

THE
**HOME SAVINGS AND
LOAN COMPANY**
(LIMITED)
ASSETS, \$4,000,000.
Offices:—78 CHURCH STREET,
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3 1/2
INTEREST ALLOWED ON DEPOSITS.
Withdrawable by Cheque.

Office Hours:
9 a.m. to 4 p.m. Saturdays 9 a.m. to 1 p.m.
Every Saturday Evening 7 to 9.

JAMES MASON, Managing Director.

The RELIANCE
LOAN & SAVINGS CO. of Ontario
HEAD OFFICE:
84 KING ST. EAST, TORONTO

DEPOSITS
SUBJECT TO CHEQUE WITHDRAWAL
3 1/2 per cent. interest allowed on deposits
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half-yearly.

DEBENTURES issued for \$100 and
upwards, for terms from 5 to 10 years; in-
terest at 4 per cent. per annum, payable
half yearly.

Moneys for the above may be forwarded
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Full Deposit at Ottawa.
Paid-up Capital, \$100,000.

This Company offers insurance in a separate
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them all the advantage their superior longev-
ity entitles them to. Its security is un-
questionable, its ratio of assets to liabilities
is unsurpassed in Canada, save by one Com-
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proportion to its surplus last year than
any other.

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For Children.

The Ideal Hot Weather
Footwear.—Cool, com-
fortable, durable and
inexpensive.

**75 cents
and up.**

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Manufacture Superior
CHURCH, CHIME, SCHOOL & OTHER
BELLS.

BELLS

Steel Alloy Church and School Bells. Send for
Catalogue. The C. S. BELL Co., Hillsboro, O.

"SO-SO."

"Be sure, my child," said the
widow to her little daughter, "that
you always do just as you are told."

"Very well, mother."
"Or at any rate do what will do
just as well," said the small house-
dog, as he lay blinking at the fire.
"You darling!" cried little Joan,
and she sat down on the hearth and
hugged him. But he got up and
shook himself and moved three
turns nearer the oven, to be out of
the way; for though her arms were
soft, she had kept her doll in them,
and that was made of wood, which
hurts.

He was no particular kind of dog,
but he was very smooth to stroke,
and had a nice way of blinking with
his eyes which it was soothing to
see. There had been a difficulty
about his name. The name of the
house-dog before him was Faithful,
and well it became him, as his tomb-
stone testified. The one before that
ended his days on the gallows for
worrying sheep. The little house-
was Wolf. He was very wild; and
dog never chased anything, to the
widow's knowledge. There was no
reason whatever for giving him a
bad name, and she thought of sev-
eral good ones, such as Faithful, and
Trusty, and Keeper, which are fine,
old-fashioned titles, but none of
them seemed quite perfectly to suit
him. So he was called So-So; and
a very nice soft name it is.

The widow was only a poor
woman, though she contrived by in-
dustry to keep a decent home to-
gether and to get now one and now
another little comfort for herself
and her child.

One day she was going out on
business, and she called her little



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A Crescent of 17 Diamonds.

The simple de-
sign of this brooch
accentuates the bril-
liancy of its 17 grad-
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As a groom's gift
to the bride, nothing
in better taste could
be chosen.

Price \$125.

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feeling better than I have for years. I never thought for a moment that
my health could be improved in such a short time."

At druggists—50c. a box. Mrs. M. JACKSON, Toronto, Ont.
Manufactured by FRUIT-A-TIVES Limited, Ottawa.

daughter to her and said to her:
"I am going out for two hours. You
are too young to protect yourself
and the house, and So-So is, not as
strong as Faithful was. But when
I go, shut the house door and bolt
the big wooden bar, and be sure
you do not open it for any reason
till I return. If strangers come,
So-So may bark, which he can do
as well as a bigger dog. Then they
will go away.

"If I get the work I am going
after to-day," she added, "I shall
buy wool to knit warm stockings for
us both; and these, with the quilted
petticoat I bought with my sum-
mer's savings for you, together with
the duffle cloak for myself, will do
us through the winter. Be patient
till I return, and then we will have
the plum-cake that is in the cup-
board for tea."

"Thank you, mother."

"Good-bye, my child. Be sure you
do just as I have told you," said the
widow.

"Very well, mother."

Little Joan laid down her doll and
shut the house-door and fastened
the big bolt. It was very heavy, and
the kitchen looked gloomy when
she had done it.

"I wish mother had taken us all
three with her, and had locked the
door and put the key in her pocket,"
said little Joan, as she got into the
rocking-chair to put her doll to
sleep.

"Yes, it would have done just as
well," So-So replied, as he stretched
himself on the hearth.

By and by Joan grew tired hush-
a-byeing her doll, who looked none
the sleepier for it. And she took
the three-legged stool and sat down
by the fire to watch the hands of
the clock over the chimney-piece.

"There are sixty seconds in every
minute, So-So," she said.

"So I have heard," said So-So,
rising and stretching himself.

"And sixty whole minutes in every
hour, So-So."

"You don't say!" grumbled So-So.
He had gone to the door, and was
snuffing under it.

"The air smells fresh," he said.

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**Windsor
Salt**
The Perfect Table Salt.

In answering any adver-
tisement it is desirable you
should mention The Cana-
dian Churchman.

"It is a beautiful day, I know,"
said little Joan. "I wish mother
had allowed us to sit on the door-
step. We could have taken care of
the house—"

"Just as well," said So-So.

Little Joan came to smell the air
at the keyhole.

"It's not exactly what mother told
us to do," she said, "but I do be-
lieve—"

"It would do just as well," finished
So-So.

By and by little Joan unfastened
the bar and opened the door, and
she and the doll and So-So went
out and sat on the doorstep.

Not a stranger was to be seen.
The sun shone delightfully; an
evening sun and not too hot.

"It does just as well, and better,"
said little Joan, "for if any one



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