

NORWICH UNION FIRE INSURANCE SOCIETY Limited

INSURANCE AGAINST
FIRE, ACCIDENT AND SICKNESS, EMPLOYERS' LIABILITY
AUTOMOBILE, PLATE GLASS.

Agents wanted for the Accident Branch

Head Office for Canada

NORWICH UNION BUILDING

12-14 Wellington St. East, - - - - Toronto

JOHN B. LAIDLAW, MANAGER

FORD OWNERS

will be interested to know that they can insure their automobiles against fire (including explosion and self-ignition) at lower rates than the owners of any other make of cars.

RATES AND CONDITIONS.

1915 Ford Touring Car, \$500.....	\$6.00 for one year.
1914 " " " 400.....	5.50 " " "
1913 " " " 250.....	3.75 " " "

Cars over three years old that have been kept in specially good repair will be insured for amounts and at rates made to fit individual cases.

The cars will be insured while in any building or whilst on the road.

THE LONDON MUTUAL FIRE INSURANCE COMPANY

Assets\$863,554.52
Surplus to Policyholders\$433,061.40

Head Office:
33 Scott St., Toronto.

F. D. WILLIAMS,
Managing-Director.

THE HOME BANK OF CANADA

ORIGINAL CHARTER 1854

BRANCHES AND CONNECTIONS THROUGHOUT CANADA.

8-10 KING ST. WEST, HEAD OFFICE AND TORONTO BRANCH.
78 CHURCH ST. Cor BLOOR WEST and BATHURST.
Cor. QUEEN WEST and BATHURST 236 BROADVIEW, Cor. WILTON Ave.
Cor. Queen EAST and ONTARIO DUNDAS ST., Cor. HIGH PARK Ave.
1220 YONGE ST. SUBWAY, Cor. ALCORN AVE.
HEAD OFFICE, TORONTO. JAMES MASON, General Manager.
2261 YONGE ST., NORTH TORONTO, Cor. EGLINTON AVE.

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Toronto Stock Exchange

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And
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12 KING STREET EAST
TORONTO, CANADA

CABLE ADDRESS—CAWLOCK, TORONTO

Established 1864.

The Merchants Bank OF CANADA.

HEAD OFFICE - MONTREAL.

Paid-up Capital - - \$7,000,000

Reserve Fund and Undivided Profits - - \$7,245,140

209 BRANCHES IN CANADA.

General Banking Business
Transacted.

SAVINGS DEPARTMENT at all branches. Deposits of \$1.00 and upwards received, and interest allowed at best current rates.

TORONTO OFFICES:

13 Wellington St. West; 1400 Queen St. West (Parkdale); 406-408 Parliament St.; Dundas St. and Roncesvalles Ave.; Dupont and Christie Sts.

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or stuttering overcome positively. Our natural methods permanently restore natural speech. Graduate pupils everywhere. Write for free advice and literature.

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More Trappers and Fur Collectors send their Raw Furs to us than to any other five houses in Canada. Because they know we pay highest prices, pay mail and express charges, charge no commissions, and treat our shippers right. Result, we are the largest in our line in Canada. Ship to us today and deal with a Reliable House. No Shipment too small or too large to receive our prompt attention.

We sell Guns, Rifles, Traps, Animal Bait, Shoppacks, Flashlights, Headlights, Fishing Nets, Fishing Tackle and Sportsmen's Supplies at lowest prices. CATALOG FREE.

Hallam's Three Books "Trapper's Guide" English or French, 96 pages, illustrated, tells how and where to trap and other valuable information for trappers; also "Trapper's and Sportsmen's Supply Catalog," "Raw Fur Price List," and latest "Fur Style Book" of beautiful fur sets and fur garments. All these books fully illustrated and sent FREE ON REQUEST.

John Hallam
Limited

323 Hallam Building

TORONTO

For the Juniors

Great Photographic Contest

A Chance to Win Several Big Prizes—
No Entrance Fee

HAVE you a kodak? Would you like to replace it by the No. 3A Eastman Autographic Kodak pictured on another page?

For the best amateur photograph or snapshot taken in Canada by any boy or girl under the age of eighteen years, whether a subscriber or not, the "Courier" will award as a first prize an Eastman Autographic Kodak as shown on page 20. The picture need not be a recent one—it may have been taken this year, last year or the year before. It must, however, have been taken by the competitor, be an amateur production and be endorsed as such by a parent or guardian. It may represent any phase of Canadian life; it may be a portrait; it may be an interior, or it may be a scene of out-of-doors. The following rules must be carefully observed:

RULES.

1. The print submitted must be unmounted.
2. The name of the competitor and the description should be attached to the print.
3. A competitor may submit as many pictures as he or she wishes.
4. If a picture wins the first prize the film must be sent to the Canadian Courier and become its property. Winners of other prizes must be prepared to sell the use of their negatives to the Eastman Kodak Company.
5. Wherever possible, send the film with the print. It will be returned if the picture does not win a prize.
6. During the contest one picture will be published each week and credited to the sender. Each of the pictures used will still be eligible to win one of the grand prizes.
7. Address all pictures to
"Junior Prize Competition,"
Canadian Courier,
Toronto.

TWELVE AWARDS.

1. First Grand Prize for best amateur photograph submitted before January 1st, a 3A. Eastman Autographic Kodak. Price, \$22.50.
2. Second Grand Prize: A Waltham Wrist Watch. Price, \$10.00.
3. An Electric Flashlight.
4. A Box of Paints or One Dollar Cash.
- 5-12. Honorable Mention.

If there is any point you do not understand write the "Editor of the Juniors," Canadian Courier, Toronto, and it will be explained. The sooner a print arrives, the sooner it will be published.

When prints and films are sent in early, and the print does not seem as good as the negative, the Courier will make special prints. This may be a big advantage in the competition. So send your print and your film early. Those that arrive late will be judged on their own merits.

Mirandy's Reason.—Mrs. Bosbyshell heard that her ebony-hued cook, the pride and joy of the kitchen, was about to take another plunge into the matrimonial sea. So she decided to ascertain the truth of the report. "Mirandy," she said, "I hear it rumoured that you are going to be married again, this time to Joe." "No'm, I ain't gwine git mahried ag'in, Miss Lucy," replied Mirandy. "I kinda like Joe, but I ain't gwine mahry him." "What's the trouble?" asked Mrs. Bosbyshell. "Ain't no trouble, Miss Lucy," said Mirandy, "but yo' see I done been mahried three times already, an' to tell yo' de truff I'm gittin' mighty tired payin' out good money to dem undah-takahs."

Why He Worked.—"Ye nave turned very industrious lately, Tim," said one Tipperary man to another. "That I have, bedad," replied the other. "I was up before the magistrate last week for battherin' Cassidy, and the judge tould me if I came back on the same charge he would fine me tin dollars." "Did he?" said the first speaker. "And ye're working hard so as to kape yer hands off Cassidy?" "Don't ye believe it," said the industrious man. "I'm working ha-r-r-rd to save up the tin dollars."

A Legal Depository for Trust Funds

Under the laws of the Province of Ontario, this Corporation is a legal depository for Trust Funds. On all deposits accounts we pay compound interest at

Three and One-half Per Cent.

One dollar opens an account. Every facility is afforded depositors. Are you a depositor with the corporation? If not, we invite your account.

ESTABLISHED 1855.

Canada Permanent Mortgage Corporation

TORONTO STREET - TORONTO

We own and offer a
wide range of Canadian City Bonds to
Yield 5% to 6.30%.

Particulars Upon Request

DOMINION SECURITIES CORPORATION-LIMITED

ESTABLISHED 1901
HEAD OFFICE, 26 KING ST. EAST, TORONTO
MONTREAL LONDON, E.C., ENG.

