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## LEM

It had been my first long separation from my husband. For two months he had been in New York on business; but now I stood with my little boy, Freddy, at the gate awaiting him. Across the prairie we could see a wagon moving slowly toward us.

"Papa coming!" chirped Freddy.

"Yes, Freddy," I said, putting him on the gate post, "papa's coming."

I am ashamed to remember how quickly the happiness of that moment was dimmed, and how brief was the time that I showed my husband nothing but joy at his return. It was hardly more than the moment during which he held Freddy and me in his arms and kissed us. For then he turned to the wagon and called:

"Come here, Lem!"

A ragged, thin-faced, long-haired boy of nine or ten rose up in the body of the wagon, behind Caleb, the hired man, who was driving, and awkwardly slid to the ground.

"He's a poor little thing I picked up in New York," John explained. "I thought, Bessie, we had prairie enough for him to play on."

"O John!" was all I said. But I suppose I showed how inconsiderate I thought his kindness to be, for he said mildly:

"Never mind, Bessie. You don't need to keep him unless you want to. Only don't show the poor child you're annoyed with him."

By this time Lem had come up, and I tried to say a kindly word of welcome; but he shrank to one side and clung to John's hand. He had strange, mysterious black eyes; I was ready, I fear, to think them wicked-looking, and I dare say that he saw plainly enough he had not made a good impression.

I had supper ready, and Freddy and Lem sat on opposite sides of the table, staring at each other with solemn interest. Lem was the shiest and most silent child I ever saw, and with his unkempt mat of hair, small face and odd black eyes he seemed more gnome-like than boyish. After supper John followed me into the kitchen.

"Where shall I put him to sleep, Bessie?" he asked rather timidly.

I was really loth to put my arms about his neck, but a mean little pride made me determined that he should see I was offended by what he had done. So I answered indifferently, "Oh, anywhere you please."

He turned and left the kitchen. A little later I found Lem sound asleep

on the sitting-room floor. John was not to be seen.

I found him sitting lonesomely on the front stoop, listening to the crickets. Without waiting for me to speak, he put out his hand and drew me down to the step beside him.

"Bessie," he said, "I want to tell you how I found the little chap. The day before I left New York a steamship captain with whom I picked up an acquaintance took me down to the docks and showed me over an ocean liner that had just come in.

"I was leaving the liner when I heard a shrill voice cry, 'You shant have it—not if you kill me!'

"Then I saw that little fellow in there. His black eyes were snapping, and he was striking out at a fellow four or five years older, who was trying to take something from him."

"What's the trouble?" I asked.

"The bully strolled away, whistling. Then the little fellow showed me a white rat. 'I found it,' he said, 'and Joe Gimpy was going to take it and cut its legs off.'

"I questioned him, and he told me about himself. His aunt, who had been a poor seamstress, was the only relative he had ever known. She had brought him up, but recently she had died. The boy was homeless and penniless. I liked him, Bessie, and it seemed to me a fellow who would stand up for a wretched rat the way he did had good stuff in him. It seemed a shame to leave him in the New York slums."

I am glad that I had the grace to say, "O John, you are the best man that ever lived; and of course the poor child shall stay with us." But I am forced to remember that I never allowed my heart really to open to the little boy, never met his strange black eyes with a responsive look of genuine sympathy and affection. Somehow I never could bring myself to see, as my husband could see, the devoted human soul shining in those eyes so loyally.

One morning later in November my husband and Caleb drove away to town. As they were leaving, my husband called to me, "If it looks stormy this afternoon, have Lem bring the cows home early!"

At about three o'clock, Freddy called, "O mamma, Freddy make snow-ball!"

I was startled to see that it was snowing, thick and fast. Calling Lem, I muffled him up and sent him after the cows. Then I made a tour of the

barns and stockyards to be sure that nothing was left unsheltered.

Returning to the house, I saw Freddy on the front steps, holding out his hands for the snow. "Go in, dear," I said, "and close the door; you'll take cold."

Then I went to get some wood from the woodshed. But as I turned the corner near the kitchen door, my foot slipped on the snowy plank walk, and I fell heavily. One of my ankles struck against the raised edge of the walk in such a way that it was broken.

I must have lain, semiconscious or unconscious, for almost half an hour. I was finally roused by a flurry of snow in my face. The temperature had fallen, and a cold, cutting wind was now whirling the snow in every direction. I was half buried and was chilled through; I called loudly to Freddy.

There was no answer. Then I remembered that I had last seen him playing with the snowflakes. What if he had not gone in, but had ventured away from the house to make a snow-ball?

I called again and again, and crept along, setting my teeth in agony. At last I reached the kitchen door, dragging myself inside, and lay almost fainting. Freddy was not in the house. I hope I may never again have to suffer the anguish I suffered then.

At last Lem came. I told him frankly what had happened.

"Don't mind about me," I said. "Take the big shawl, and when you find him wrap him up and hurry home with him. O Lem," I cried, "don't come home without my baby!"

He snatched up the shawl and ran out, and for a while I heard his voice calling, "Freddy! Freddy!" Then I could hear nothing but the roar of the storm.

I fainted again, and awoke to consciousness when I was lifted and laid on the lounge in the sitting-room. My husband was bending over me, and Caleb was building a fire.

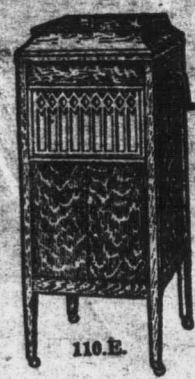
"Freddy!" I cried. "Has Lem brought Freddy home?"

When my husband understood, he almost as frantic as I, followed by Caleb, rushed out into the storm, which was by this time a blizzard.



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The thought came to me, "What if all should be lost?"

But in a few moments they staggered in, each carrying a child. My husband laid Freddy in my arms, saying, "He's not dead, thank God; strip him and chafe him; I must see to Lem."

There is no need to tell what that tremulous joy I saw the life returning to my baby as I rubbed his poor little body. When at last I held him, crying, in my arms, I had a thought to spare for Lem. Why had John and Caleb taken him into the next room?

The door opened; John came in, knelt down and clasped his arms about Freddy and me. Then I felt him sob.

"Dear John," I asked, "where is Lem?"

"Lem is—dead," said John. John had found the children—a little heap in the snow. On top was Lem, his body almost stripped. Under him Freddy lay, wrapped from head to foot in the heavy shawl and in Lem's clothing.

We know now that our boy's life is justifying Lem's sacrifice—please God, will justify it to the end. But I cannot forgive myself that I was once inhospitable to a hero's soul. (The End.)

## India is Land of Thunderstorms.

Indian thunderstorms are notoriously violent, though comparatively harmless. According to a writer, the setting-in of the monsoon in India is accompanied by such an electrical convulsion "as can scarcely be imagined by those who have only seen that phenomenon in a temperate climate. It generally begins with violent blasts of wind, which are succeeded by floods of rain. For some hours lightning is seen almost without intermission; sometimes it only illuminates the sky and shows the clouds near the horizon; at others it discovers the distant hills, and again leaves all in darkness, when in an instant it reappears in vivid and successive flashes and exhibits the nearest objects in all the brightness of day. During all this time the distant thunder never ceases to roll and is only silenced by some nearer peal, which bursts on the ear with such a sudden and tremendous crash as can

scarcely fail to strike the most insensible heart with awe."

Minard's Liniment Relieves Colds, Etc. Dresses in Japan are frequently sold by weight.

Canada had, on March 31, 1919, 12,290 post-offices, as against 3,638 in 1867. There are also 8,733 rural mail delivery routes in operation.

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## About the House

About Criticizing. There are many nice things about growing, well, not old, but then, along where you begin to get careless about things that once meant life or death, like a wrinkle or so, a few white hairs, and a suit six months behind the prevailing mode. Not the least of the nice things is the fact that life is so much easier after you get over caring about trifles. But that isn't the one I had in mind when I started to philosophize on the compensations of that age known to some flippant persons as "the serene and yellow."

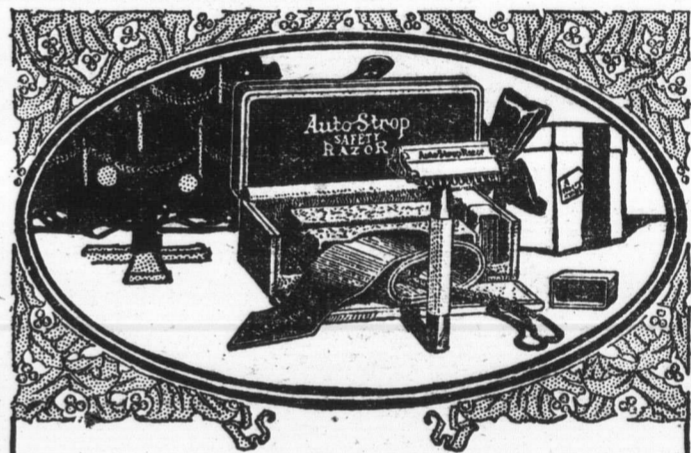
The thing I had in mind was that we get over making the snap judgments of youth. Youthful judgments are almost always based on appearances. Somehow young folks never can seem to get over judging by looks, whether it is a person, a house or a pullet. They have to be taught to look for the points that really count when judging. And when folks are up for consideration they are much more apt to judge by the clothes, finger nails, care of the hair and cut of the coat than by any points of character.

It is only after several sorry mistakes that we learn to look beyond the surface. Some of us have to lend money three times to promising looking new friends before we get our eyes opened. Others learn after they lose the first ten dollars. And it is nice to reach the stage where we pick our friends for their wearing qualities; when we learn not to impute motives. Then we really begin to get the most out of folks.

Long about that time we begin to stop criticizing. That's mighty hard for a lot of us women, but there comes a time, though, when we do get over it. My! Don't we just love to do it, at certain periods of life. What a lot of fun it is for a bunch of us to get together and pick the ones who aren't there, to pieces. "Why doesn't someone tell her how awful she looks in that hat?" "My dear, did you ever see anyone so stuck up over a little bit of money?" "No wonder he never stays home nights; she's continually nagging," etc., etc.

But why go on. We've all been in on them, and we've all been out of them. And the funny thing is, that when our tongues are running fastest, we never think it may be our turn next. In fact, down in our heart of hearts we feel quite sure they wouldn't talk so about us. Why, there isn't anything about us to criticize! They wouldn't? And there isn't? Well, if you could just place a dictagraph in the room next time you were to be among those absent you'd get an awful shock. And the funny thing would be that they criticize you for traits which you count as your virtues.

It's so easy to pick flaws. And often so unjust. There's a certain public entertainer who is extremely popular in her home town. Her friends know her as an unusually brave woman who has worked her way well toward the top in the face of ill-health, and with the added burden of two children to support and educate. She has succeeded in the face of odds which ordinary women would simply wilt under, and now that the children are self-supporting, she still works on, though every moment of her life is filled with physical



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## Merchants Bank of Canada Reports Record Progress

Marked Expansion in Assistance Bank Has Given to Canadian Trade and Commerce. Saving Deposits Show Large Increase.

The close association established by The Merchants Bank of Canada with the expansion of the business and industry of the Dominion is strikingly shown by the semi-annual statement of the Bank, to October 30th, 1920.

The Merchants Bank, with its complete organization throughout the Dominion, is known for the special assistance to growing and expanding businesses and the report now issued shows that it has been particularly active in this direction during the past year. This is reflected by the increase in current loans and discounts to customers to \$120,515,403, as compared with \$102,346,514, a gain of \$18,168,889.

Increase in Capital With a view of increasing its facilities to the farmers and merchants and the manufacturers of the country, the Bank has provided for an increase in capital and a result the paid-up capital now stands at \$9,955,970, an increase to date of \$1,614,434. At the same time the reserve has been increased by \$1,400,000 and now stands at \$8,400,000. Both these amounts will be further increased by the instalments still outstanding.

A further substantial gain in savings deposits indicates that the Canadian people are practising habits of thrift. During the year the savings deposits of the banks have been drawn on heavily to meet payments for the last Victory Loan campaign. Notwithstanding this development, the Bank shows a gain in savings deposits of \$4,628,040 and total deposits now stand at \$170,634,061, up from \$166,006,015.

Assets at New High Level As a result of the expansion, the total assets established a new high record by crossing the \$200,000,000 mark. They now total \$209,450,448, against \$198,506,572.

Shareholders will take particular pride in the steady expansion shown by the Bank. This development has been the result entirely of the rounding out of its organization and service throughout the country. With more active trade conditions, the Bank is now in a position to reflect the benefit of the complete organization which has been gradually built up over the entire Dominion.

| ASSETS   | 1920             | 1919             |
|--|------------------|------------------|
| Gold Coin, Dom. Notes and Cr. Balances with Banking Correspondents | \$ 30,630,351.09 | \$ 25,642,136.33 |
| Deposit in the Central Gold Reserve                                | 7,600,000.00     | 8,000,000.00     |
| Government and Municipal Securities                                | 21,114,908.29    | 26,240,352.41    |
| Railway and other Bonds, Debentures and Stocks                     | 3,837,377.14     | 3,870,611.91     |
| Call Loans in Canada   | 8,254,858.81     | 6,848,017.87     |
| Call Loans elsewhere than in Canada                                | 4,172,236.55     | 3,413,848.92     |
| Loans and Discounts  | 120,515,403.00   | 102,346,514.37   |
| Loans and Discounts elsewhere                                      | 1,340,425.63     | 329,334.27       |
| Loans to Municipalities  | 4,836,831.30     | 3,673,352.16     |
| Liabilities of Customers under Letters of Credit per contra        | 2,491,664.35     | 757,606.04       |
| Bank Premises  | 3,192,734.42     | 5,863,251.73     |
| Real Estate other than Bank Premises                               | 602,748.47       | 911,291.19       |
| Mortgages on Real Estate sold by the Bank                          | 705,567.02       | 628,177.93       |
| Deposit with Dominion Government for purposes of Circulation Fund  | 450,000.00       | 377,000.00       |
|  | \$209,450,448.23 | \$198,506,572.90 |

| LIABILITIES                                     | 1920             | 1919             |
|---|------------------|------------------|
| Capital Paid up                                 | \$ 9,955,970.00  | \$ 8,341,835.30  |
| Reserve Fund and Undivided Profits              | 8,600,774.98     | 7,874,043.32     |
| Notes in Circulation                            | 17,707,977.00    | 15,827,373.00    |
| Deposits  | 170,634,061.90   | 166,006,015.24   |
| Loans to Municipalities under Letters of Credit | 2,491,664.35     | 757,606.04       |
|   | \$209,450,448.23 | \$198,506,572.90 |