

TORONTO CONSERVATORY OF MUSIC

SIR J. A. BOYD, K.C.M.G., President.

DR. EDWARD FISHER, Musical Director,

Affiliated with the University of Toronto and Trimity on iversity. BEST EQUIPMENT AND FACILITIES; STRONGEST FACULTY IN CANADA

Seventee th Season now open. Pupils may enter at any time.

SEND FOR CALENDARS AND SYLLABUS, MAILED FREE

School of Literature and Expression—Mrs. INEZ NICHOLSON-CUTTER, Principal. Reading, Recitation, Oratory, Voice Culture, Physical Culture, Rhetoric, English Literature, Orthocpy, Psychology, Pedagogy, Class and Private Lessons.

CANADIAN BANK COMMERCE

Paid-up Capital, \$8,700,000

Rest, \$3,000,000.

HEAD OFFICE - TORONTO

HON. GEORGE A. Cox, President. B. E. WALKER, General Manager. ROBERT KILGOUR, Vice-President. ALEXANDER LAIRD, Asst. General Manager.

London, England, Office-60 Lombard Street, E.C.

S. CAMERON ALEXANDER, Manager.

New York Agency-16 Exchange Place

WM. GRAY AND H. B. WALKER, Agents.

100 Branches throughout Canada, including the following:

Calgary Edmonton Halifax

London Medicine Hat Montreal Ottawa

Portage La Prairie Prince Albert Regina St. John

Toronto Vancouver Winnipeg

Hamilton

Portland, Oregon

Offices in the United States:

Skagway

San Francisco

New York A General Banking Business Transacted. Drafts Bought and Sold. Travellers' Letters of Credit issued, available in any part of the world.

Seattle

SAVINGS BANK DEPARTMENT

Deposits of \$1 and upwards received and interest allowed at current rates.

Please mention "The Teachers Monthly" when writing advertisers