The Independent Order of Foresters

POLICIES issued by the Society are for the protection of your family and cannot be bought, sold, or pledged.

Benefits are payable to the Beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies issued from \$500 to \$5,000

For further information and literature apply to Temple Building, Toronto, Canada

F. J. DARCH Secretary S. H. PIPE, F.A.S., A.I.A. Actuary ELLIOTT G. STEVENSON
President

THE CANADIAN BANK
OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President JOHN AIRD, General Manager H. V. F. JONES, Asst. General Manager

CAPITAL, \$15,000,000

RESERVE FUND, \$13,500,000

THIS BANK HAS BRANCHES

in practically all the important cities and towns in Canada, as well as in London, Eng., St. John's, Nfid., New York, Seattle, San Francisco, Portland, Ore., and Mexico City.

UNEXCELLED FACILITIES

are thereby offered for the transaction of every description of banking business.

SAVINGS BANK DEPARTMENT

Deposits of \$1.00 and upwards received and interest allowed thereon at the current rate. No account too small.

Please mention "The Teachers Monthly" when writing advertisers