

THE  
**DOMINION  
BANK**  
PAYS SPECIAL ATTENTION TO  
**SAVINGS  
ACCOUNTS**  
Interest Credited Four Times a Year.

1854 *The* 1854  
**Home Bank of Canada**

**Dividend No. 3.**

Notice is hereby given that a Dividend at the rate of Six per cent. per annum upon the paid up capital stock of this Bank has been declared for the half-year ending 31st of May, 1907, and the same will be payable at the Head Office and Branches on and after

**SATURDAY, the 1st Day of June next.**

The Transfer Books will be closed from the 17th to the 31st of May, both days inclusive.

By order of the Board,  
**JAMES MASON,**  
General Manager

Toronto, 24th April, 1907.

**4% BONDS**

**Toronto Mortgage  
Company,  
13 TORONTO STREET**

Capital Paid Up,	\$724,550.00	
Reserve Funds,	\$322,425.00	\$1,046,975.00
Total Assets		\$2,509,358.00

Debentures issued in amounts, and for periods, to suit purchasers, to pay 4 per cent., with half yearly coupons attached. Investment by Executors and Trustees in the Debentures of this Company is authorized by Order-in-Council.

**Loans made on Improved Real Estate on very favourable terms.**

HON. WM. MORTIMER CLARK, Pres't.  
WALTER GILLESPIE, Manager.

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ASSIGNEE  
RECEIVER  
LIQUIDATOR or  
GENERAL AGENT

to those requiring a trustworthy and efficient medium to undertake such duties.

**The Toronto General  
Trusts Corporation**

Ottawa Toronto Winnipeg

money. They have coddling fathers and mothers while you toil six days a week to make a living.

Never mind, young man, you are ahead of the boy who has every luxury at home. You are getting experience that he must get somehow later on. Because, sooner or later, he must fight the real battle of life himself. And you have the advantage. While life has been made easy for him, he lacks drill and discipline which every life-soldier must go through. You are preparing yourself. He may go in without preparation and fail.

Work is a great blessing. You cannot see now, but some day you will say that you were fortunate in your boyhood days because you were compelled to work. Because you cannot get power to do things save by doing them. Look over the successful men you know. Get their history. Nearly every one was compelled to work in boyhood. They toughened their muscles by hard work, and sharpened their brains by looking out for themselves.

Work makes men. Luck usually fails. Pluck nearly always wins. To succeed in anything one must overcome obstacles. Force and fibre are built by hardships. Grit is as necessary in the making of a man as gumption. Hardships are not always handicaps. Often they are helpers. You will understand this better in twenty years. Meantime, permit one who has lived that twenty years and more to advise you in this.



**BOBBIE'S REASON.**

When Bobbie brought his report card to papa, there was a little black cross in the section marked "deportment." Bobbie knew papa's eyes would find that the first thing, and he twisted his small handkerchief into hard knots, and tried to hide part of his chubby head behind the chair in which his father sat.

"What does this mean, Bobbie?" asked his father.

"I was late at school," said Bobbie, who knew that his mother had seen him leave the house in good season each day. "The teacher rang the bell when I was just in the yard, but I couldn't run." Bobbie was near to tears, but he was winking manfully. "Well, that is rather bad," said papa gravely. "I don't want my son to grow up into a man who is always behind-hand. Now I am going to be very severe. I shall not tell you tonight what the punishment shall be, but unless you can show me a good reason why you were late—"

"I can show it!" said Bobbie. "I can show it! you just wait. He ran out of the room, and soon came running back holding in his hands the smallest mite of a kitten. It was poor and scraggly and forsaken in appearance. Its large, frightened eyes fixed themselves on Bobby's papa as if pleading for him. 'I can show the reason,' urged Bobbie. 'This little cat was bound to follow me, and I tried to get away, and I kept putting him over the fence and running very, very hard; but he just jumped over and stuck his claws in



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PRESTON, Ont. 55

my pants until I had to leave him with the lady in the candy shop until school was done, and then I brunged him home. That was the reason," Bobbie finished, all out of breath.

Papa put on his glasses and looked at the kitten. Something in its forlorn, frightened face touched him. "Well, I guess we shall have to forgive you this time," he said. "Nora had better feed him on cream for a while."

"Then I needn't have that punishment—that one that was so awful to think up?" asked Bobbie.

"No, that is all forgiven," said papa.



**TEMPTATION.**

No adoption of any strict rule of life, no separation of ourselves from a certain region of dangerous occupations, sets us free from the persecution of temptation. We are tempted to sin everywhere. It is pathetic, almost terrible, to think how long this has been going on. Through all these weary years which it tires us to think of, they have been so many; through all these monotonous generations that we hear flowing on endlessly through the cavernous depths of history, as one listens to a stream dropping down monotonously forever underground; through all the years and generations of human life, men have been tempted—not one that ever lived did not meet this persistent, intrusive enticement to sin. . . . Look at Christ's temptation. There is one phrase that lights up the whole story—Christ was "led up of the Spirit to be tempted of the devil." He had a certain work to do. That work was not His own, but was His Father's. His Father's Spirit guided Him, and told Him how to do it. For some reason (who but that Spirit can say wholly what?) it was necessary that He should meet the devil in the wilderness. Therefore, the Spirit led Him there. He came down safe and glorious. We, too, have a work, a duty. Our Father gives it to us as His Father gave His to Jesus. In doing our duty the Spirit of our Father may often lead us into temptation, but if He really leads us there He will protect us there. If He does not lead us,

if we go of our own self-will, we have no pledge of His protection. We leave at the door the Guide whose company is safety.—Phillips Brooks.



**THE ROBBER IN THE BERRY  
PATCH.**

Wild strawberries were at their best when little Philip took the red basket an old Indian woman gave his grandmother long ago, and went to the pasture to get some berries, some real big ones, for his grandfather. Dot, the bob-tailed kitten, went along, too. She had always been invited when anything was going on.

As he went through the sheep pasture, the old black ram stamped with his fore-foot and shook his head, but Philip got safely through the bars and found a nice patch of strawberries right there. He found some big checkerberries, too, and put them in, and after a long time he had the basket more than half full. "Most 'nuff for a cake," he murmured. Then a great yellow and black butterfly came sailing by, almost as low as his head, and he had to set the berries on a flat stone and watch it till it floated slowly away over the wall.

Just as he began picking berries again, a little rabbit hopper around a blueberry bush and sat up to look at him. Its tail looked like a bit of cotton, and its long ears flopped back and forth in a delightful way; but, though bunny seemed asking him to come and play, Philip kept bravely at his work. "Have to get a lot for gran'pa," he said as he turned to his task again.

The basket was almost full when he heard a little bird call. "Tweet, tweet, tweet," it said. "Oh," said Philip, "that means you want me to go away. Gran'pa told me that was what you meant when you said that. You have a nest here and I will find it."

Almost by accident he saw it, hidden beside a stone in the long, dry

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grass. In it were brown eggs, no blue bead on his side. All the while the bird called to go away, go away, and understood eggs as soon as he knew they were longed that the He must not grandpa say if he wanted just cried the mo nearer. How st on top of the it with his han slowly down the and the "tweet, Then he thou two left. She grandpa would either." But ju he heard a voice an apple tree. did that robin been there. I "What if I did himself; "I go to."

At that moment screamed loudly tall maple. Philip been accused of the jay said—from his own thief!" called away. Just at Dot came pur She was glad to given up follow half-way to was out to we guess my kitty one egg," he head affection. I have brought understand at the egg before across the lot she was under I wish I had ries. I wish nest. Everyt very discontent a tree, not c knowing what which he, stolen. He about what h

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