

## The Imperial Trusts Company

OF CANADA



Established 1887

15 Richmond Street West

### 4% Paid on Deposits

OFFICE HOURS:  
10 to 4.  
Sats., 10 to 1.

Accounts of Individuals and Corporations invited.  
Company's Offices situated in the heart of Shopping  
District—Opposite Simpson's.  
Foreign Drafts and Exchange.  
Mortgages, Bonds and Securities Purchased for Cash.

## SAVINGS

Regular deposits of small amounts will often accomplish more than infrequent deposits of larger amounts.

The regular saver finds inspiration in watching his balance grow.

Interest allowed at 3% per annum added to the principal half-yearly.

## THE DOMINION BANK

487

## To-day and To-morrow

You may not think it necessary to save to-day, when you are young and things are going well with you. How about to-morrow? Life is not all sunshine, and you should prepare for a rainy day by opening an account in our Savings Department.

## THE CANADIAN BANK OF COMMERCE

71A

PAID-UP CAPITAL \$15,000,000  
RESERVE FUND \$15,000,000

## AN ASTOUNDING FACT

Over 15,000 people have died in Ontario during the past five years, each leaving an estate but leaving no Will! Their good intentions to make a Will were never realized, death having intervened. Don't put off until it is too late having your Will made, if you have not already done so, and in order to secure careful and competent management for your estate, name as your Executor and Trustee

## THE TORONTO GENERAL TRUSTS CORPORATION

Head Office: Bay and Melinda Streets, Toronto

Ask for Booklet, "Making Your Will."

### THE LITTLE RED HOUSE.

ONCE upon a time there was a little boy who was tired of all his toys, and tired of all his picture books, and tired of all his play.

"What shall I do?" he asked his dear mother. And his dear mother, who always knew beautiful things for little boys to do, said, "You shall go on a journey and find a little red house with no doors and with a star inside."

Then the little boy's eyes grew big with wonder. "Which way shall I go," he asked, "to find a little red house with no doors and a star inside?"

"Down the lane and past the farmer's house and over the hill," said his dear mother. "Come back as soon as you can and tell me all about your journey."

So the little boy started out. He had not walked very far down the lane when he came to a merry little girl dancing along in the sunshine.

"Do you know where I shall find a little red house with no doors, and a star inside?" the little boy asked her.

The little girl laughed. "Ask my father, the farmer," she said.

So the little boy went on until he came to the great brown barn, where the farmer himself stood in the doorway, looking out over the pastures and grain fields.

"Do you know where I shall find a little red house with no doors, and a star inside?" asked the little boy of the farmer.

The farmer laughed, too. "I've lived a great many years and I never saw one," he chuckled; "but ask the granny who lives at the foot of the hill. She knows how to make arrow-root taffy and popcorn balls and red mittens. Perhaps she can direct you to it."

So the little boy went on farther still until he came to the granny sitting in her pretty garden of herbs and marigolds.

"Please, dear granny," asked the little boy, "where shall I find a little red house with no doors and a star inside?"

The granny was knitting a red mitten, but when she heard the little boy's question she laughed cheerily.

"I should like to find that little house myself," she chuckled. "It would be warm when the frosty nights come, and the starlight would be prettier than a candle. But ask the wind, who blows about so much and listens at all the chimneys. Perhaps the wind can direct you to the little house."

So the little boy took off his cap politely to granny and went up the hill.

The wind was coming down the hill as the little boy climbed up. As they met, the wind turned about and went singing along beside him. It whistled in his ear, and pushed him and dropped a pretty leaf into his hands to show what a good comrade he was.

"Oh, wind," asked the little boy after they had gone along together quite a way, "can you help me to find a little red house with no doors and a star inside?"

The wind cannot speak in our words, but it went singing on ahead of the little boy until it came to an orchard. There it climbed up in an apple tree and shook the branches. When the little boy caught up, there, at his feet, lay a rosy apple.

The little boy picked up the apple. It was as much as his two hands could hold. It was as red as the sun had been able to paint it, and the thick, brown stem stood up as straight as a chimney. It was a little red house in which the apple blossom fairy had gone to sleep. It had no windows.

"I wonder," thought the little boy. He took his jack-knife from his pocket and cut the apple straight through the centre. Oh, how wonderful! There, inside the apple, lay a star holding brown seeds.

So the little boy called, "Thank you" to the wind; and the wind whistled back, "You're welcome."

Then the little boy ran home to his mother and gave her the apple.

"It is too wonderful to eat without looking at the star, isn't it?" he asked.

"Yes, indeed," answered his dear mother.—Carolyn Sherwin Bailey, in *The Mother's Magazine*.

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### FROZEN BUBBLES.

It was one of the coldest days of winter. Benny came home from school, intending to brave the cold and go coasting till dark; but, when he found mamma had a sick headache, he said nothing about coasting, but volunteered to amuse four-year-old Lulu while mamma lay down for a nap. That's the kind of a boy Benny was!

"Let's blow soap bubbles," he said, taking Lulu into the kitchen, where he made a cup of beautiful soap-suds. Each had a pipe, and they blew bubbles for a long time. The sun shone in at the window, making them all the colours of the rainbow.

"Oh, I wish I could keep 'em!" sighed Lulu. "They are so pretty!"

An idea came into Benny's wise young head. He took a piece of an old, soft woollen blanket, and, carrying it out into the shed, spread it very smoothly on the floor in an out-of-the-way corner. Then, going back into the kitchen, he said:—

"Now, Lulu, I'm going out into the shed to work a few minutes. It's too cold for you out there, but, if my plans work out well, I'll wrap you up warm and take you out to see what I have done. You keep on blowing bubbles here."

"All right," said Lulu, cheerfully. Benny carried out part of the soap-suds, and as rapidly as possible blew about a dozen bubbles, floating them on to the soft blanket. The cold was so intense that they froze instantly before they could burst; and there they stood, looking like so many delicate glass balls.

When the blanket was well filled, Benny went in, and, putting on Lulu's warm wraps, took her out to see the bubbles. How surprised she was!

"Can't I roll 'em around?" she asked.

"No, indeed!" said Benny. "The least touch would break them all to smash!"

When mamma got up with her headache relieved, she had to go out and see the bubbles, and so did papa when he came home.

The night was so cold, and the shed door and windows being closed, so that there was no draught of air, the bubbles were as good as ever in the morning. But before noon they began to crack open and dry away, and, when Benny came home at night, the weather was milder and each bright bubble had vanished, leaving only a bit of soapsuds in its place.

This is a true story, and some sharp day next winter you bright boys and girls can try the experiment for yourselves.—Selected.

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### WHY MENTION IT?

Mary Ellen, up from the country, got into an omnibus.

Presently the conductor said, affably: "Your fare, miss."

The girl blushed.

The conductor repeated, "Your fare, miss," and the girl blushed more deeply.

By this time the conductor began to look foolish.

After a pause, he again repeated: "Miss, your fare."

"Well," said the girl, "they do say I'm good-looking at home, but I don't see why you want to say it out loud."