



The Bank For The FARMER

791 Yonge St.,



The Bank of Toronto places farm production and crop financing among the first calls upon its



of this bank are situated in rural sections and in villages and towns which are supported by the farming community. We understand the farmer's requirements and are prepared to assist him.

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Safety Deposit Boxes to Rent

After this outburst the Muse forsook her entirely, and although she tried very hard to put two finishing-off lines to it, she was forced at last to let it go at that.

"I'm glad you like my gingercake; Some more to-morrow I will bake,

For that's one thing that I can do Though I can't write as well as you."

That night Lucena sat up late nagging

her brain to produce a reply in kind to Mr. Filbert's verse. At eleven-thirty, having chewed the end of a pencil into splinters, she had ground out this much:

Two days afterwards, this lyrical gem shone out of the returned lunch

"Oh, modest one, please read my lay— So many things I'd like to say About the sandwiches you make And all the lovely things you bake, But never do I get a chance, And hardly from you e'en a glance, So now I take this way of telling The thoughts that in my heart are dwelling.

The lunches you arrange so neatly Make me esteem you most completely."

To Lucena, this was poetry of rarest essence. But after a season of futile struggle to make a suitable poetical response, she abandoned rhyme and took to plain free verse.

And now, indeed, had Lucena fallen upon her romance, a homely one, but satisfying to her simple heart. Through the plodding work of the day she had a bright spot to look forward to in the moment that brought Mr. Filbert's lunch basket back to her eager hands, like a homing carrier dove, and no heroine of high romance repairing to some hollow tree for secreted letters from an ardent lover ever thrilled with sweeter expectancy than did this humble heroine as she raised the lid of that plain brown willow basket each evening

Little did bustling Mrs. Fifer dream of the love story that was being woven immediately beneath her nose, with her best boarder and her cousin-in-law as weavers and the brown lunch basket as a shuttle, until the fabric was too nearly completed for any effort of hers to ravel

On a beautiful evening in May when the moon was near to full, Lucena found in the basket, instead of a poetical tribute, a piece of forcible prose, which ran thus: "DEAR MISS LUCENA

"Poetry is all right, but rhymes are too arbitrary to work into what I am going to say this time. I can't lead gracefully up to a subject, as some can, so I'll have to plank it out bluntly, and trust you'll

forgive me.

"I took a liking to you the first time I saw you one nipping cold morning, bringing a heap of hot flapjacks to the table. There was something in your face—a pleasant sedateness—I can't decided in the same between the th scribe it, but somehow, with the edge of that little cap thing you wore dropping over your forehead, I thought of a tall, trim, quiet flower by a brook in the early spring. You made me think of many other pleasant things, also; and then those lunches you put up for me each day! I simply couldn't help writing that first verse, and I was scared to death all the afternoon for fear you'd take it the wrong way and give me a good slam; but the sweet way you answered it and other verses got me to thinking of you steady, nearly all the time.

"Now, why can't we have a little talk with each other? Mrs. Fifer doesn't own either you or me, so why not shake the flag of defiance square at her and let her go the limit? I will, if you will. I want you to go out with me to-morrow after dinner; there's a fine play at the Hamilton, and several good movie shows; we'll go wherever you wish. And I'll tell you the rest of my 'thinks' then. Will you do it? Put your answer in the basket to-morrow morning. If it's 'Yes', I'll be waiting on the front porch for you soon after dinner. Tell Mrs. F. where you are going, or not, as you think best; but I advise having it out at once-like

a bad tooth. 'Think well over what I've said, for I am desperately in earnest and I don't care who knows it.

DUTTON FILBERT."

In her amazed delight over this letter Lucena came near putting baking powder

in the hash and pepper in the flour she in the hash and pepper in the flour she was preparing for the next morning muffins; and the big clock in the hall had donged out "One" before she even closed an eye in slumber. By that time she had planned a complete course of action. So she fell happily asleep and dreamed of tall flowers and lunch baskets dancing together in the most absurd dancing together in the most absurd

A bungalow apron, though not beautiful in itself, has more than one point of excellence, as Lucena admitted on the afternoon following the receipt of the lunch-basket letter; for, in its shielding and concealing protection, she found it possible to assist in cooking and serving dinner in her best costume, all unsus-pected, thereby saving the time she would have had to spend in dressing.

On the removal of the last dish in clearing away the table after dinner, she had but to shed the apron as a locust does its shell touch up her hair a bit and assume coat and scarf to be equipped for the evening's outing.

And then, in the flush of her newly-discovered courage, she walked calmly away before Drusilla's astounded eyes merely observing easily, "I'm going out with Mr. Filbert for a while. I'll attend to the dishes when I come back."

And truly, there was a score to settle with Drusilla when she did come back, you can believe my statement. The latter stirring up light dough sponge with indignant energy, pounced upon her as soon as she showed her head in the kitchen.

"I don't know as I'm entitled to any notice," opened up Drusilla, bitingly "but if it isn't asking too much, would you please give me a little hint as to what this caper means?"

"Drusilla," said Lucena, quietly, "it isn't worth while to be tragic, nor to be angry. There isn't anything about it that I am not ready to tell you. I've been out to a picture show with Mr. Filbert. After that, we took a walk and had a talk; and about the week after next there'll be a wedding; that's all."

"That's all!" Drusilla dropped her long-handled spoon and slumped despairingly into a chair. "Oh, indeed! Are you telling me, Lucena Cottle, that you and Mr. Filbert are going to be married, knowing as little of each other as you do? Why, you aren't even acquainted; you-"

"Oh yes, we are," Lucena averred calmly. well."

"But you can't. I haven't an idea how you worked the plan of going out together this evening, but however it was, that isn't sufficient for you to have formed a real acquaintance. It's perfectly rash to take up with a man that's almost a stranger to you.

"He isn't one. We've had quite a

courtship.

"I don't know what you call a court-ship. How and when did it take place, if I have the privilege of inquiring?

Lucena laughed as she slipped into the

old bungalow apron.

"It was all straightforward and right," said she, "and it came about through the medium of the lunch basket."—American Cookery.

My Little Dog Trick.

MERCIE BARTLETT MACEY.

My little dog looks up at me With his dear pleading eyes And asks for a caress How can I give him less than that, When just my lightest touch Brings forth such gratefulness When I am lonely, close at hand The little creature lies. If sad my mood, he looks his sympathy And watches with brown eyes For just one word of cheer, When up he springs with wagging tail And licks the hand to him most dear. I am to him his all in all. That I am old it matters not, Age does not count and naught can dim The loving gaze that falters not But sees in me the one so dear to him. He never cares which way I go, North, South, or West if he may follow on And when night comes, lie at my feet And till the morn his faithful vigils keep. A tiny dog! A little bit of flesh and blood! But nature made him staunch and true. I wonder if in God's great plan He may not bask in Heaven's own blue.