honor and honesty than can be forced into a week of sermons. Marmy returned the beer casks (empty of course); he would not see the unfortunate beer dealer lose wholly by the transaction. Marmy might not pay for the beer right away, but keep the dealer out of the casks-never. He would return them, and therein shines the immortal Marmy; he would be honorable despite everything. Here is an example, young men, for you to follow. Drink the beer, but, although you may not pay for it, return the casks.

1

I was much interested in the interview with Mrs Besant, the noted theosophoist, published in THE HOME JOURNAL last week. I am afraid that too many people regard Mrs, Besant as a crank, instead of an exceedingly clever woman. Concerning this lady Mr. Stead, of the Review of Reviews says, "Annie Besant is one of the most remarkable women of the apostolic type of this generation." And Mr. Stead is undoubtedly right. With theosophy as a philosophic basis, she has devoted her life to philanthropy, and has done more good than could be exploited in a dozen newspaper columns. Coming from one of the first families in England, she has cast aside all the allurements of birth and social prominence and has given her life to the helping of the unfortunate and the downtrodden. Mrs. Besant is not only a theosophist, but a philanthropist, and has done more good in London than almost any other women. She is working now on account of her love of the human race, and her lectures interest all who have the slightest feeling of philanthropy, aside from any desire or curiosity to hear the fundamental principles of theosophy expounded. PERE GRINATOR.



## How Santa Claus Restocked.

111.

Twas Christmas Eve and Santa Claus Was filling up a stocking, When suddenly he had to pause For something very shocking. That year he failed to take along The latest census listing Of all the stockings to be hung, And now his books were 'missing.

But Santa Claus, with sturdy legs, And swiftly flying feet, Popped in the store of KERR & BEGG, 45 Government Street.

Here found he stock that brought him joy— Books, things instrumental— Gifts alike for girl or boy, Or elders sentimental. Next morn no little one in town But had a well filled stocking, And jolly Santa wrote it down— "KERR & BEGG'S—next year's restocking.

v.,

SKATERS 25 C.

PROPRIETOR.

## AVIDSON BROS. THE LEADING MANUFACTURING JEWELLERS, WATCHMAKERS AND OPTICIANS consignment of Holiday Goods and A large Novelties on the way. **59 GOVERNMENT ST.** FIVE SISTERS BLOCK. The Canadian Mutual Loan and Investment Co., (INCORPORATED.) 42 CHURCH ST., TORONTO, ONT., **HEAD OFFICE :** RATE TABLE-Showing Cost of Shares and Profits Derived : Member-ship Fee. Cash Value at Maturity. Total Cost in 85 Months. Number of Profit. Monthly Dues. Shares \$ 1 00 5 00 10 00 \$ 0 60 3 00 6 00 \$ 51 40 257 00 514 00 \$ 100 00 500 00 1000 00 \$ 48 60 243 00 486 00 1 5 10 THE BORROWER. RATE TABLE-Showing Cost as Investor and Borrower combined : Wember-ship F.e. Monthly Dues, Inter-est and Premium. Maturity in 7 Years. Amount Bor-rowed. Number of Net Cost. Shares \$1 50 7 50 15 00 \$ 127 00 635 00 1270 00 \$ 1 00 5 00 \$ 100 00 500 00 1000 00 \$ 27 00 135 00 270 00 10 10 00 LEE & FRASER, Agents : Box 782. 11 TROUNCE AVENUE. Grand Opening Saturday, December 17. ----**VICTORIA SKATING RINK PAVILION.** LYCEUM HALL, BROAD ST. (NEAR PANDORA AVENUE.) Floor 40x100. Gallery for Spectators. Open from 2 to 5 p.m. and 7:30 to 10 p.m. daily. Wednesday afternoon for Ladies only.

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