

THE SAVINGS of YEARS

Should never be risked in uncertain investments. Much better to be SURE of your money and reasonable interest, than to risk loss of both through an unsafe depository or any get-rich-quick scheme.

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in its Savings Department offers a perfectly safe depository for money. Its large resources, its conservative management, and experience of fifty years, ensure all depositors and other customers an unexcelled banking service.

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The Bank of Toronto

Capital - \$ 3,500,000
Rest - 3,900,000
Assets - 33,000,000

for Chinamen in America, but my fellow feeling for them has been much intensified since I have been in a country where I myself am the different man. I know what it is to be an object of curiosity all day long, and everywhere I go, and to have children call me all kinds of disrespectful names, and to have people run and call their friends to come and see the show as I pass by their houses

Here in Japan, however, there is a bright side to the life of the different man. You have all heard that the Japanese are a very polite and kind-hearted people. The children may be rude at first, but they soon show themselves friendly, and often make a pretty little courtesy to us, and their bright smile gives us, oh, such a happy feeling, which helps us to be cheerful, and even joyful about our work. Children are God's flower-garden, and they do not realize how much fragrance and brightness they can bring into the lives of others by their little smiles and acts of kindness.

Then, I often wish that the grown people of America would be as thoughtful of the different man as are the people of Japan. Whenever

STAMMERERS

The **Arnott Method** is the only logical method for the cure of Stammering. It treats the Cause, not merely the Habit, and insures natural speech. Pamphlet, particulars and references sent on request. Address,

THE ARNOTT INSTITUTE
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they have any public celebration they always remember the different man, and send him an invitation. They invite us also to speak in their schools and come to their graduating exercises and athletic sports. They provide special seats for us, serving us with tea and cakes and showing us special honour because we are guests from a foreign land. All these acts of kindness and thoughtfulness help to make our lives brighter and happier when we are far from home and living under trying conditions; and, more than that, by such kindness, the Japanese honour themselves more than they honour us, for it is more honourable to show kindness than to receive it.

Will you not learn a lesson from the Japanese, and try to show kindness to "the different man," and to honour our country by showing especial courtesy to those who are living as strangers among you, far from their own people?

A BAND OF MERCY BOY.

The other day a horse was trying to get a very small quantity of oats from the depths of a very small nose-bag. In vain the poor fellow tossed his head and did his best to gain his dinner. But at last, just as he was settling down to dumb and despairing patience, a bright-faced boy of perhaps ten or twelve years of age happened along. Seeing the dilemma of the horse the little fellow stopped and said: "Hallo! can't get your oats, can you? Never mind; I'll fix you!" And straightway he shortened up the straps that held the bag in place, and with a kindly pat and a cheery word, which the grateful horse seemed to appreciate, went his way. I would like to be the mother or the aunt or even the first cousin to that boy. I would rather that he should belong to me than own a Paganini violin or a first-water diamond the size of a Concord grape. Bless his heart, wherever he is, and may he long continue to live in a world that needs him. Kindness of heart, and tenderness, consideration for the needs of the helpless and the weak, and the courage that dares to be true to a merciful impulse, are traits that go far toward the make-up of angels. We need tender-hearted boys more than we need a new tariff to bring up and develop the resources of the country.

THE VALUE OF TURPENTINE FOR HOUSEHOLD PESTS.

I wish every housekeeper could fully realize the value of turpentine, and she would never be without a supply of it. The odor is clean and wholesome, and I know from experience that it is a sure protection against moths. Sprinkle a little of the turpentine in the bottom of trunks and drawers, and cover with a fresh newspaper. Also, saturate pieces of soft cloth, and place in the corners, away from the clothes. In midsummer I often open them up, and tuck in a fresh supply without removing the articles. Keep a bottle of turpentine in the wardrobe or

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"How time flies"
Says the **ELGIN WATCH**
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closet, and occasionally sprinkle a few drops around. It is good for furs or feathers or anything in which these pests live.

Another troublesome pest can be easily disposed of, and that is ants. Take tartar emetic and a little sugar, and mix with water, and set the dish where they come. They will eat of this, get sick and leave in droves, and generally will not appear again during the season.

GILT FRAMES.

Dusty and dirty gilt frames may be renewed by "washing" with the white of an egg and common soda. Use the one ounce of soda with the white of three eggs. Remove specks with white of egg and a very small brush. Cracks, spots and scraped patches may be covered with gold paint, using a small brush. Such treatment will make old frames look almost like new.

TONGUES AND EARS.

No country in the world does more to entertain its children than Japan, says a successful young Missionary, who has been doing admirable work there. Even on the street corners stand men whose sole business it is to tell stories to little boys and girls.

One day I joined a group of little folks who were eagerly listening, and this is what I heard:

"Once upon a time a peasant went to heaven, and the first thing he saw was a long shelf with something very strange-looking upon it.

"What is that?" he asked. 'Is that something to make soup of?' (The Japanese are very fond of soup).

"No," was the reply; 'these are ears. They belong to persons who, when they lived on earth, heard what they ought to do in order to be good, but they didn't pay any attention to it; so when they died their ears came

to heaven, but the rest of their bodies could not.'

"After a while the peasant saw another shelf with very queer things on it.

"What is that?" he asked again. 'Is that something to make soup of?'

"No," he was told; 'these are tongues. They once belonged to people in the world who told people how to live and how to do good, but they themselves never did as they told others to do; so when they died their tongues came to heaven, but the rest of their bodies could not.'

Wasn't that a good lesson for us all?

To Cleanse and Purify the Blood

In calling your attention to Dr. Chase's Kidney-Liver Pills it is only necessary to point to their success in the past, for they are known in nearly every home.

By means of their direct and specific action on the liver—causing a healthful flow of bile—they regulate and enliven the action of the bowels and ensure good digestion in the intestines. At the same time they stimulate the kidneys in their work of filtering poisons from the blood.

This cleansing process set in action by Dr. Chase's Kidney-Liver Pills means a thorough cure of biliousness, intestinal indigestion, torpid liver, kidney derangements and constipation.

It means a restoration of health, strength and comfort where there has been pain, weakness and suffering. It means a removal of the conditions which lead to backache, rheumatism, lumbago, Bright's disease, appendicitis and diabetes.

Dr. Chase's Kidney-Liver Pills, one pill a dose, 25 cents a box, at all dealers or Edmanson, Bates & Co., Toronto.