



## Moulton College Toronto

Superior Buildings, Equipment and Staff  
Moderate Fees

E. A. HARDY, B.A., Principal  
Miss CHARLOTTE THRALL, Vice-Principal  
A. S. VOGT, Mus. Doc., Musical Director

SEND FOR CALENDAR

An Academic Department of McMaster University for Girls. High School and Junior School. Residence and Day Students.

## The Graham Dermatological Institute HAS REMOVED

TO THE

Hiscott Building  
61 College St.



And will hereafter be known as the  
**HISCOTT  
DERMATOLOGICAL  
INSTITUTE**

No changes in principals. We are now ready to receive our numerous clientele at our new premises at above address, where we have increased room and facilities for the treatment of all

### Skin, Scalp, Hair and Complexional Troubles

Nowhere will be found a more up-to-date establishment for our work. For over 15 years the Graham Institute has been patronized by thousands of men and women throughout Canada who have been successfully treated for the many blemishes that affect the skin. One of the most common facial disfigurements to a woman is

### Superfluous Hair

This is permanently removed by our superior method of Electrolysis, and satisfaction guaranteed. So also are Moles, Warts, Ruptured Veins, etc. Come during exhibition (Aug. 26 to Sept. 9) for treatment if you live out of town.

At the Hiscott Dermatological Institute the high-class

### Princess Toilet Preparations

are compounded. These exquisite lotions and unguents for the home treatment of Freckles, Blemishes, Fimples, Eczema, Meth Patches, Discolorations, Wrinkles, Faded Complexions, Thin, Grey, Falling and Lifeless Hair, Dandruff, etc., are sent almost all over the world. Booklet "F." sent on request, describes them.

**HISCOTT DERMATOLOGICAL  
INSTITUTE.**  
FORMERLY GRAHAM TEL. M. 631, HISCOTT Bldg.  
61 COLLEGE ST. COR. LAPLANTE AVE. TORONTO.



### LADIES Send for a FREE Sample of ORANGE LILY.

If you suffer from any disease of the organs that make of you a woman, write me at once for ten days' treatment of ORANGE LILY, which I will send to every lady enclosing 3 cent stamps. This wonderful Applied remedy cures tumors, leucorrhoea, lacerations, painful periods, pains in the back, sides and abdomen, falling, irregularities, etc., like magic.

You can use it and cure yourself in the privacy of your own home for a trifle, no physician being necessary. Don't fail to write to day for the **FREE TRIAL TREATMENT.** This will convince you that you will get well if you continue the treatment at a reasonable time. Address **MRS. F. V. CURRAH, Windsor, Ont.**

**FARMER'S ADVOCATE "Want and For Sale" Ads.** bring good results. Send in your ads. and you will soon know all about it. The Wm. Weld Co., Ltd., London, Ont.

## About the House.

### SMALL ECONOMIES.

THE LITTLE THINGS THAT MEAN MUCH IN THE END.

Paper I.

In these days of growing aesthetic tastes the problem of how to dress well and have one's house look well on little money is one worth some consideration. Dressing well, at least neatly and modernly, is not to be despised. We all act and talk our best when least conscious of our clothes, and how can we be unconscious of them if reasonably sure that we are looking either like frumps or like so many of our "foremothers," as Samantha says, stepped out of an antiquated family album. If all the other women looked like their "foremothers" too it would be all right, but the trouble is that the world has been moving on with never a halt, and clothes have been changing like everything else. Whether the new styles are better or worse than the old is scarcely to be considered. The fact remains that if we do not keep up to them, to some small degree at least, we must be different from other folk, and the very consciousness of being so, and of attracting attention thereby, is sure to make us feel awkward and constrained—and, of course, we must needs act as we feel. . . . We are by no means advocating the extreme of fashion. We think many of its vagaries extremely foolish, and the hold which it gets upon some women most deplorable—after all, clothes should occupy but an insignificant place in our lives—but we are stating a fact that, as a mere matter of comfort, one must look reasonably of the twentieth century. Possibly some day a band of strong-minded women may arise who will command, "Fashion, stand thou here, as far as we are concerned, until Time shall end!" and possibly—ah, what a faint "possibly"—the rank and file of woman-kind will drop into line and bother about the changes in frills and furbelows no more; but until this millennium comes we must take things as we find them, only being careful that we follow reasonably, sanely, shrinking from extravagance as sensible women should. To know how we may do this is surely a part of our business.

Again, in regard to our homes. We certainly think no apology is necessary for saying that they should be as beautiful as good taste and careful consideration can make them. Beautiful surroundings breed an atmosphere of refinement. Children shrink, especially when growing into manhood and womanhood, from bareness, hardness, cheerlessness. In the country in summer the great outdoors provides the beauty that the eye loves to dwell upon and the heart to cherish, whether one is young or old; but there is the winter to provide for. If we would keep the young folk at home, safe from the glitter of the city—the two of an idle, senseless, if not perniciously seductive glitter of the vaudeville and "Coney Island" fripperies, which filter away from so many young folk not only their money but their capacity for application to things that really count in life—we must make the home attractive. There are beautiful homes and many advantages in the city, but, as a rule, these are behind doors closed to the young man or woman who drifts from the country with no friends and small salary. After months or years he or she may find warm friends and an entree into loving homes; but the possibility is that the boarding-house may fill up the beginning, middle and end of the chapter—and, mark my words, there is little in the average cheap or moderately-priced boarding-house to recommend it to any boy or girl. To those who know the whole of its cheerlessness and heartlessness the wonder is little that so many young men and women drift into going anywhere, almost, to get out of it. Granted, then, that country folk are entitled to neat, tasteful dress and beautiful homes, what next? . . . It is upon the woman of the home that the responsibility of these things largely rests, but if her means be limited she is so likely to give up in despair. "If I had Mrs. So-and-So's money," she thinks, "I could do something, but with the little bit I have!" and a sigh ends the story. . . . But this is a great mistake. To those who are privileged to peep behind the scenes in the lives of many

well-dressed, attractively-housed people, it is no secret that those who appear to the best advantage often spend the least money—but the ways in which these careful people (often of necessity careful) manage, number legion. I can only indicate a few of them to you in this series of articles—I do not know the half of them, although I am learning little by little, but if I can impress upon you that there are still many things for even the most careful of us to learn I shall be satisfied. The only way for each and all of us is to be observant, keep ever on the alert for suggestions, and act on such as may fit our needs.

Beginning, then, on clothes—for the cookery department may be deferred until later—it may be remarked that not everything in one's appearance depends upon the mere material texture with which one's nakedness is covered. There are those less tangible, yet vastly more important things—the perfectly-kept body, fresh and sweet from frequent use of water and soap; the perfectly-groomed hair, clean and glossy; the immaculateness of teeth and nails. Believe it, all these count for more than silks and diamonds. It is not enough to keep face and hands, neck and ears irreproachable; the cleanliness of the whole body is reflected in the face. Have you ever noticed how kissably sweet your little lad or lass looks fresh from a bath or swim?—so much more fresh and wholesome looking than when you simply wash face and hands—no matter how much soap you use—and the difference holds good for grown folk also.

Again, how much, how very much, depends on "spick-and-spanness"—the hem that is never permitted to go ripped; the shirtwaist pinned carefully down, with no gaping of the spare, and no yawning division line between skirt and upper; the collar fastened evenly with small buckles or fancy pins, not jammed together at any angle, with the big brass heads and murderous points of ordinary pins revealing the whole construction of the affair; the hat adjusted at the very right angle, with the hair beneath it simply but neatly arranged; the neat, well-blackened shoe; the glove, well mended at least, if not new; the undershirt never showing, or, if visible at an inadvertent step, beautifully clean and whole, with the little feminine touch of lace or ribbon that makes it a pleasure to look upon. Believe it again—these things are a prime constituent of being well dressed—and how much do they cost?

Money may be saved, too, and one's appearance added to mightily, by the choice and manner of making of one's clothes. It is wise to lean tremendously to the side of simplicity in this matter. You might take a cheap muslin with big flowers on it, buy whole bolts of cheap lace and ribbon to trim it with, top it off with a much-bedecked hat—and ten chances to one look like a frump. It takes an artist to make these fussy things successfully, and a model of grace to wear them. On the other hand, you might dispense with nine-tenths of the trimming, put the same money into a "piece" of finer quality, have it simply made, wear it with a becoming hat, quiet in coloring or with just a dash of brightness to relieve it—and look, at least, a lady. Even fineness of quality is not always essential. One of the daintiest little gowns I saw this summer was a ten-cent print, white with black dots, trimmed with bands and belt of white insertion.

Especially in the matter of children's clothes does the demand for simplicity hold. Last night as I was going home I noticed on the street a woman with two little girls. The woman bore the marks of hard toil in face and hands, but she was so tawdrily "gotten up" in violent blue voile, with frills and furbelows galore, that the dignity of those marks of honest toil was lost. The hair of the younger child, a little tot, was frizzed to distraction; upon that of the elder rested a bow somewhat resembling an enormous hat. Both wore white dresses, much betrimmed with ruffles of poorly-ironed embroidery—sewed on crookedly, by the way—much ruffled hats with long streamers, ribbon sashes, and very much soiled white shoes. It was indeed hard for them to look sweet and innocent. They would have been different looking children, say, in simple chambray sailor suits, with sailor hats—and

Talks on..

## Banking by Mail

### A Perfect Investment for Women

These are the three essentials of a perfect investment for careful women:

Your money should be placed where it is beyond all doubt *secure*.

You should receive the highest possible rate of interest consistent with such security.

You should be able to place your hand on your money at any moment.

### 4% Compounded Quarterly

Our system of Banking by Mail fully meets all those requirements. Your money deposited in our Savings Department to-day can be withdrawn when required, with 4 per cent. interest for every day deposited.

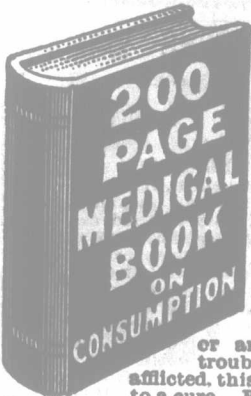
If your savings now yield only 3 per cent. you can receive one-third more by depositing with the Union Trust Company.

Our booklet H sent free on request, gives full information on Banking by Mail at 4 per cent. interest. Write for it to-day.

**The UNION TRUST**  
Company Limited

TEMPLE BUILDING, TORONTO  
Capital and Reserve, \$2,900,000

## Consumption Book FREE



This valuable medical book tells in plain, simple language how Consumption can be cured in your own home. If you know of any one suffering from Consumption, Catarrh, Bronchitis, Asthma, or any throat or lung trouble, or are yourself afflicted, this book will help you to a cure. Even if you are in the advanced stage of the disease and feel there is no hope, this book will show you how others have cured themselves after all remedies they had tried failed, and they believed their case hopeless.

Write at once to the Yonkerman Consumption Remedy Co., 230 Rose Street, Kalamazoo, Mich., and they will send you from their Canadian Depot the book and a generous supply of the New Treatment, absolutely free, for they want every sufferer to have this wonderful cure before it is too late. Don't wait—write today. It may mean the saving of your life.



### Every Woman is interested and should know about the wonderful Marvel Whirling Spray Douche

Ask your druggist for it. If he cannot supply the MARVEL, accept no other, but send stamp for illustrated book—sealed. It gives full particulars and directions invaluable to ladies. **WINDSOR SUPPLY CO., Windsor, Ont.** General Agents for Canada.

## The Railway Call

for operators deserves the attention of young men. We train you well in short time for a good salary. Sample lesson and particulars sent free. Write to:

**Central Telegraph School,**

3 Gerrard St., East, Toronto.

W. H. SHAW,  
President.

R. T. JOHNSTON,  
Principal.