

**THE
HOME SAVINGS AND
LOAN COMPANY**
(LIMITED)

ASSETS, \$4,000,000.

Offices:—**78 CHURCH STREET,
522 QUEEN ST. WEST.**

**3 10/
32 /0**

INTEREST ALLOWED ON DEPOSITS.
Withdrawable by Cheque.

Office Hours:
9 a.m. to 4 p.m. Saturdays 9 a.m. to 1 p.m.
Every Saturday Evening 7 to 9.

JAMES MASON, Managing Director.

The RELIANCE

LOAN & SAVINGS CO. of Ontario

HEAD OFFICE:
84 KING ST. EAST, - - - TORONTO

DEPOSITS
SUBJECT TO CHEQUE WITHDRAWAL

3 1/2 per cent. interest allowed on deposits
of one dollar and upwards, compounded
half-yearly.

DEBENTURES issued for \$100 and
upwards, for terms from 5 to 10 years; in-
terest at 4 per cent. per annum, payable
half-yearly.

Moneys for the above may be forwarded
by mail.

HON. JOHN DRYDEN, J. BLACKLOCK,
President. Manager.

The Dominion Life Assurance Co.

Head Office, Waterloo, Ont.
Full Deposit at Ottawa.
Paid-up Capital, \$100,000.

This Company offers insurance in a separate class to total abstainers—thus giving them all the advantage their superior longevity entitles them to. Its security is unquestionable, its ratio of assets to liabilities is unsurpassed in Canada, save by one Company (much older.)—It added a greater proportion to its surplus last year than any other. **AGENTS WANTED.**

THOS. HILLIARD, Managing Director

him. So the butcher who lives on our street lets Bruce come into his meat shop as much as he likes, and almost every day that kind butcher has a bone saved for him. But our neighbour's dog across the way, whose name is Nep, is not so good. Nep will steal whenever he gets a chance.

"Now, the butcher will not let Nep into his shop, but drives him away whenever he appears at the door. I'm sure that poor Nep doesn't have as many bones as a dog would like, and I think Bruce thinks so, too, for listen to what he did one day.

"The butcher had just given him a fine, large, juicy bone. Bruce walked out of the shop with the bone in his mouth. I saw him come down the walk and watched to see him turn in at our gate. But he didn't bring it in at our gate. Instead he carried it solemnly across

MENEELY BELL COMPANY,
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CHURCH, CHIME, SCHOOL & OTHER
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the street to the place where Nep was chained up in our neighbour's yard. He put the big bone down at Nep's feet and barked in such a way that meant, I am sure: "Here, Nep; here is a bone that I have brought for you. Eat it for me."

"Then he stood off and watched Nep gnaw the bone, and if ever any dog smiled, I'm sure that Bruce smiled then. Don't you think my Bruce is an unselfish dog?"

"Yes, I do," said Esther. Then she thanked Aunt Lou for the story, as her mother had taught her, and trotted off to play. But that very afternoon she went over to Aunt Ann's house with one of her prettiest dollies. "Aunt Ann," she said, "please take this dolly to the little girl who hasn't any."

Aunt Ann took the doll without a word, but her face wore the prettiest smile.

TOO LATE.

What silence we keep year after year

With those who are most near to us
and dear;

We live beside each other day by day,

And speak of myriad things, but
seldom say

The full, sweet word that lies just
in our reach,

Beneath the commonplace of com-
mon speech.

Then out of sight and out of reach
they go—

These close, familiar friends who
loved us so!

And sitting in the shadow they have
left

Alone with loneliness and sore be-
reft,

We think with vain regret of some
fond word

That once we might have said, and
they have heard.

For weak and poor the love that we
expressed

Now seems beside the vast sweet
unconfessed,

And slight the deeds we did to those
undone,

And small the service spent to treas-
ure won,

And undeserved the praise for word
and deed,

That could have overflowed the
simple need.

This is the cruel cross of life, to be
Full visioned only when the ministry

Of some dear presence is but empty
space,

What recollected service can give
then

Sweet consolation for the "might
have been."

Bouncing Babies

are Nestlé's Food babies. No upset
stomachs—no bowel troubles—no
hot weather sickness—come to
babies brought up on

Nestlé's Food

Sample (enough for eight meals)
sent free to any mother.

THE LEEING, MILES CO., Limited, MONTREAL.

Have You a Piano?

Are you going to buy one next year?

How many "next years" have passed?

Could you have paid \$6.00 or \$7.00 a month if
you had bought one two "next years" ago?

Have you saved up all that money you thought
you would "next year"?

Do you know we are now offering by special sale
many fine Pianos, of standard make, at much below
regular cost, and that you may become the owner of
any one of them by paying \$4.00, \$6.00 or \$7.00 a
month? Only \$10.00 or \$15.00 required to start the
transaction.

A Partial List:

Vose & Sons —7-octave Square Piano, by this reliable firm, in good order, has handsome case, with carved legs and lyre, overstrung scale, etc.—a fine practice piano. Originally cost \$400. Now	\$67
Marshall & Wendell —7-octave Square Piano, handsome rose-wood case, full iron frame, overstrung scale, carved legs and lyre, has been thoroughly renewed. Original cost \$400. Now.....	\$98
Weber & Co. —A good Square Piano, in the best of order throughout, and with handsome case, fine tone and good action. Original cost \$400. Now	\$113
Heintzman & Co. —A splendid 7½-octave Square Piano, of fine appearance and superior tone. Were it an upright it would sell for much more. Original cost \$450. Now.....	\$117
Whaley-Royce —7½-octave Upright Piano, in attractive walnut case, full overstrung scale, three unisons, ivory and ebony keys. Original cost \$325. Now	\$195
Mendelssohn —A dainty small size Upright Piano, in walnut case, with full-length panels, three pedals, good repeating action, muffler, etc., used only six months. Regular \$275. Now.....	\$205
Mendelssohn —Handsome 7½-octave Upright Piano, in finely figured walnut case, with full-length music desk, automatic folding fall board, three pedals, etc., used less than eight months, could not be told from new. Manufacturers' price \$340. Now..	\$243
Karn —Cabinet Grand Upright Piano, in handsome Circassian walnut case, with full length music desk, Boston fall board, Wessell, Nickel & Gross action, three pedals, etc., Manufacturer's price \$450. Now	\$245
Gerhard Heintzman —7½-octave Gerhard Heintzman Upright Piano, walnut case, full-length music desk, panels carved in relief, three pedals, ivory and ebony keys, etc., could not be told from new. Manufacturer's price \$400. Now	\$274
Gerhard Heintzman —Cabinet Grand Upright Piano, pretty walnut case, full-length panels and music desk, Boston fall board, Wessell, Nickel & Gross action, three pedals, etc., Manufacturer's price \$450. Now.....	\$285
Gerhard Heintzman —Cabinet Grand Upright, large size, rich mahogany case, Colonial in design, Wessell, Nickel & Gross action, ivory and ebony keys, three pedals, as good as new. Manufacturer's price \$500. Now.....	\$298

Every Piano is Guaranteed for Five Years, with Five Years' Option of Exchange.

We guarantee every piano on the list for five years, the same as a new piano, and agree to accept the return of any instrument within five years in exchange for a new Gourlay Piano, said Gourlay Piano to be supplied at the then current net cash price, and the instrument so exchanged to be taken back at the full price paid, less just \$10 per year for wear and depreciation.

TERMS OF PAYMENT.

Pianos under \$150—\$10 cash and \$4 per month.
Pianos under \$250—\$10 cash and \$6 per month.
Pianos over \$250—\$15 cash and \$7 per month.

A discount of 10 per cent. off these prices for cash.

Gourlay, Winter & Leeming

188 Yonge Street, - - Toronto.
66 King Street East, Hamilton.