! are you blind, that you cannot see the danger of your own, but look for that of others?

Make home the brightest spot on earth for your children. Take an interest in their sports; make yourself young for their sakes, and then you can feel you have done your whole duty.

I think the saddest, most hopeless thing I ever heard from a boy's lips was that sentence: "There is no place for me at home." God forgive that mother and open her eyes before it is too late, and help other mothers to heed the warning!

How it is, mothers? Are your boys in danger? Think over this, ponder over it, pray over it.

LETTERS FOR EASTERN STATES LETTERS FOR SOUTHERN STATES LETTERS FOR WESTERN STATES

MAILS CLOSE
on
ELGIN TIME



Elgin Watches regulate the world's business, public and private. Every Elgin Watch is fully guaranteed. All jewelers have Elgin Watches, in both men's and women's sizes, and in all varieties of cases.

"Timemakers and Timekeepers," an illustrated history of the watch, sent free upon request to
ELGIN NATIONAL WATCH CO., ELGIN, ILL.

THE FIRST WRONG.

Did you ever notice in this world how one wrong thing leads to another?

If you fasten the wrong button first on your coat, when you have finished you will find all the rest are wrong, too.

If you drop a single stitch in your crochet work, you will find that the other stitches will not hold.

If you have put down one wrong figure in your sum, it will make the other figures come out wrong in the end.

If you begin the day wrong by being late at work, it is very apt to make all the rest of the day go wrong.

What we must try to avoid is doing the first wrong thing. Sometime people have begun by doing what seemed to be a very little wrong; at last they have committed some terrible crime, just by trying to hide what they have done in the first place.

Remember that God sees the first wrong thing we do, and we can never hide anything from Him. If we do something that is wrong, let us confess our fault to Him, knowing that He loves us, and is always ready to forgive us if we come to Him in the name of Jesus, our Saviour. Him that cometh He will in no wise cast out.

Let us ask Him, too, to keep us from doing the first wrong thing that so often leads to many other wrong deeds.

TOO SMALL TO DIVIDE.

The bright-faced little lad who had applied for the position of office boy stood anxiously waiting while the proprietor pondered. The latter surveyed the young applicant with a gaze half humorous, half doubtful; he had had much experience, and was not very hopeful of really valuable service.

"I wonder whether you expect to engage as a whole boy or half a boy—half a boy, 'most likely," he said, musingly. The gray eyes in the freckled face flashed inquiringly wide, and he explained, "Oh, I don't mean to question your having the requisite number of arms and legs; your body is all right; it is your mind I am talk-

ing about—your thoughts, wits, memory. I suppose you have a host of schemes and employments of your own that will be a great deal more important than anything here. You are interested in ball games and"—"Oh!" the boy suddenly comprehended, and drew himself up like a

Baby Eczema and Skin Diseases

Which Torture Children Are
Soon Entirely Cured by the
Use of

Dr. Chase's Ointment.

Especially during the teething period, children are subject to eczema, scald head and various forms of skin disease, which cause the keenest suffering to themselves, as well as anxiety to their parents.

There is no treatment so successful as Dr. Chase's Ointment, and as eczema always tends to become chronic and last for years, prompt cure is of the utmost importance.

Mr. C. Wiley, who is employed as cooper by the Kennedy & Davis Milling Company, Lindsay, Ont., states: "I used Dr. Chase's Ointment for eczema on my little girl some few years ago, and soon brought about a thorough and permanent cure. She had suffered for considerable time, and, though we tried a great many remedies, Dr. Chase's Ointment was the only preparation to prove effective. I cannot speak too highly of Dr. Chase's Ointment, as it certainly effected a prompt and permanent cure in this case."

Any mother who once becomes acquainted with the merits of Dr. Chase's Ointment would not think of being without it in the house. Where there is a baby or small children it is of daily value as a means of curing skin irritations and eruptions, chafing and all sorts of burns and sores.

Dr. Chase's Ointment, 50 cents a box, at all dealers, or Edmanson, Bates & Company, Toronto. To protect you against imitations, the portrait and signature of Dr. A. W. Chase, the famous receipt book author, are on every box.

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