

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. 71A THE CANADIAN BANK OF COMMERCE PAID-UP-CAPITAL \$15.000.000 **RESERVE FUND** \$15,000,000 Please mention "The Teachers Monthly" when writing advertiser