

5% DEBENTURES

INTEREST
PAID
EVERY
SIX
MONTHS

Capital Paid Up, \$2,000,000.00
Assets - - \$5,000,000.00

Those who have the intention of making an investment, should write us for particulars of our five per cent. debentures. The safety of this security is easily explained and the splendid interest return makes them very attractive. Complete report for 1913 sent on request.

STANDARD RELIANCE MORTGAGE CORPORATION

Head Office, 82-88 King St. E. Toronto

The Royal Bank OF CANADA

Capital Authorized \$25,000,000
Capital Paid Up \$11,560,000
Reserve Funds \$13,000,000
Total Assets \$180,000,000

HEAD OFFICE: MONTREAL

H. S. HOLT - - - PRESIDENT

E. L. PEASE, VICE-PRESIDENT & GENERAL MANAGER

300 Branches in CANADA and NEWFOUNDLAND; 30 Branches in CUBA, PORTO RICO, DOMINICAN REPUBLIC and BRITISH WEST INDIES.

LONDON, ENG.
Princess St., E. C.

NEW YORK,
Cor. William
and Cedar Sts.

Savings Department at all Branches.

THE MAXIMUM OF SECURITY

Real Estate Mortgages afford investors the maximum of security. More than twenty-nine million dollars of this Corporation's investments are in first mortgages on carefully selected improved real estate securities. It is in these that the funds entrusted to our care by our Debenture-holders are invested, thus assuring

SAFETY OF PRINCIPAL AND CERTAINTY OF INTEREST

That the conservative investor of small means may be afforded the advantages of this most desirable security, we issue our debentures in sums of one hundred dollars and upwards. Don't wait till you have accumulated more money. If you have a hundred dollars to invest write us for particulars.

Canada Permanent Mortgage Corporation

Paid-up Capital and Reserve Fund exceed

TEN MILLION DOLLARS.

TORONTO STREET, TORONTO
Established 1855.

THE INDEPENDENT ORDER OF FORESTERS FURNISHES A COMPLETE SYSTEM OF INSURANCE

Policies issued by the Society are for the protection of your Family and cannot be bought, sold or pledged.

Benefits are payable to the Beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies issued from \$500 to \$5000

TOTAL BENEFITS PAID, 42 MILLION DOLLARS

For further information and literature apply to

FRED J. DARCH, S.S.

E. G. STEVENSON, S.C.P.

Temple Building

TORONTO

The Modern Executor

A GENERATION ago a man usually appointed a friend or relative as his Executor. The growing preference for a Trust Company as Executor is largely based on the fact that it offers a more responsible and efficient handling of your estate. If you appoint this Company Executor your estate will profit by the experience, prudence and judgment of the Company's Officers and Directors. We invite correspondence or interviews.

National Trust Company Limited

18-22 KING STREET EAST, TORONTO

2

off and before you go, I have to thank you for one of the best days I've ever enjoyed in my long life."

Sallie's laughter rang out softly. She saw herself with unlimited wealth laid at her feet.

CHAPTER XXVIII.

When a woman reaches twenty-eight, she stops there until she's forty.

SALLIE sat in the hotel garden, under a tree, reading a batch of letters which had been forwarded on to her from home. With them there was a curt half-page from her father which conveyed no news save the all-important fact to him that the new cook was a success, so far as knowing her business was concerned. "A grotesquely ugly woman, though that is of little consequence if she can cook properly. As you are away, she insisted on seeing me this morning, to ask if she gave satisfaction. She is forty, if a day, and enormously stout. I thought Adeliza wrote to us she was a good-looking woman of twenty-eight, probably come to us with a false character, but tell your aunt the woman can cook, and nothing else matters. I am asking a few of my friends here for the week-end. Your affectionate father, Brismain."

Sallie tossed the slip of paper scornfully on one side. "He's satisfied, at all events—a few of my friends for the week-end." I know what that means; chemin-de-fer and baccarat. We shall be poorer than ever after this, I expect!"

Several envelopes were then opened and the contents torn up swiftly into small shreds—bills with the addenda that an immediate remittance would be esteemed. "I daresay it would—but you're not likely to get it," Sallie muttered.

Then she came to one in a large scrawly hand, and with the exclamation "Theo!" set herself to master its contents.

"Father met Lord Brismain yesterday, and heard you had gone to Aix with Lady Adeliza. How I envy you. Here it is too deadly dull, as we have been giving up everything on account of Laurie's illness, but I expect you will like to hear that he is rapidly on the mend. We have had a fearfully rotten time altogether since his accident, but now things are not so poisonously depressing. Dr. Fraser has promised he shall come down to-morrow. I wish you had been at home to come over and buck him up by telling him some of your London stories. Have you heard from your brother yet?" (Ah! that's the real reason Theo's writing to me!) "I heard that he had left London and gone abroad. Is that true and, if so, where is he, and what is he doing? Do write me and tell me all your news. If there is anything you want in this part of the world, let me know and I shall be delighted to do it."

"Not much in that," thought Sallie. "I wonder how she heard that Tubby had gone away. Perhaps he wrote to her and told her not to mention it. Rather a nice little flapper, Theo!"

A shadow fell across the open page, and Sallie looked up to find Mr. Saxon quite close to her. They exchanged greetings and he said, "You're busy with your letters. I must not disturb you."

"Oh, do stay! They're all rubbish; not a bit interesting, I know, by the outside. Aunt Liza is at the Baths, so I'm all by my lone. Talk to me and amuse me."

He took the chair beside her and noted with keen appreciation that her beauty did not suffer by inspection under the searching light of the Alpine sun. It pleased him, too, that her manner was softer, more yielding, expressing the desire to please, and also to know him better. She began to question him of the life in New York, saying, "I feel anxious about my brother. He is very careless. I've always heard New York is so expensive, and I can't imagine how he's going to live there without money if he could not do so here, where my father provided him with a home, at all events."

"What was your brother's vocation?" Saxon asked.

"He had none. He was supposed

Get Rid of Those Pimples



Cuticura Soap and Ointment

Will help you when all else fails. Unsightly complexions are often a bar to social advancement and business success. Start life with a clear skin and good hair.

Samples Free by Mail

Cuticura Soap and Ointment sold throughout the world. Sample of each mailed free, with 32-p. book. Address "Cuticura," Dept. 16H, Boston, U.S.A.

The Most Popular Perfume in Daily Use

INDISPENSABLE ON EVERY DRESSING-TABLE



REFUSE SUBSTITUTES!

Always be sure to look for our Trade Mark on the neck of the bottle.

The Federal Life

in the year just passed, increased its Assets, the backbone of any Life Assurance Company, by over

HALF A MILLION DOLLARS

with the result that the Assets themselves now total:—

\$5,400,944.30

If it is taken into account that these Assets are of the highest quality and absolutely dependable, one can easily understand the present high status of this very progressive Company.

A copy of the full Annual Report will be mailed upon request.

The Federal Life Assurance Company

Home Office—HAMILTON, ONT.