The Imperial Trusts Company

OF CANADA



15 Richmond Street West

4% Paid on Deposits

Established 1887

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.

10 to 4. Sats., 10 to 1.

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.

SECURITY

A Savings Bank Account not only provides an assurance for the present, but guarantees you security in the future.

To save is to succeed—

THE CANADIAN BANK OF COMMERCE

PAID-UP CAPITAL

\$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."

DISRESPECT TO PARENTS.

By Lillie Rice Stahl.

AM horrified at the unfeeling attitude shown parents by children. It was brought to my mind only recently. Billy Sunday's sermon on the text, "Honour thy father and thy mother," drove the truth into many homes. I was down street and called at one of our small retail stores. The merchant is but a boy, and was set up in business by his father. He had not a cent with which to embark in business, and the good parent was his "backing." He spoke of this generous man as "the old man." I gave him an inquiring look, but he was not a whit abashed at this rudeness.

A lad recently recovered from a serious illness. It meant months of suffering and a heavy doctor's bill. His father paid it, of course. He, too, calls his parent "our old man." I know two boys who invariably refer to their parent as "the gent"—rather flippant for a dignified, white-haired man, an elder in the church for years.

A young lady, home from her work in a department store, alludes to her pater familias as "dad." She is a kind daughter and often sends her people pretty and useful gifts, but she has absorbed the flippancy of the

A young teacher wrote a social letter to my eldest son and inquired cordially as to many old friends. He concluded thus: "Charlie, how are the old folks?" Old folks, indeed! Am I an old woman, and must the fact be flung in my face by "young America?" This query concerning my good husband and myself sounded as if we were a couple of overgrown woodchucks and lived in a hole along the river bottom. It is saucy to call an elderly man "the governor." I was getting into my carriage lately at a near-by town when a package slipped on to the pavement, and a pimply-faced youth wearing a peanut cap snickered and reminded me of it. He said: "Hey, there, granny, you're losin' some of your traps." I assured him I was not his "granny," and if ever I had a rude grandson I hoped I might have strength enough to warm his jacket.-Ex.

15 15 15 15

EATING HIS WAY.

Freddie despised the multiplication table. It made you ache all over to say your tables, and you couldn't remember.

Mother went out of the room. When she came back, she had a glass jar of tiny coloured candies. She opened it, and poured a splendid heap on the

"Now," she said, brightly, "here are five little candy dots in a row. Here are eight rows. How many candy dots?

"Forty," promptly. "Yes. Now make seven times five and four times five and the rest.

When you have made the whole table, learn it. When you have learned it, "Oh!"

It was the most splendid way to learn your tables. Freddie went to work with a will, and, when the teacher-that is, mother-said, "School's out," he had learned his five table. He didn't eat it till after school.

The next day they went back and reviewed the two table, and the next day after the three, and the next day after that the four.

One day the next-door twins' teacher was making their mother a call. Freddie was making one on the next-door twins.

"Don't you go to school, little boy?" the teacher asked him.

"Oh, yes'm," politely.
"Oh, you do? Well, I suppose you think the multiplication table is per-

fectly dreadful, too," she asked m

"Oh, no'm," eagerly. "Tm fond of mine."

"Indeed! How far along are "I've eaten only as far a times seven yet," said Fredd he went home, wondering next-door twins' teacher had her eyes so wide .- Annie H. Do in Youth's Companion.

LIFE ON THE OCEAN WAVE

It was Murphy's first trip acro the Atlantic, and he felt unspeakab

He failed to connect the fact of h being on the briny ocean for the fir time with his agony. The d came to him as he tossed about in h

"Cheer up, man," he said, hearth "I know you're feeling bad, but you not going to die."

Murphy opened horrified eyes. "Not going to die?" he "Faith, doctor, I thought I was! Th was the only thing that kept me alive." N 18 18

A DRINK CURE.

"Grogan," said the head of a la drapery establishment, eyein sharply, "you've stopped draperd drapers" haven't you?" "Yes, sor," ans the red-headed Hibernian w in the packing department, "I he taken a dhrink av amy sthronger thin tay f'r three n "I am glad to hear it, Groga how did you break yourself of habit?" "Be hittin' me thumbwid a hammer whin I was p box o' goods." "I don't see could cure you." "Well, Mis ker, it was this way. If I'd sober, d'ye moind, I'd never done it, but I wasn't. Whin I what me thumb instead av the nail I we thryin' to dhrive, it made a black spe at the root av me thumb nail and I so to meself: 'Grogan, I'll punish ye that. Ye shan't have a dhrink ayther beer 'r whusky until the black spot has gone.' Well sor, was two months before it had grow out to the end o' me thumb an' I a cut it off, an' be that time I'd lo me appetite f'r beer an' whus Then I says to meslif: 'Grogan, reward ye f'r that. Ye're man now, an' ye'll stay sober.' That the whole story, sor.

The company marched so pool and went through their drill so ha that the captain, who was of somewhat an excitable nature, shouted indignantly at the soldiers:-

"You knock-kneed, big-footed idiot, you are not worthy of being drille by a captain. What you want is rhinoceros to drill you, you wretche lot of donkeys."

Then, sheathing his sword indig-nantly, he added, "Now, lieutenant, you take charge of them!"

One day an Irishman approaca a sentry who was stationed at a n azine gate with strict orders to admi no one.

Sentry. "Halt!" Pat: "Faith, an' what am I to halt

"No one allowed in there." "But, bejabbers, an' I must go. I've a note fur his 'anner the kurrn "No one allowed to go in there

without a pass."
"But I tell ye I must go in. Sure,
Mr. Annerson himself sent me." "Can't help who sent you; you can't

"Well, then, you gimme the gun, a you take the note, and we'll mana foinely!"

G MOORI 65 Victoria

Importers are invite R. DAW MANCHEST MANCHEST 28 Wellin Seven large Ste

> . WIP Lou

of re Black Grey Patte Exeter, ar

THOSE S SHO

E. C. WORDSLE For CAS SU

CLER

We have

wool St Berk

316 Y

The C