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Life Insurance For Women

That life insurance is necessary for men who have dependent households, everyone allows.

But women hitherto have taken very few policies, because though they "kept the house" they did not maintain it.

To-day conditions have changed: many women are occupying positions the income from which supports the household.

Where women are so situated insurance should be taken so that in case the supporter should pass away the helpless would not be left destitute.

There are cases in which it is not possible for a woman to take life insurance. Means do not admit of it.

In such instances there is no obligation. But here it is possible to pay the premiums without undue sacrifice, it becomes a most pressing duty.

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Mutual Life Assurance Company of Canada
Waterloo-Ontario

Boys and Girls HIS MOTHER'S SONGS

Beneath the hot midsummer sun
The men had marched all day;
And now beside a rippling stream
Upon the grass they lay.

Tiring of games and idle jests,
As swept the hours along,
They called to one who mused apart,
"Come, friend, give us a song."

"I fear I cannot please," he said;
"The only songs I know
Are those my mother used to sing
For me long years ago."

"Sing one of those," a rough voice
cried,
"There's none but true men here;
To every mother son of us
A mother's songs are dear."

Then sweetly rose the singer's voice
Amid unwonted calm,
"Am I a soldier of the cross,
A follower of the Lamb?"

"And shall I fear to own His cause?"
The very stream was stilled,
And hearts that never throbbed with
fear
With tender thoughts were filled.

Ended the song; the singer said,
As to his feet he rose,
"Thanks to you all, my friends; good
night,
God grant us sweet repose."

THE LIGHTHOUSE IN THE HARBOR

It was a small lighthouse out in the waters of the harbour. In form it was circular. It looked very much like a pile of bandboxes, the second smaller than the first, and the third smaller than the second. Number three bandbox was capped with the lantern in which burned the faithful light from sunset to sunrise. The sun had not yet gone down, but his steadily lowering disk was proof that ere long the last of his rays would light up the harbour and then the lantern above number three would do its duty.

The lighthouse was entered by a door in number one. Now and then a woman's kindly face would appear at the door, or a boy's ringing voice might be heard. Near the door was a bell swinging from a beam, projecting from the lighthouse wall. This was for service in a fog. On misty nights, and days also, its warning voice was a guide to the mariner whose way the fog had shrouded.

The keeper of the light, Stephen Jones, had been suddenly called away to the "lower light," whose force of management was "short handed," and he had said to his wife, "Nancy, I may not be back to-night, but I guess you and Nathan can get along."

"We will look after things, Stephen," was the reply.

The keeper felt at ease. He said to himself: It will be a quiet night, and that Nancy has a good head 'tween her shoulders.

Nathan was a stout boy of fourteen. It was Nathan whose clear tones were sometimes heard echoing around the lighthouse door.

Before sunset Nathan's mother said: "I told your father we would look after things, and things won't be looked after unless we have prayers."

"I am ready, mother."

The mother and the son in the cozy kitchen were bending in prayer, the mother saying: "Give us strength, Lord, to do our duty," when a face appeared at the door.

"Do those folks believe what they say?" the stranger wondered.

When the prayer had been concluded, he startled them by saying: "I beg pardon, but tell me where the 'Brothers' are, please."

"Oh," replied the startled mother, "you came so easy up the ladder, I didn't hear you."

The ladder was fastened to the wall of the lighthouse and visitors climbed by it to the door.

The lighthouse keeper's wife was speaking now: "Those rocks, you mean, where they go fishing? Oh, they are over in this direction?" Here she pointed with her finger towards the famous ledges in the sea, rocks that the fish loved to haunt.

The man thanked her, and turned to go down the lighthouse ladder. Nathan followed him and helped him put off again in his little boat. Nathan noticed that he did not have a happy face.

"Say, boy!" called out the man, when he had given one push with his oar against the ladder, his boat swing-

ing off obediently, "do you believe that prayer your folks put up, that God is interested enough in your duty to mind whether we do it or not, and to give us strength for it?"

"Certainly," replied the lightkeeper's boy, promptly.

"Well, all I have to say is, if you can find any comfort in such stuff, you are welcome to it. I think more of a good evening's fishing by moonlight at the 'Brothers.' I am going to have it before I go back to land."

When Nathan went back to the kitchen, he repeated to his mother these words of the stranger, adding, "I never heard anybody talk that way before, mother."

"There was a man, Eben Foster, whom your father knew, and he once talked that way to your father."

"What did father say?"
"Eben Foster, I don't wonder you are such an unhappy man as you are. That is what your father told him."

"What are you going to do with such people?"

"Go ahead and do your duty. That is the best way to answer them. Act as you believe."

When the sun went down, the light in the lantern was kindled, and the evening's duties began.

Once Nathan reported. "The moon is shining, mother, but I think a fog is coming in."

"If it does, we must start up the bell, Nathan."

"I will look after it, mother." He was obliged to look after it sooner than he anticipated. A whitish mist came in everywhere, covering, smothering everything.

Nathan stood by the bell and faithfully swung it.

"Boom—boom—boom—boom," went its resonant tones across the harbour, as if saying, "Don't—don't—don't!"

The whole of the warning, if expressed in words, would have been: "Don't—come—this—way—if—you—don't—want—to—get—on—to—a—bad—reef."

The striking of the bell was at measured intervals, and, in one of the pauses, Nathan thought he caught a cry for help.

"Mother," he said quickly, "come out here and listen, please."

"Boom!" went the bell.

"Now listen when it is still, mother." She listened.

"I heard somebody calling."

"Over toward the 'Brothers?'"

"Yes, Nathan."

"You can toll this bell, mother, and I'll go off in the boat."

"Oh, Nathan, I—"

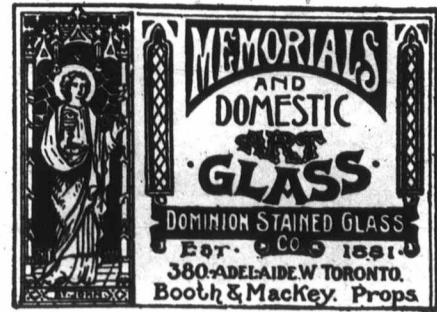
"But mother, it will be all right. Didn't you pray about the doing of our duty?"

She could make no reply to this, save to help Nathan lower the boat. Then the "click, click, click" of his oars could be heard as he pulled toward the edges. Now and then he stopped rowing and listened.

"There it is—somebody calling—sound coming nearer," he said.

There in the whitish mist he finally saw a dark form in a boat.

"Well, if I am not glad to see you! I have been a fishing, and when the fog came up I started for home, but ran on to some rocks and was spilled



out, losing my oars and almost losing myself, but I got back. I have been drifting round and round, for I could do nothing. You are from the lighthouse?"

"I am from the lighthouse. Get into my boat and we will hitch your boat to this and pull to the lighthouse."

"Oh, it is good to see somebody," said the man, scrambling into Nathan's boat. "Now, we will hitch my boat as you say, to this. I shall be glad to pull and get warmed up."

On their way to the lighthouse, the man said: "Didn't it take a little courage to put off for me?"

"I ought to have courage, after my mother's prayer."

"Humph!" said the man. "Did that really help you?"

"She prayed that we might have strength to do our duty. That helped me."

The man murmured: "You are very kind," and silently rowed away.

What a hearty reception the lighthouse keeper's wife gave the rescued man! She started up the fire, furnished him with dry clothes, and gave him a hot lunch.

"This does seem like home!" he exclaimed. "I don't know when I have been so happy, really."

The next morning he started his boat for the shore, but left a note behind, containing a bank bill and this acknowledgment: "My dear friends, how can I thank you too much for your goodness to me? I want to leave behind some little return for it. I would say this, also, that your belief in prayer has affected me. I go away beginning such a life, and already I feel happy in the thought of it."

Nathan paused as he looked at the signature. Soon he broke out: "Why mother, it says: 'Yours gratefully, Eben Foster.'"—New York Observer.



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