THE CANADIAN THRESHERMAN AND FARMER IS FEB. 12 2 PAGE 96







#### Imperial Bank OF CANADA Established 1875

Capital Sul	oscribed		8	6,000,000	
Capital Pai	d Up			6,000,000	
Reserve Fu				6,000 000	
Total Asset				72,000,000	
BRANG	HES IN	WESTER	N CAN	ADA	
	Provinc	e of Manit	oba		
Brandon	Porta	age la Prair	ie	Winn peg	
I	rovince o	of Saskatch	ewan		
Balgonie Rosthern Saskatoon Wilkie	Fort Qu'Appelle 1 Moose Jaw 1		Prince Regins	North Battleford Prince Albert Regina Wynyard	
	Provin	ace of Alber	rta		
Athabaska I Banff Calgary	anding	Edmonto Lethbrida Red Deer	ze W	trathcons Vetaskiwin Jedcliff	
SAVINGS D	EPARTN	MENTS AT	ALL B	RANCHES	
Inte	rest allow	ved at Curr	ent Rat	es	
Drafts and I	attara of	Credit in	and a	milable in	

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prepare an interesting and convincing argument in advance. You cannot do that successfully unless you are full of your subject, have the utmost faith in your proposition, and, as a consequence, are running over with enthusiasm. In advertising and business letter writing, enthusiasm means dollars in your till. It may mean the difference between success and failure.

That new spirit is just an expression of the mighty force that moves the entire business world to-day — Enthusiasm. If you have not an abundance of it, it will pay you richly to cultivate it.

### The Loafer.

As I said before, God Himself cannot make a man or woman worthy of consideration except in the crucible of industry. Work is not a curse. Indolence is a beastly mother, breeding no high purpose and no sweet sentiments, nothing but the imps of selfishness. Eearning one's bread by the sweat of one's brow-whether on the outside or the inside-is not a curse. God help the children of the rich, the poor can work. I have no patience with the rich loafer, I think much less of him than I do of the poor loafer, and 1 have no more respect for the female loafer than I have for the male loafer-a loafer is a loafer-nothing more need be said, nothing worse can be said.

## Lincoln, Grant and Jimmie Hagan

#### Strong on Recollection

Strong on Recollection The Senator was making a speech. After he had finished there was a reception at one of the hotels. A litt'e man pushed eagerly forward. "Hello, Senator!" he shouted. "How do you do, sir?" "Say, Senator, you remember me? I'm Jones-Jones, of Springfie'd, you know. I met you down there. Remember how full we got togethe ?" "I do not," replied the Senator ieily. They pushed 'ones away, but soon he was back. "Hello, Senator!" he shouted. "Don't

was back. "'Hello, Senator!" he shouted. "Don't you remember that time down in St. Louis we went out and made a night of it? Jones, of Springfield, you know."

Jones, of Springfield, you know." They shoved Jones away again, and somebody standing near the Senator asked "Who's your friend?" "I don't know who he is, but he seems to be hell on remini cences."



SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President ALEXANDER LAIRD, General Manager

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## BANKING BY MAIL

Accounts may be opened at any branch of the Bank and deposits made or withdrawn by mail. Every attention paid to out-of-town accounts.

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