

## Not What You Earn But What You Save

is the measure of your success. Small earning power is often more than balanced by a habit of saving. In the struggle for independence the man who saves—even a little—is far ahead of the better-paid man who saves nothing.

### Be Independent

Determine to save a little steadily. It demands far less self-denial than you may imagine. And the accumulation of

### Compound Interest

increases your savings more rapidly than perhaps you have thought. You can open an account in this old-established, strong, safe institution with one dollar or more.

*Paid-up Capital and Reserve Fund,  
\$2,050,000.*

### Ontario Loan and Debenture Co.

Dundas St., corner Market Lane,  
LONDON, ONT.

## FARMERS, FRUIT, AND VEGETABLE GROWERS



WHY ARE YOU IMPORTING PHOSPHATE AND AMMONIA WHICH IS A BY-PRODUCT OF YOUR FARMS OF WHICH YOU ARE EXPORTING MANY THOUSAND TONS ANNUALLY. BONES AND WHICH CONTAIN LARGE QUANTITIES OF PHOSPHORIC ACID AND AMMONIA

KINDLY ANSWER THE ABOVE

PURE BONE MEAL IS THE CHEAPEST  
**FERTILIZER.**  
THIS PLANT FOOD IS ALL FROM OUR CANADIAN SOILS AND SHOULD ALL GO BACK

SEND FOR PRICES, ETC.

THE **W.A. FREEMAN CO.** LIMITED  
HAMILTON, CANADA

## FOR OUT DOOR WORK IN WET WEATHER

NOTHING EQUALS



**TOWER'S  
FISH BRAND**

### WATERPROOF CLOTHING

TO KEEP YOU DRY.

Made for hard service and guaranteed waterproof.

Best Dealers Everywhere.

**TOWER CANADIAN OILED  
CLOTHING CO., LTD.**  
Toronto, Canada.

### Agents are Coining Money

selling this Combination Tool. Sells at night. Farmers, farmers' sons and others having time at their disposal this winter should write to-day for our Agents' offer.



MAY MFG. CO.,  
ELORA, ONTARIO.

PLEASE MENTION THE ADVOCATE.

## A CANADIAN SCHOOL FOR BOYS.

# RIDLEY COLLEGE

St. Catharines, Ontario.

Three separate residences; new, specially built and equipped. 1. Lower School for Boys under fourteen. 2. Dean's House, for Boys of fourteen and fifteen. 3. Upper School, for Advanced Pupils. Gymnasium and Swimming Bath just erected. Fine Hockey Rink. Athletic Fields and Playgrounds unsurpassed. Eighty acres. Mild climate. University scholarships won in 1909 and 1910. Boys prepared for Agricultural College.

REV. J. O. MILLER, M. A., D. C. L., PRINCIPAL.



## The Right of Way

In the bowl of the  
**DE LAVAL  
CREAM SEPARATOR**

❖ No confusion occurs between the cream and skim-milk currents.

❖ There is a guarded channel for each, and yet any dilatory fat particles have full opportunity to join the cream current without disturbance in any way. Each has its full right of way from entrance into, until discharged from the machine. That's why the skimming is so perfect.

The De Laval Separator Co.

173-177 Williams St.  
MONTREAL  
VANCOUVER—WINNIPEG

GET A CATALOG.

## A Dirty Carpet Or a Clean Painted Floor! WHICH IS BETTER?

You KNOW which YOU would sooner have. You know which LOOKS the best and is the easiest to KEEP clean. Better decide now to freshen things up right away with a tin or two of M-L Floor Paint.

**M-L**

You should use M-L Pure Paint to paint anything that needs painting. It protects the surface covered better and longer than most other paints. You buy it in tins—all ready to apply. Made of guaranteed pure materials, mixed with twenty years' knowledge of paint-making for practical painters.

Think what a difference a few dimes' worth of M-L Pure Paint would make about the house. It would make some of the wood-work look like new—or a worn, bare, shabby-looking floor made spic and span as when you first walked on it with M-L Floor Paint.

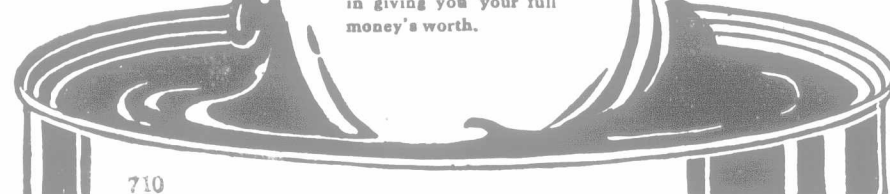
**PURE  
PAINTS**

Paint the WALLS and CEILINGS with M-L Flat Wall Colors. You'll find it far easier to keep them clean and sanitary as well as brighter looking. Easiest to apply. The colors are clearer and brighter; keeps its FRESH LOOK longest. Artistic, sanitary, durable, washable and VERY economical.

M-L Is  
The Most  
Economical  
Paint You  
Can Buy

Made in forty-seven colors for every paint purpose by Imperial Varnish & Color Co., Limited, Toronto. Sold by dealers who believe in giving you your full money's worth.

For Floors  
Get M-L  
Floor Paint  
Dries Hardest  
Wears Longest



710

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is the safe guide to crops worth growing.

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WM. EWING & CO.,  
Seedsmen  
MCGILL STREET,  
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"In the recent matriculation exams, of McGill University I passed my three remaining subjects: Algebra, 78; Geometry, 95; Trigonometry, 92. These marks I consider very satisfactory, as I began my lessons only in February. Allow me to thank you heartily for your assistance, and for the attention paid to my enquiries."

H. J. MacLeod, High River, Alta.

YOU CAN PREPARE for matriculation into any university civil service, teachers' examinations in any Province, or almost any subjects you need by taking our home study courses by mail. Write and tell us what interests you.

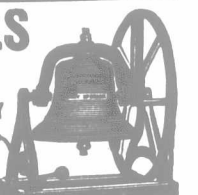
Canadian Correspondence College, Limited, Dept. E, Toronto, Canada.

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McSHANE BELL FOUNDRY CO.,  
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