

THE  
**DOMINION  
BANK** ESTABLISHED  
1871

C. A. BOGERT, H. J. BETHUNE,  
GEN. MGR. SUPT. OF BRANCHES

18 Branches in Toronto

**Travellers' Cheques**

Issued available in all parts of the world.

They are self-identifying and enable travellers to obtain money without difficulty when abroad.

The  
**Home Bank  
of Canada**

**QUARTERLY DIVIDEND NOTICE.**

Notice is hereby given that a dividend at the rate of **six per cent.** per annum has been declared upon the paid-up capital stock of the Home Bank of Canada for the three months ending the 30th day of November, 1910, and the same will be payable at the Head Office or any branches of the Home Bank on and after Thursday, the first day of December next.

The transfer books will be closed from the 16th to the 30th day of November, 1910, both days inclusive.

By order of the Board. **James Mason**  
Toronto, October 26th. General Manager.

**WHERE IS  
YOUR WILL?**

It is not wise to place it among a lot of other papers where it is subject to loss or destruction before your death or afterward.

Wills in which the Corporation is appointed executor can be deposited for safe keeping in its safety deposit vaults, free of charge.

**THE TORONTO GENERAL  
TRUSTS CORPORATION**

Toronto Ottawa Winnipeg

**Capital Procured  
For Meritorious Enterprises**

Stocks, Bonds and Debentures  
Bought and Sold.

Companies Incorporated and  
Financed.

Investments Made.

Correspondents in all Financial Centres

**INDUSTRIAL FINANCIAL Co.**

MEMBERS DOMINION EXCHANGE.  
Canada Permanent 18 Toronto Street,  
Building. TORONTO, Can.



Nothing but the best is  
good enough for a

**Gourlay Piano**

This is true in regard to both materials and workmanship. More than this, its makers are the severest critics of the instrument, ensuring permanent satisfaction to the purchaser.

Ask for Booklet on  
"Construction."

**GOURLAY, WINTER  
& LEEMING.**

188 Yonge St. TORONTO

**We will send the Canadian Churchman  
to all NEW Subscribers from now till 31st  
December, 1911, for \$1.00.**

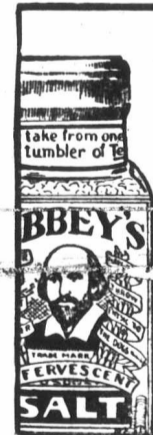
**Our handsome Illustrated Christmas  
Number, which sells for 25 cents, will also  
be sent free to NEW Subscribers.**

Then the wind comes creeping near,  
Tired of fighting with the trees,  
Listening with a sort of fear  
To such merry sounds as these:  
Crying like a child in pain,  
With a foolish, ceaseless din,  
Knocking on the glass again,  
Begging them to let it in,

Until up spoke Curlyhead:  
"I believe the wind feels ill;  
Soon he may be lying dead  
On the frozen window-sill.  
Very cruel children we  
If we let him die alone—  
If we do not run and see  
Why he makes this dreary moan."

And he flung the window wide—  
Whew! the wind came tearing  
through,  
Dashing everything aside  
With a fierce and wild hurloo;  
Blowing both the candles out,  
Roaring, rushing, raving by,  
Scattering the smoke about—  
It didn't seem as if he'd die.

ever had as much as ten cents in it for my own. Look at Alfred Parker now, and Harry Hughson, and all the other boys—their clothes haven't any patches on them at all! And they 'most always have candy in their pockets. And they buy baseballs and kites when they want 'em. I don't see why things aren't divided more evenly up! And now comes Thanksgiving Day, and we've got to go to church and sing, because we're thankful in our hearts,



**Abbey's  
Effer-Vescent  
Salt**

A soft answer  
turneth away  
wrath, and a little  
of Abbey's Salt  
sweetens a sour  
stomach.

25c and 60c.

Sold everywhere.

63

**A VERY SUITABLE**

**CHRISTMAS PRESENT**

All subscribers should send a copy of the beautifully  
Illustrated Christmas Number of the Canadian  
Churchman to their friends.

**PRICE 25 CENTS POST PAID to any part of Canada,  
Great Britain or United States.**

**SEND YOUR ORDERS IN EARLY.**

**JUST THIS DAY.**

Just this day in all I do,  
To be true;  
Little boat takes little leaven,  
Duty for this day, not seven,  
That is all of earth and heaven,  
If we knew.

Oh, how needlessly we gaze  
Down the days,  
Troubled for next week, next year,  
Overlooking now and here.  
"Heart," the only sure, is near,  
Wisdom says.

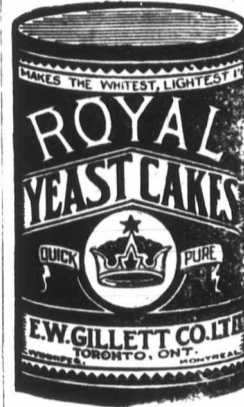
Step by step, and day by day,  
All the way.

So the pilgrim's soul wins through,  
Finds each morn the strength to do  
All God asks for, me or you—  
This obey.

**THE THANKFUL HEART.**

"Pooh!" said Billy Benson, wriggling his way out of Sunday School, "I guess 'most everybody has got more to be thankful over than I've got! Patched pants, and an old hat, and only mush and milk for breakfast, and a leaky roof, when the snow comes on it—I guess I don't see much that I've got. My pocketbook that was given to me at the Christmas tree hasn't

**MADE IN CANADA**  
**ROYAL  
YEAST  
CAKES**



**Best Yeast  
in the World**  
—  
**Sold and  
Used  
Everywhere**

E. W. Gillett Co., Ltd.  
Toronto, Ont.

the minister said. "I'll sing because I've got to, but that's the honest reason."

It was not often that such a thunder-cloud of discontent fell upon Billy's sunny nature. He lived with his widowed mother in a tiny house near the gateway of the big hotel on the hill.

**We Offer For Sale**

**\$15,000 6%**

First Mortgage Bonds  
of the

**Canada Machinery  
Corporation, Ltd.**

Price 101½ and interest,  
with 25% in Common  
Stock.

This Company is a consolidation of five plants engaged in the manufacture of wood-working machinery and iron tools, a business which is rapidly expanding.

The total bond issue of \$400,000 is less than one-third of the fixed and liquid assets.

The interest on the bonds is being earned five times over.

We recommend this bond as a safe and desirable investment.

**Dominion Bond  
Company**

Limited  
Royal Bank Bdg., Toronto.  
Merchants' Bank Bdg.,  
Montreal.  
Citizen Bdg., Ottawa.

They had moved there after Billy's father died, and Mrs. Benson had kept the wolf of hunger from the door by her industrious work for the hotel guests. Washtub and thimble were kept busy; and through the struggle her brave heart never faltered, for was she not doing it all, every rub, and every stitch, to take care of Billy!

Now the thing that had happened this November Sunday to disturb Billy's equilibrium was a little thoughtless speech of Harry Hugh-