

## THE INDEPENDENT ORDER OF FORESTERS FURNISHES A COMPLETE SYSTEM OF INSURANCE

Policies issued by the Society are for the protection of your Family and cannot be bought, sold or pledged.

Benefits are payable to the Beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies issued from \$500 to \$5000  
TOTAL BENEFITS PAID, 42 MILLION DOLLARS

For further information and literature apply to  
**FRED J. DARCH, S.S.** **E. G. STEVENSON, S.C.R.**  
Temple Building - TORONTO

**PELLATT  
&  
PELLATT**

Members  
Toronto  
Stock  
Exchange

401 Traders Bank Building  
TORONTO

BONDS AND STOCKS  
also COBALT STOCKS  
BOUGHT AND SOLD  
ON COMMISSION

Private wire connections with W. H.  
GOADBY & CO., Members New York  
Stock Exchange.

## The Merchants Bank

of Canada

HEAD OFFICE - MONTREAL

President, Sir H. Montagu Allan.  
Vice-President, K. W. Blackwell.  
General Manager, E. F. Hebden.

Paid-up Capital .....\$7,000,000  
Reserve Fund and Undi-  
vided Profits .....7,248,134

220 BRANCHES IN CANADA  
General Banking Business  
Transacted.

SAVINGS DEPARTMENT at all  
branches. Deposits of \$1.00 and  
upwards received, and interest  
allowed at best current rates.

TORONTO OFFICES:

13 Wellington St. West; 1400 Queen  
St. West (Parkdale); 406-408 Par-  
liament St.; Dundas St. and Ron-  
cesvalles Ave.

# THE HOME BANK OF CANADA

HEAD OFFICE AND NINE BRANCHES IN TORONTO.

8-10 KING ST. WEST, HEAD OFFICE & TORONTO BRANCH.  
78 Church Street  
Cor. Queen West and Bathurst  
Cor. Queen East and Ontario  
Yonge St. Subway, Cor. Alcorn Ave.  
2115 Yonge St., North Toronto, Cor. Eglinton Ave.

Letters of Credit issued enabling Canadians travelling abroad to have ready  
access to funds in any foreign part. US

## UPPER CANADA COLLEGE TORONTO

Premier Boys' School of Canada

Founded 1829 by SIR JOHN COLBORNE, GOVERNOR  
OF UPPER CANADA.

AUTUMN TERM BEGINS THURSDAY, SEPT. 10th, at 10 a.m.  
BOARDERS RETURN ON THE 9th.

Senior and Preparatory Schools in separate buildings. Fifty acres playing and  
athletic fields, with rinks, gymnasium and full equipment. Detached infirmary,  
with resident nurse. Summer Camp at Lake Timagami, conducted by the Physical  
Instructor of the College. SUCCESSES 1913—Honours (Matriculation) 31, Pass  
Matriculation 10, Royal Military College Passes 3. All particulars on application to  
ARNOLD MORPHY, Bursar. H. W. AUDEN, M.A., Principal



## Assimilative Memory; Or How to Attend and Never Forget

By Prof. A. Loissette

The complete Loissette Memory System. Its aim  
is to increase the power of memory in much the  
same proportion as the power of the eye for vision  
is increased by means of the microscope and tele-  
scope. 12mo, cloth, 170 pp. Price \$3.00 post-paid.

"I have no hesitation in commending Professor  
Loissette's system to all who are in earnest in wishing  
to train their memories effectively."—Richard A.  
Proctor, the Eminent Astronomer.

**Norman Richardson**

12 E. Wellington Street - - Toronto

## A City and a Man

(Concluded from page 6.)

folk down in the rickety boarding-house section. Some of the young men went to a night school taught by a clever, red-faced young man who seemed to know many languages. Ignace went also. He blinked at a black-board and scrawled huge grotesques with a lead pencil on a scribbler that cost him more than a kopeck.

In a month or so Ignace had improved his brain to the point of knowing how to spell out a paragraph in the newspapers. He was powerful on the headlines in big type. But the place that meant most to him was in the page after page of little type that told all about men wanted for all sorts of work and where to apply for the same. Every day he bought a paper it cost him a cent. He wondered why to-day's paper would not do for to-morrow. But nobody seemed to think so.

Ignace wore his thick boots soles somewhat thinner tramping in various directions to find the places mentioned in the newspapers. Always somebody seemed to have been there ahead of him, or he had found the wrong place. He was scowled at by ladies, snapped at by maids, and barked at by the dogs.

The little colony of his fellow-countrymen with what knowledge they got at night school and the casual jobs they picked up during the day were no better off than himself. Ignace gathered them into a street corner way and bluntly told them:

"This is not the place where we should be. We must go away from the city—somewhere."

"Where, Ignace—where?" they asked him.

He could scarcely say; except to wave his arm towards the sunset, to a land which so far as he could find out was some days' journey in a train to reach. There, he believed, was as much land as they had left in Russia, and many railways building.

But all the cash in all the pockets of the clan would not have been enough to buy more than one ticket to such a place. The newspapers were talking about them. Ignace had heard men say that it was wrong for so many thousands of workless men to be huddled in a city. Somebody was to blame. Who?

That was not now so much the question as how to get things right. Ignace was the only man who could do this. They looked to him. He was a leader. He knew that. These young men might easily make mischief. Already some of them were advising to get food and clothing and, if possible, money—somehow—since to work for it was impossible, and to beg was not permitted by the police.

"No," said the big one, "none of you must do what will make trouble."

They argued that at the worst they could only be put into jail, for the State to provide them food and some nice striped clothing.

"No, no," said he. "You must not do this. It will be a disgrace. Leave it to me. Wait."

BOJORSKI was determined to get money enough to transport his countrymen out West. Spring was coming. He could almost smell it in the wind that was still cold and raw; and he believed that on the great plains of the wheat and the cattle, perhaps thousands of miles from the city, they could find a way to make work earn them a living without being regarded as incumbents on charity.

It was all a matter of money. Miles upon miles of shop windows seemed to contain millions of kopecks in goods. Ignace watched them all. He walked up and down by the windows where there was so much wealth and so much said about what a little money would buy. He had no intention of stealing goods. Ignace was not naturally a thief.

But there was one window that made him dizzy when he saw it. He went back to it again and again, and presently crossed the street, walking slowly by and looking between the street cars, so as not to be observed

by either the proprietor or the police.

That window was swarming with money. The floor of it was covered with bills. Day after day those bills were there. No man was using them. It was idle money. Ignace believed that money was not invented to be idle. It should be circulating. This man whose name was in the window must be immensely rich to keep so much money out of work. Ignace copied down his name and the number of the store to make sure that he would know how to reach this man whenever he should want to by letter.

Then, without saying a word to any of his fellows, he laid the plan. It was three in the morning when he got out to the glare of the main street where only night cars were running and here and there he could see a casual big-coated man with a billy at his belt. In the shadow of a narrow alley opposite he surveyed the glaring window where the money was still on view. He knew there was enough if only he could get it, to pay for all his friends to get them away out West on to the land. Once he got it and divided it up, Ignace said to himself that he would invent some way of returning to this man just as many bills as he should get.

Ignace had under his coat a heavy little hammer. One crack from that would shatter the glass. That of course would be a loss; but he would leave bills enough in the window to pay for its cost.

OVER he went. He lost no time thinking. He had thought it all out before. He walked up to the window, gave it a crack that shattered the big glass and let in his long arm. Swiftly he grabbed and gathered handfuls of the bills and stuffed them into his clothes. Never had he worked so hard and never handled such a pile of money. Some of the bills dropped to the pavement. Ignace could not wait to gather them up. He made for the dark alley across the street.

Police were coming. God knew where from.

And, of course, they got Ignace before morning, and before he had time to see his companions.

Next day Ignace was arraigned in the police court on a charge of stealing—stage money!

At first he could not understand. The magistrate laughed. So did the police. The money he had taken was not real money; but only bogus money, such as is used in plays and for advertising goods.

So after all he had stolen nothing of value. All the real damage he had done was to break the window.

What to do about the case nobody seemed exactly to know. The law could have clapped this able-bodied man into prison for years. Yet it seemed stupid to do so; to make of an honest man a criminal.

The magistrate decided that it would in no way help the man or the argument or the proprietor whose window had been smashed, to put Ignace into jail. The only way was to get the man work enough to enable him to pay the value of the window, and then with what moral scare he had got and the great lessons it had taught him to get him out of the city to the land that he wanted to reach.

Ignace was released on suspended sentence. He was given work by the city. He went to the man whose window he had smashed and bound himself over to pay so many dollars every week for the broken window.

But that would take him till away on in the spring to complete. Before that time came the store owner let Ignace off on his contract—until such time as he should be able to settle up from his earnings on the land—some-where.

It was in the month of May that Ignace pulled himself together and with what money he had saved, bought a ticket to the far West. All his companions by now were working for farmers not far from the city. He did not know where they had gone. Just now he did not care. He went.