growing difficult, in the lengthening days of the Golden Year.

Drawing Blank Cheques.

F course, you start as we all do, with lots of smart dresses, everything brand new in the house, and a balance in the bank. With the hired girl to do all the dirty work, your dear hands never need be soiled. You dawdle about the housework, and set the tea-cups a-tinkling amongst your friends in the afternoon, and you are just able to look your very best when John comes home from the day's work. You have the energy to meet him with a hop, skip and jump, three kisses and a bear hug; dinner is served on the fine new linen, with all the new plate a-gleaming, and John—the dear soul—considers it the best of jokes that you have paid spring chicken prices for old hens, or reduced a leg of lamb, at 1s. 2d. per lb. to a cinder. After, you get the red lamp-shade going, sit with the soft light playing on his favourite dimple, and tell John what a little gentleman he is. Or perhaps he insists on you sitting on his knee and he tells you how he could nurse you for hours, what a fairy you seem to be, how much better you are than other women, and generally convinces you that you are the best little lady on God's green earth.

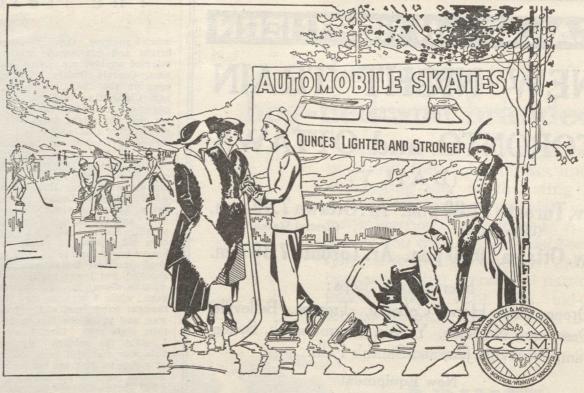
Of course, it does not last. You are still drawing blank cheques on the bank. You are not paying, but simply continuing to receive. The little housemaid suddenly turns into an ordinary girl who can just do so much work and no more. And you find she eats—eats things worth real money, such as eggs at ten for a shilling and bread at four-pence a loaf. A gascooker which easily does such a lot of work, produces, in addition to srilled steak and omelette, a heavy quarterly bill. Beautiful linen costs real money at the laundry, if it is to remain beautiful. Lamb, at 1s. 2d. per lb. is too expensive to burn into a cinder, and is really bought for eating purposes. Your pretty new blouses give out and more new blouses cost money. You find, with increasing shock, that no one can make a decent tailor-made costume for less than six guineas—real matter of fact coins working out at twenty-one honest shillings to the guin F course, you start as we all do, with lots of smart dresses, every-

suineas—real matter of fact coins working out at twenty-one honest shil-lings to the guinea. The young wife finds out lots of little things of this nature

The First Quarrel.

The First Quarrel.

JOHN—he pays. With a laugh, of course—dear John! Little Doodle'ums or Doodlekins is a wonder child still. She cannot have the experience of her mother or—his. His mother. Just about here, he begins to remember his mother. And you, dear heart—you had never heard of his mother. There had been only one mother in the world—yours. When you discover his mother, you cry and win. He pays with a laugh. Then you discover his mother again, cry and—lose. He pays without laughing, and—lose. He pays without laughing, and does not kiss your wet face and call each tear a liquid diamond. Somewhere about here occurs the first quarteless. rel. You make it up and begin again— May sunshine gleaming through April May sunshine gleaming through April showers. But somehow, John seems to stay later at the office, and when he gets home, he is tired and really cannot think of dandling you on his knee. Nor does he stop at home every night, hear the favourite ballads, and kiss the pet dimple on your face. He is not so eager to get away from the night, hear the favourite ballads, and kiss the pet dimple on your face. He is not so eager to get away from the men who want either his money or his job. You think he is neglecting little Doddlekins, but really he is growing keen on getting after the money and the jobs of the men who are after his. It is the only way he can see of making up for your shortcomings. Then you begin to sew—little garments for no apparent reason. You sew alone. John is more thoughtful now, loathes the red lamp-shade, wants white light and reads the trade papers dealing with matters relating to his job. He begins to talk vaingloriously of the way he got the Brook Contract over the heads of the rascally Push, Hardup, and Havem gang. When he talks like that, he looks as if he could kill things and you wonder how you ever dreamed he was a little gentleman.



Good on

Automobile

No matter if the ice is rough, Automobile Skates will help you go fast and safe. They are sharp and keen. They hold to the ice.

Because they are perfectly balanced, have blades of hard tempered nickel steel, with light, strong tops, supports and flanges that give them astonishing strength.

You can get Automobile Skates from good

Write now for our 1914-15 "Automobile" Year Book, the book of reliable hockey information. Contains pictures of all champion teams and their records. To be had free for the asking. Mention this paper, and address—

Canada Cycle & Motor Co., Ltd. West Toronto, Ontario

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President ALEXANDER LAIRD, General Manager JOHN AIRD, Ass't General Manager

CAPITAL, \$15,000,000

RESERVE FUND, \$13,500,000

SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

NOTICE OF QUARTERLY DIVIDEND

Notice is hereby given that a Dividend at the rate of SEVEN PER CENT. (7%) PER ANNUM upon the paid up Capital Stock of this Bank has been declared for the THREE MONTHS ending the 30th of November, 1914, and that the same will be payable at the Head Office and Branches on and after Tuesday, the 1st of December, 1914. The Transfer Books will be closed from the 16th to the 30th of November, 1914, both days inclusive.

By Order of the Board,

Toronto, October 21st, 1914.

JAMES MASON, General Manager. Schools and Colleges

CHOOSE WITH CARE The long, successful record of



erits consideration. Regular courses; ecial preparation for technical and en-neering schools. Correspondence invited.

A. T. MacNEILL, B. A. Woodstock College - Woodstock, Ont.

Ulma (Sadies) College

A Christian college-home, healthful situation.

For prospectus and terms, write the Principal R.I. Warner, M.A., D.D., St. Thomas, Ont.

STAMMERING

overcome positively. Our natural methods permanently restore natural speech. Gradu-ate pupils everywhere. Write for free ad-vice and literature.

THE ARNOTT INSTITUTE, Berlin, Can.

Should your copy of the Canadian Courier not reach you on Friday, advise the Circulation Manager.