

CHRISTMAS CHIMES

Dear are the sounds of the Christmas chimes
In the land of the ivied towers,
And they welcome the dearest of festival times
In this Western world of ours!

Bright on the holly and mistletoe bough
The English firelight falls,
And bright are the wreathed evergreens now,
That gladden our own home walls.

They are ringing to-night through the Norway firs,
And across the Swedish fells,
And the Cuban palm-tree dreamily stirs
To the sound of those Christmas bells!

They ring where the Indian Ganges rolls
Its flood through the rice-fields wide;
They swell the far hymns of the Laps and Poles,
To the praise of the Crucified.

The years come not back that have circled away
With the past of the Eastern land,
When He plucked the corn on the Sabbath day
And healed the withered hand;

But the bells shall join in a joyous chime
For the One who walked the sea,
And ring again for the better time
Of the Christ that is to be!

MRS. RUBBERINO ON XMAS

A NEIGHBOR EXPOSED—WAY TO TREAT HUSBANDS—A FRIEND WHO SENT A GIFT REBUKED.

"Some folks would just shrivel up and blow away if they didn't put on lugs morning, noon and night," said Mrs. Rubberino to her caller. "You'd think, to hear her tell it and to see her act, it, that that Gitbye woman, in the flat across the hall, belonged to some royal family or other."

"The very idea of my husband telling me that she reminded him of an empress! He saw her swishing through the hall the other evening, making a noise as if she had sandpaper hidden away all over her, and filling the place with the odor of some horrid musky perfume that she uses, and he said:

"That woman always makes me think of the Empress Messalina."
"When James says things like that to me about other women he well knows that he's in for a good sitting down upon, and he got it then. I told him that my idea of empresses was that they were at least ladies, and that he was in a mighty shabby business maligning an empress who was no doubt a lady by comparing her with such a creature as the Gitbye woman."

"Well, you know that Gitbye woman's husband is only a clerk in a bucket shop, a kind of a broker's office that nobody ever heard of, and he's head over heels in debt to all the tradesmen in the neighborhood—don't I see them sticking their bills in the Gitbyes' letter box every time I pass through the vestibule?—but she calls him a broker, and wears the flashiest clothes you ever saw in your born days, and goes around swishing and swirling and fidgeting like a comic valentine on a Christmas tree—"

"Oh, yes, it was about her Christmas shopping that I wanted to tell you. I met her down town in one of the big department stores the other afternoon, where I went to get some handkerchiefs for James' relatives. I always send them handkerchiefs, for Christmas, and they're mighty lucky to get even handkerchiefs, for they live in the country, and they never send us anything but some apples or a country cured ham or some ordinary, everyday, unglorious thing of that sort!"

"Oh, but about Mrs. Gitbye! When I came upon her she was at the perfume counter and I caught her right in the act of looking at some of those ten cent vials of cheap perfume—she meant them for gifts for her relatives out West, of course—but when she saw that I saw what she was buying she pretended to be amused over the very idea of any perfumes being sold for 10 cents, and she stuck the bottles back into the rack and began talking about the most expensive perfumes to the salesgirl."

"She picked out about a dozen bottles of extracts at \$3 a bottle, and then she selected about a gallon of different kinds of expensive toilet waters—I was standing by and chatting with her just to see what she would do and how far she would go with her airs—and then she picked over the most expensive French soaps and ordered four or five boxes of them, and then she ordered the whole batch of things to be sent up to her flat, C. O. D."

"Then she told me that she wanted me to help her pick out a gift reading lamp and I went with her to the lamp department solely for the purpose of seeing how long she would stick with the fare, and she picked out the loveliest dull silver and opal lamp, with beaded shade fringe, for \$135, and ordered it sent to her flat, C. O. D., and would you believe it, the woman never cracked a smile?"

"You'd actually have supposed that

she really fancied she was buying those things. Then I went with her and stood by while she bought a box of silk stockings, at \$4 a pair, for 'her dear little niece in Omaha,' she told me, in her flourished way, and—oh, I couldn't begin to tell you the things that she ordered sent C. O. D."

"Well, it was such a joke, my dear, that I just hurried up to my flat to be home when the things should arrive. I just wanted to be on hand when those C. O. D. things got there."

"I watched out of the front window till I saw the department store wagon along toward 5 in the evening, and then the two men on the wagon came a-staggering up with their arms weighted down with bundles. Then I ran to my flat front door, that looks right out upon Mrs. Gitbye's entrance door, and she came to the door when the men with the bundles rang the bell, and she said to the men as innocent as you please:

"What in the wide world are these things?"
"And they told her, and she told them that she hadn't ordered any such articles at all, and didn't deal at that department store, anyhow, and that somebody was imposing upon the firm or trying to play a foolish joke upon her, and that the men would have to take the things back. The men went away grumbling with the bundles, and—my dear, I simply couldn't resist it—I opened my door wide before Mrs. Gitbye had closed hers, and I said to her:

"Dearest, did you find that the lamp didn't suit under the evening light, and did they send you the wrong stockings, and I suppose, of course, the blundering salesgirl got the perfumes all mixed up and didn't send you the right ones?"
"And you should have seen the expression of hatred on the woman's face then. Dear me, James couldn't have said that she looked like the Empress Messalina if he could have seen her distorted features at that moment, for I dare say Messalina was too much of a lady ever to lose her temper like that."

"Wretched busybody!" she hissed, and she slammed the door with all her might, and gracious sakes alive! I had to lean up against the hat rack, I was laughing so hard."

"I told my husband about it when he came home, but men haven't got any more sense of humor than porcupines, and he didn't see the fun of it at all and took that high and lofty tone of his about meddling in other people's affairs—it's perfectly saddening, that's what it is, how little idea men have of a joke!"

"Talking about Christmas, it's disgusting the way some women try to gouge their husbands for expensive gifts. All of the women in this place begin to wheedle and pamper and bamboozle and coddle their husbands about a month before Christmas and then they lead up in a kind of sly way to telling them the things they want for Christmas gifts."

"Last Keenclip woman in the fourth floor court flat had the nerve to tell me a month before Christmas last year that she was just bound and determined that her husband should get her a diamond and emerald locket that she'd deliberately picked out for herself, and the way she did scheme and plan to lead him up to that locket and make him buy it for her Christmas gift!"

"She had the jewelry man exhibit it in a prominent place in his night display and then she'd walk her husband on Broadway past that jewelry store every night or so and she'd call his attention to the locket, and hit around it and sigh and look sad and sweet over it and say

THE MYSTERY

(John Morton in St. Nicholas.)

When I was six my father said:
"Nell, you are twice as old as Ned.
Now think awhile, and then tell me
How old your brother Ned must be."
That was an easy sum to do!
"Six is exactly three times two;
So, if I'm twice as old as he,
Why little Ned must then be three."

The other day my father said:
"Nell, do you know how old is Ned?"
"Yes, sir, he's four, because, you see,
I am just twice as old as he!"
Then father laughed, "Nell, that's not so
He's five if you are eight, you know.
When you were six, why, he was three.
And three and two are five, you see!"

But how these things can both be true
I don't quite understand, do you?
Some time I shall, because I know
That what my father says is so!

that it was a pity it was so expensive, and that she considered that such things were only for rich people, and that it was a shame he wasn't making more money, with all his talent, and that some day she hoped—and then she sigh some more, and she told me—yes, the shameless creature actually told me all about it—that she could see her husband's jaws tightening and she knew that he was saying to himself that she should have that locket, expensive or not expensive, and sure enough he got it for her, although it must have cost all of \$250, and he'd been having hard luck in his business—the janitor's wife had heard him talking about it with his wife, only a little while before, and she told me—and did you ever in your natural days hear of anything like a woman bragging, actually bragging to another woman, of gouging her husband like that!

"I'd have to want a picked out Christmas gift from my husband pretty badly before I'd go to all the trouble in steering him up to the point of getting it for me, 'deed I would. The idea of dodging around about it and hinting and molly-coddling 'em and feeding them unusually good things to eat, like that Xalit woman down stairs does for her husband during the holidays, and wasting all that time and trouble!"

"On December first, last year, I said to James at the breakfast table:

"James, I want a set of broadtail furs for my Christmas gift from you, just the collar and mink, you know, and I've selected the set I want, and have had them put aside at Skinn's, and they're to be called for on December the twenty-third, and I told him how much the set cost and invited him to look pretty and amiable about it."

"James, of course, is kinky and crotchety, like all men, and he put on the abused expression that I confidently expected to see him put on, and he talked about folks making Christmas giving a sordid, cut and dried affair, and asked me if it ever occurred to me that there were some men who'd prefer to pick out their own gifts for their wives and surprise them and all that sort of humbug."

"Of course I told him that the surprise feature of the Christmas business was a dead and buried institution a thousand years ago, and that it was only intended for children who still believed in Santa Claus, anyhow, but he looked grouchy and went out mumping. I wasn't worried a bit, though, I knew perfectly well that he'd get my broadtail furs."

"I didn't even mention the gift again till the morning of December 23, and then before he left for the office I told him that he was to drop in at Skinn's on his way home that evening and get my furs. Then he mumbled some more about the cold blooded deliberateness of 'the scheme,' as he called it, but I told him that I'd have the broadtail furs or no gift at all."

"He stopped and got them that evening, and brought them up himself, and tossed them on the couch, saying, 'Here's your furs,' trying to make out as if he was grouchy, though, of course, he wasn't; and I told him that I was going to get him socks and neckties for his Christmas gift, because he needed them, and asked him for the money to get them with; and he gave it to me, and there was no beating about the bush or frivolling around at all."

"I believe in doing things the straight-out way, and that's why James and I get along so well together. He says that my strong common sense wears on him sometimes, but that's just his talk, and he knows that everything I suggest is for the best, and that's why he does everything I say."

"I do wish this Christmas foolishness were all over, 'deed I do! I am not going to make any presents at all this year. So, please, my darling, let me entreat you not to embarrass me by sending me a single, solitary thing!"

"I know the impulsive, sweet kindness of your heart, but you are so very generous and big hearted, my dear, that you do mortify your poor, humiliated friends most terribly, and I wouldn't for worlds have you—"

"Going so soon? Well, good-bye, dear, and if I don't see you again before Christmas, why, a merry Christmas and a happy New Year, my dear, and—good-bye. Be sure and come and tell me all the things you got for Christmas as soon as you can get around."

(Solus.)
"There, I guess I've fixed her. I'm sure she won't send me anything for Christmas this year, and I'll get even with her by sending her that pair of six dollar vases that I saw the other day, and maybe that won't cut her."

"The idea of her sending me a \$4.98 beaded pocketbook for Christmas last year when I had only sent her a dinky little Christmas card! Won't she just boil over this year, though, when she gets the vases I'll send her, knowing that she hasn't sent me a thing! I'm awful glad she came so that I could tell her I wasn't going to send her anything!"—N. Y. Sun.

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of J. C. H. Fletcher

Nelson's Signalman.

It was in the winter of 1846 that Nelson's signalman—the man who hoisted the famous "England expects," etc.—was discovered by one who had served as surgeon on board the *Tonnant* at Trafalgar. The signalman, John Roome, was selling watercress and red herrings in Blackfriars. He had deserted from the navy after the battle, and this had disqualified him for a pension, but representations were made to Capt. Pasco, signal lieutenant on the *Victory* at Trafalgar, who used his influence on the old man's behalf. Capt. Pasco was at first unsuccessful; he was informed by the authorities that there were many more deserving candidates for Greenwich. Shortly afterward, however, room was found at Greenwich Hospital for old John. Had he lived in our time he would probably have received a princely salary for repeating the signal nightly at music halls.—From the *London Chronicle*.

He Tried It.

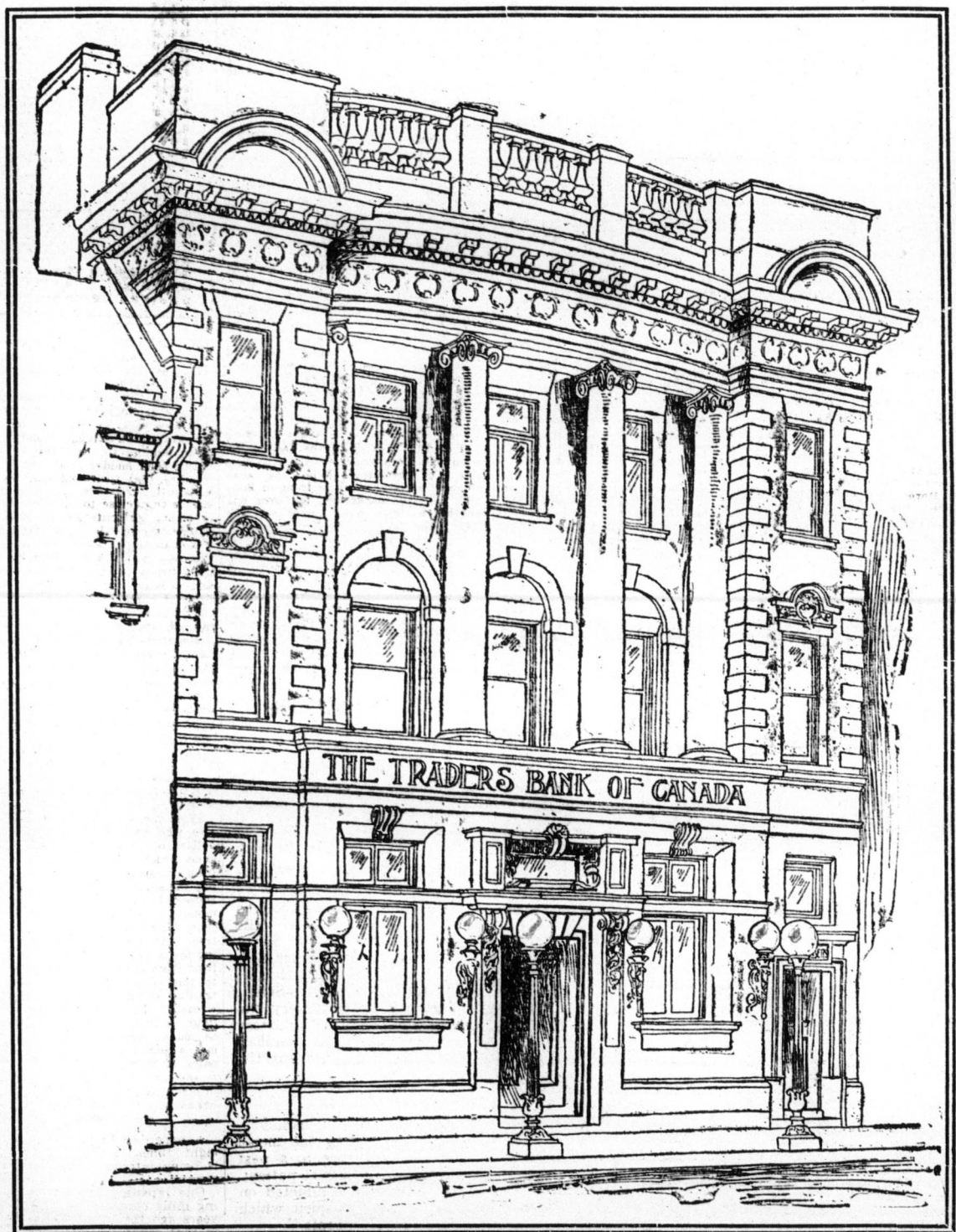
A young foreigner one day visited a physician and described a common malady that had befallen him. "The thing for you to do," the physician said, "is to drink hot water an hour before breakfast every morning." "Write it down, doctor, so I won't forget it," said the patient. Accordingly the physician wrote the directions down, namely, that the young man was to drink hot water before breakfast every morning. The patient took his leave and in a week he returned. "Well, how are you feeling?" the physician asked. "Worse, doctor, worse, if anything," was the reply. "Ahem! Did you follow my advice and drink hot water an hour before breakfast?" "I did my best, sir," said the young man, "but I couldn't keep it up more than ten minutes at a stretch."

THE Traders Bank OF CANADA

Capital Authorized	-	-	-	-	\$5,000,000
Capital Fully Paid Up	-	-	-	-	\$4,300,000
Rest	-	-	-	-	\$1,900,000
Total Assets Over	-	-	-	-	\$33,000,000

Hamilton Branches:

21 and 23 King Street West, Also Cor. Barton and Wentworth Streets



Comparative statement taken from Annual Returns in 1897, 1903, 1904, 1905, 1906 and 1907 shows the following remarkable progress:

	CAPITAL	RESERVE	DEPOSITS	CIRCULATION	TOTAL ASSETS
1897	\$700,000	\$40,000	\$4,235,331	\$676,195	\$5,886,855
1903	\$1,500,000	\$450,000	\$10,881,652	\$1,439,510	\$14,759,572
1904	\$2,000,000	\$700,000	\$13,311,296	\$1,868,900	\$18,573,533
1905	\$2,996,715	\$1,100,000	\$15,809,740	\$2,111,350	\$22,330,016
1906	\$3,000,000	\$1,250,000	\$20,490,872	\$2,310,125	\$27,973,445
1907	\$4,351,879	\$1,900,000	\$22,706,927	\$2,994,075	\$34,411,239

GENERAL BANKING BUSINESS TRANSACTED

A. B. ORD. Manager