RANK OF COMMERCE THE CANADIAN ESTABLISHED 1867.

MEAD OFFICE.

TORONTO

REST, \$1,000,000.

CAPITAL, Six Million Dollars, \$6,000,000.

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The World's Noblest River.

From my earliest childhcod the St. Lawrence River has held a peculiar fascination From my earliest childnood the St. Lawrence folder has held a peculiar fascination for me—a fascination that has strengthened and developed with the passing years. I still have a confused remembrance of having taken a trip with my father and mother through the Thousand Islands and on to Montreal when but seven years old, the momen-tous voyage having been accomplished in the old side-wheeler "Osprey," owned and commanded by the late Captain McKay, father of Messrs. Robert and Æneas McKay; who are still in the shipping business in Hamilton. The boat had been chartered by five families my father's among the number and a joily norty they med to have use

who are stul in the shipping business in Hamilton. The bost had been chartered by five families, my father's among the number, and a jolly party they made to be sure. My memories of that trip are rather hazy, but there are vivid spots which stand out clear and distinct. I remember the excitement on board when the ship plunged madly through a fearful churning, foaming, maelstrom of foam-crested waves, whilst the jagged and forbidding rocks protruded their fearsome heads so close to our seemingly the jagged and forbidding rocks protruded their rearsome heads so close to our seemingly helpless craft as to threaten instant annihilation, and to cause myself, and many much older than I, to blanch with terror. I renember old Indian Joseph, the pilot, whose flashing eve up aloft seemed to dance with suppressed joy as he revelled in the power and knowledge that enabled him to carry the boat safely through the trcubled waters to the peaceful calmess below. I remember feeling thankful that I was not aboard that other boat, whose black smoke-stack and tapering mast we could plainly see sticking up out of the water on our left. (This was the steamer Grecian, which struck a rock and went down in the Cader Baride) went down in the Cedar Rapids).

I remember being in a big city and going to the top of a high mountain, where I could see a beautiful river far below in which were two lovely green islands (Nuns' and St. Helen's), and also a great long structure crossing the river on stone piers, which my father told me was the famous Victoria Tubular Bridge. I think that is all I can recall, save perhaps the strange-robed priests, and the childish awe with which I gazed upon the garish magnificence of the old French church of Notre Dame, and—oh, yes, there were the canals and locks, and the dark-skinned, barefooted boys and girls, who spoke a strange language, and sold us toffy and raspberries in quaint little birch bark receptacles

And there my memory fails to go further. That was thirty years ago, and, in the time that has intervened since then, the fascination of my childhood has strengthened and developed until I have come to loye the dear old St. Lawrence and everything pertaining to it, with a love that is born of close and familiar association and companionship, as between old and tried friends. . 1