

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<sup>1</sup>/<sub>2</sub>%** 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

**FEDERAL LIFE**

Issues Best Investment  
Insurance Policies.

A Strong and Reliable  
Canadian Company.

HEAD OFFICE:

HAMILTON, - - CANADA.

DAVID DEXTER,

President and Managing Director.

black, who was immediately at the  
gentleman's feet and ready to begin.

"What's this for?" said the gentle-  
man to the intruder, somewhat an-  
grily.

"It's a right," said the newcomer,

brightly. "Jamie's just a wee while  
out o' the hospital, and the rest o' us  
takes turns about o' brushin' for  
him."

Jamie smiled pleasantly by way of  
assuring the gentleman that his com-  
rade's story was true.

The gentleman was so gratified by  
this act of brotherly kindness that  
he gave Jamie's friend a whole shil-  
ling for his work, telling him to give  
a sixpence to Jamie and to keep the  
other sixpence himself.

"Na, na, sir," quickly replied this  
little hero, giving the shilling to  
Jamie and hurrying from the spot.  
"Na, na, sir; nane o' us ever takes  
ony of Jamie's siller."

HINTS TO HOUSEKEEPERS.

**Celery Salad.**—Two bunches celery,  
one tablespoon salad oil, four table-  
spoons vinegar, one small teaspoon  
fine sugar; pepper and salt to taste.  
Wash and scrape celery; lay in ice-  
cold water until dinner-time. Then  
cut into inch lengths, add above  
seasoning. Stir well together with  
fork and serve in salad-bowl.

**Lemon Marmalade.**—It is a pity  
that this recipe is not widely known  
for the virtue of its purifying power  
to the blood. Carefully wipe two  
pounds of lemons, peel off the rind  
thinly, but into narrow strips, put  
strips into enameled pan with one  
pint of water, boil half hour, cut up  
the lemons, and put them with two  
and one-half pints of water into pre-  
serving pan, add the chips and the  
water they were boiled in, boil this  
for about one hour, stirring often.  
Now measure the quantity; for every  
breakfast cupful add one pound of  
sugar. Boil half an hour, and put  
away in jars in usual manner.

**Apple Fritters.**—Four large, sound  
apples, peeled, cored, and cut each  
into four slices, half gill wine, two  
tablespoons sugar, one teaspoon ex-  
tract nutmeg. Place slices of apples  
in bowl with sugar, wine, and ex-  
tract; cover with plate; set aside to  
steep two hours, then dip each slice  
in plain fritter batter, fry to light  
brown in plenty of lard made hot

**WOMEN'S \$4.50 SUITS**

and up to \$12, also skirts and waists. Send for  
new fall styles and cloth samples. The Southcott  
Suit Company, London, Canada.

for the purpose; serve with sugar.

**Potato Croquettes.** Mix together  
one pint hot mashed potato, one tea-  
spoon salt, one-third teaspoon pep-  
per, one teaspoon onion juice, one  
tablespoon butter, one tablespoon  
chopped parsley, yolks two beaten  
eggs. Stir over fire till mixture  
leaves sides of saucepan. When cool,  
shape into croquettes, dip each in  
beaten egg, roll in crumbs, and fry  
brown in deep kettle of smoking-  
hot fat.

An experienced cook is authority  
for the statement that if a little ves-  
sel of vinegar is set upon the range  
or stove while cabbage is cooking,  
the odors from this vegetable, ordi-  
narily so pervasive, will not trouble  
the air of the house.

Bread crumbs when used as dress-  
ing for a fowl or roast of meat should  
never be wet, but chopped fine, sea-  
soned and allowed to absorb the  
juices. In this way dressing will  
never be soggy. If a rich dressing  
is desired, melted butter with beaten  
egg can be poured over the chopped  
bread.

To have celery very crisp but not  
soggy, wash it thoroughly eight or  
ten hours before using; do not dry,  
but roll in a towel and put on ice till  
time to serve.

A MARVELLOUS TRANSFOR-  
MATION.

"There's nothing for me to do,  
Miss; that's the trouble."

She was a crippled woman, badly  
bent, living in a dark room. She  
could not walk; her fingers were  
cruelly cramped, and she suffered  
much pain. All her physical trouble  
seemed light, however, in compari-  
son with that indicated by the pit-  
iful refrain coming at the end of all  
my efforts to encourage her. "There's  
nothing for me to do, Miss."

I saw that if I was to reach this  
poor soul with spiritual comfort I  
must find something to distract her  
thoughts. She was wretchedly poor,  
and I set myself to work to make  
the "something to do" bring a little  
money also.

First, I persuaded the shiftless  
sister with whom she lived to help  
me tidy her up and draw her chair  
out into the brighter living room.  
Then I brought a very large crochet  
needle and some bright coloured  
German wool yarn. With difficulty  
and pain, by many efforts, she at  
last learned to hold the yarn, but day  
after day passed before she could  
take a single stitch. Her perse-  
verance was wonderful, and I saw  
she was getting help by even think-  
ing about "something to do." One

day as I entered the room she called  
out:

"Oh, Miss D., I got it through!"  
She had pulled the yarn through one

**Eczema**

And  
**Salt Rheum**

Are Positively and Permanently  
Cured by

**Dr. Chase's  
Ointment**

The Most Soothing and Healing  
Preparation Extant.

Redness and inflammation, swelling  
and the discharge of moisture, fol-  
lowed by crusting, on removal of  
which a moist surface is presented,  
and itching and burning which is  
well-nigh beyond endurance, are the  
symptoms which distinguish eczema.

Local treatment is the only way  
by which eczema can be overcome,  
and thus far science has failed to  
discover any preparation so effective  
as Dr. Chase's Ointment.

In chronic cases, and eczema al-  
ways tends to become chronic if  
neglected, persistent treatment is  
necessary, but with each application  
relief from suffering is obtained, and  
through cure is gradually being  
brought about.

Many of the cures of eczema which  
have resulted from the use of Dr.  
Chase's Ointment have been almost  
like miracles, so great is the healing  
power of this great standard oint-  
ment.

Mrs. Lois McKay, Tiverton, Digby  
County, N.S., writes: "My children  
were taken with an itching, burning  
skin disease, and tore their flesh until  
it was sore, and their shirts would  
sometimes be wet with blood. The  
doctor did not seem to know what  
ailed them and could give no relief,  
so I began using Dr. Chase's Oint-  
ment. Wherever it was applied it  
did its work well, and has entirely  
cured them of this horrible disease.  
They suffered so they could not sleep  
nights, and I think if it had lasted  
much longer I would have gone crazy  
from the anxiety and loss of sleep.  
I cannot find words to praise Dr.  
Chase's Ointment enough for the  
good it has done my children, and  
hope other sufferers will try it."

Dr. Chase's Ointment has no rival  
as a cure for itching skin disease. It  
stands alone, the only absolute cure  
for eczema, 60 cents a box, at all  
dealers, or Edmanson, Bates & Co.,  
Toronto. The portrait and signature  
of Dr. A. W. Chase, the famous re-  
ceipt-book author, are on every box.



**Victorious Through Merit.**

**OXYDONOR** triumphs through merit—  
for years it has been the life guard of more  
than a million persons. It is the embodi-  
ment of the highest law known to human  
science. In it is concentrated the exper-  
ience of the greatest scientist of the age. A  
labor of love for humanity.

No other agency for health has so many  
faithful friends—none other deserves so  
many.

**OXYDONOR** instils new life into the  
system; regenerates, reinvigorates and vital-  
izes every organ into the proper discharge  
of the function for which Nature intended them.  
Its use brings vigorous health with all the  
physical activity that makes life worth living.

No matter what disease you have, this is  
the only natural cure for it. There is no  
danger, no pain, no doctor nor medicine in  
using **OXYDONOR**.

It will last a life time and serve the whole family. SEND TO-DAY for valuable books, mailed free  
Write us a description of your case.

W. M. Pentelow, Chartered Accountant, P. O. Box 153, Guelph, Ont., Dec. 18, 1901.  
Dr. H. Sanche & Co.,—Gentlemen: I had been troubled for some time with Muscular Rheumatism  
and Nervousness, and as a consequence suffered considerable Insomnia, and almost immediately from the  
time of using Oxydonor secured a quality of sleep that had been denied me for a long time. Since that  
time I have had good sleep regularly, and my Rheumatism is a thing of the past.

Yours truly, W. M. PENTLOW.

**BEWARE OF DANGEROUS AND FRAUDULENT IMITATIONS.**  
The GENUINE has the name of "Dr. H. Sanche & Co.," plainly stamped in its metal parts.

61 Fifth Street, Detroit, Mich.  
261 Fifth Ave., New York, N.Y.

**Dr. H. SANCHE & CO.,**  
2268 St. Catharine St., MONTREAL

Once Used  
Always Used  
Because  
The Best Dye

Made in England  
but sold everywhere.

It Washes and Dyes any color. Once used—always  
used. Sold by leading Druggists and Dealers.

Book all about it—free by addressing  
CANADIAN DEPOT: 8 PLACE ROYALE, MONTREAL.

For Dyeing Cottons, Woollens, Silks,  
Blouses, Shirt Waists, Dresses, Cur-  
tains, Ribbons, etc.

**Maypole Soap**