THE

HOME SAVINGS AND LOAN COMPANY

LIMITED

In business as a Savings Bank and Loan Company since 1854.

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Office Hours:

9 a.m. to 4 p.m. Saturdays 9 a.m. to 1 p.m.

OPEN EVERY SATURDAY NIGHT 7 to 9 O'Clock.

JAMES MASON, Managing Director

and school, in the home and the social life, in drudgery and in care, in temptation and in sorrow. It is a prayer for doing, not suffering, God's will. We ask, if we offer it sincerely, that our heart may be so changed that we shall learn to love the will of God, that we shall incline more and more to do it, and that it shall gain fuller and fuller sway over us, until it has become a great dominant force in all our life. —Dr. Miller.

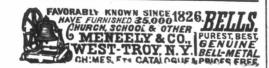
It Nourishes Infants.

No other baby food is as nourishing wholesome or so universally used. It is a perfect substitute for mothers' milk.

Nestlé's Food

LEEMING, MILES & CO., MONTREAL.

of the Blessed Sacrament of the Body and Blood of Christ has been organized in Toronto. For further information apply to W. H. FAIRBAIRN, Esq., Hon-Secretary, 24 Victoria Street, Toronto, or to REV Secretary, 24 Victoria Street, Toronto, or to REV FATHER HARTLEY, Rector St. Matthias Church.



Steel Alley Church and School Bells. Send for

OUR HEROES.

Here's a hand to the boy who has courage

To do what he knows to be right. When he falls in the way of temptation

He has a hard battle to fight. Who strives against self and his comrades

Will find a most powerful foe; All honour to him if he conquers, A cheer for the boy who says "No!"

There's many a battle fought daily The world knows nothing about: There's many a brave little soldier

Whose strength puts a legion to rout. And he who fights sin single-handed

Is more of a hero, I sav Than he who leads soldiers to

battle, And conquers by arms in the fray.

Be steadfast, my boy, when you're tempted

To do what you know to be right; Stand firm by the colours of manhood,

And you will o'ercome in the fight 'The Right" be your battle-cry ever In waging the warfare of life;

And God, who knows who are heroes Will give you the strength for the strife.

-Eben E. Rexford, in Lutheran Observer.

HE STUDIED HIS PUPILS.

Dr. Edward Thring, next to Arnold of Rugby, was considered to be the most successful teacher of boys in England. The duller the lad, the more eager was Dr. Thring to take him in hand and develop him.

On one occasion a despairing father brought his son to him.

"John must do everything his own way," he said. "He opposes his teachers, his school-fellows, me in everything. He will not take it for granted that twice two are four until he has counted for himself."

"John is in far more hopeful condition than the amiable boy who always goes with the crowd," said the shrewd teacher, "provided he has common sense enough to find out some time that he is not infallible.'

After two years the father went again to Dr. Thring.

"What miracle have you worked upon John?" he asked. "He is happy, affectionate and sensible."

"I taught him how to lead, and suffered him to be a leader," was the reply. "Boys are like sheep. One finds the path, the others follow. The masterful, strong boy can be trained into a wise captain. It is the weak lad who always copies his fellows that is not worth drilling." *

The theory of this famous teacher is more worthy of attention because education too often treats boys and girls in the mass, neglecting individual development. Dr. Thring, by careful attention to boys of peculiar Time trieth Truth" and time proveth the accuracy of the

ELGIN WATCH

Every Elgin Watch is fully guaranteed. All jewelers have Elgin Watches. "Timemakers and Timekeepers," an illustrated history of the watch, sent free upon request to ELGIN NATIONAL WATCH CO., ELGIN, ILL.

of to-day some of its most useful men.—The Evening Lamp.

HAPPY LIVING.

Cultivate faith, obedience, service. The secret of holy and happy living is gathered up in these three words. There are a great many things we cannot understand, but these lie within our reach, and if we hold to them they will bring us through the darkest night beneath which the soul of man ever wrestled, into the perfect day.

1. Faith. If you cannot see God clearly look toward the spot from whence His voice comes, as a child instinctively turns in the dark toward the place from which its mother's voice issues; and remember that the mountains which soar the highest in the dark will be the first to catch the glint of the morning beam at dawn. From the east, though you be in the dark. Following on to know the Lord. Faith is the motion of the soul God-ward.

2. Obedience. Every time you obey you pull up the blind and let in more light. Every time you obey you break down the restraining reef and let more of the sea into the bay of your life. Obey the voice of God in the Book, the voice of God in your heart, the voice of God as He speaks through circumstances and His servants—obev.

3. Service. Never let a day go by without making the world a brighter, happier place for others, and, as you do so, the life abundant will gush out. A friend once told me that while he stood in the old Forum at Rome, watching the workmen using the pickaxe, one of them happened to strike away some rubbish and debris which had lam for centuries, and, as he did so, a fountain of water, well known in classic times as the Virgins' Fountain, but which had been imprisoned for centuries, found glad utterance again; the imprisonment was over, the stone was taken away from the sepulchre, and the beautiful fountain gushed into the Italian sunshine.

It may be that to-day such an experience is to be yours, and that some debris which has accumulated upon your heart, choking your life, Catalogue. The C. S. BELL Co., Hillsbero, O. character, has given to the England by the grace of God and by the act

of your own choice, shall be put away, so that the life which has been checked and restrained may become abundant, and you may know the fulfillment of our Lord's word: "It shall become in them a well of water, springing up into eternal life."

ONE ROSE.

Ruth and Edith each had a dear little flower garden. How anxiously they watched for the flowers to appear. On the other side of the

Issues Best Investment Insurance Policies.

A Strong and Reliable Canadian Company.

HEAD OFFICE:

HAMILTON, - - CANADA.

DAVID DEXTER.

President and Managing Director.

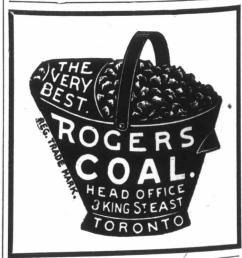
The Dominion Life Assurance Co. Head Office, Waterloo, Ont.

Full Depos at Ottawa. Paid-up Capital, \$100,000.

This Company offers insurance in a separate class to total abstainers—thus giving them all the advantage their superior longevity entitles them to. Its security is unquestionable, its ratio of assets to liabilities is unsurpassed in Canada, save by one Company (much older.)—It added a greater proportion to its surplus last year than any other.

AGENTS WANTED.

THOS. HILLIARD, Managing Director:



In answering any advertisement it is desirable you should mention The Canadian Churchman.