

A Product of the Times

(By Nina Welles Tibbot.) The boy was reared in a hotel. It was a fashionable hotel, and the family had fashionable apartments—corner, second floor, front. His father ate at unseasonable hours, to make the suburban trains. His mother took her coffee in bed. The boy ate in the ordinary with his nurse and sucked oranges and sopped cream all unmoletted.

tel her I will return by twelve." The father did not answer, he was absorbed in watching his son. He was wondering if a more inconsequent-looking creature was ever gotten together and put into men's clothes. His little, round, pink face and shock of blonde hair, his thin shoulders and flat body, finished by a pair of legs of such miniature proportions as to make no impression whatever through his trousers. The father sighed heavily, and was turning away when The Boy reached out a little, white hand and exclaimed, "Do not worry, father, I shall be home early." Somewhere in the father's anatomy was a sense of humor that the press of business had not dissolved. He still held his son's limp, little hand, and a smile crept into his features. He had a mind to pretend it was a woman's and fondle it a bit.

very considerate of her—in that position he stood head and shoulders above her. "The question which I am about to ask may seem worse than useless. I am undersized, I am insignificant in appearance, and sometimes I have the notion that I resemble a painted doll. If you accept me, these are some luxuries you will never realize. I cannot carry you about in my arms, so, if you faint in a public place, I can only stand by you until I can call a doctor and a carriage. There are other and graver things. I have never made love to a woman before. I have never seen one that I wanted to marry, and I did not think it worth while to waste time and run chances on any other kind. I have never seen any 'wild oats' or had any 'high times,' since I have never visited a place I could not take my mother. In school I was not an athlete, and I never won honors at any game, but," his voice dropped a shade lower, "I was class president for four years, and made a class-record that had not been equaled in twenty years. In the face of such disparagement, can I hope that you will accept me as your husband?"

Loretto Abbey WELLINGTON PLACE TORONTO, ONTARIO This fine institution recently enlarged to over twice its former size is situated conveniently near the business part of the city and yet sufficiently remote to secure the quiet and seclusion so congenial to study.

St. Michael's College IN AFFILIATION WITH TORONTO UNIVERSITY Under the special patronage of His Grace the Archbishop of Toronto, and directed by the Basilian Fathers. Full Classical, Scientific and Commercial Courses

St. Joseph's Academy ST. ALBAN ST. TORONTO The Course of Instruction in this Academy embraces every Branch suitable to the education of young ladies. In the ACADEMIC DEPARTMENT special attention is paid to MODERN LANGUAGES, FINE ARTS, and PRACTICAL MEASUREMENTS.

School of Practical Science TORONTO ESTABLISHED 1878 The Faculty of Applied Science and Engineering of the University of Toronto. Departments of Instruction: 1-Civil Engineering, 2-Mining Engineering, 3-Mechanical and Electrical Engineering, 4-Architecture, 5-Analytical and Applied Chemistry.

THE TORONTO GENERAL TRUSTS CORPORATION When away on a VACATION Your mind will be relieved if you know that your SILVERWARE and other valuable articles are in a place of safety. The Toronto General Trusts Corporation's vaults are both fire and burglar proof, and its rates are moderate.

FARM LABORERS Farmers Desiring Help for the coming season should apply at once to the Government Free Farm Labor Bureau. Write for application form to THOS. SOUTHWORTH TORONTO

THE WESTERN ASSURANCE COMPANY INCORPORATED 1851 FIRE and MARINE HEAD OFFICE—TORONTO, ONT. CAPITAL \$2,000,000

WM. A. LEE & SON, General Agents 14 VICTORIA STREET Phone—Office Main 592 & Main 5098 Phone—Residence Park 667.

ROYAL INSURANCE CO. OF ENGLAND ASSETS \$62,000,000. DOLLARS C. Mc. L. STINSON Local Manager

ATLAS ASSURANCE CO., LIMITED OF LONDON, ENGLAND ESTABLISHED 1808 CAPITAL \$11,000,000. TORONTO BRANCH, 24 Toronto St. A. WARING GILES, Local Manager

SYSTEMATIC SAVING It's not so much the 3 per cent. interest we pay as the plan by which we encourage systematic, and steady saving that makes our shareholders so successful as money accumulators. Sums of 25c a week upwards received.

EXCELSIOR LIFE Insurance Company Head Office—TORONTO Some Salient Features from Report of 1904. Insurance in force \$7,646,798.35 Increase, 24 per cent., \$1,474,192.85

Legal JAMES E. DAY JOHN M. FERGUSON DAY & FERGUSON, BARRISTERS AND SOLICITORS. Office—Land Security Chambers, 64 Victoria Street, Toronto.

L. O'DONOGHUE & O'CONNOR BARRISTERS, SOLICITORS, NOTARIES, Etc. Dineen Bldg., Yonge and Temperance Sts., Toronto, Ont. Office—Belton, Ont. Phone Main 1581 Res. Phone Main 205

M. C. BRADY & O'CONNOR BARRISTERS, SOLICITORS, NOTARIES, Etc. Proctors in Admiralty. Rooms 67 and 68 Canada Life Building, 46 King St. West, Toronto. Telephone Main 245

H. H. HARN & SLATTERY BARRISTERS, SOLICITORS, NOTARIES, Etc. Proctors in Admiralty. Offices: Canada Life Building, 46 King Street West, Toronto, Ont. Office Phone Main 400

UNWIN, MURPHY & ESTEN C. J. MURPHY, H. L. ESTEN ONTARIO LAND SURVEYORS, Etc. Survey, Plans and Descriptions of Property. Disputed Boundaries Adjusted. Timber Limits and Mining Claims Located. Office: Corner Richmond and Bay Sts., Toronto. Telephone Main 1336

Architects ARTHUR W. HOLMES ARCHITECT 10 Bloor St. East, TORONTO Telephone: North 1260.

Roofing FORBES ROOFING COMPANY—Slate and Gravel Roofing; Established forty years. 153 Bay Street. Phone Main 53.

McCABE & CO. UNDERTAKERS 222 Queen E. and 619 Queen W. Tel. M. 2535 Tel. M. 1406

F. ROSAR UNDERTAKER 240 King St. East, Toronto Telephone Main 1034

Late J. Young ALEX. MILLARD UNDERTAKER & EMBALMER TELEPHONE 679 309 YONGE ST. TORONTO

MEMORIALS GRANITE and MARBLE MONUMENTS Most Artistic Design in the City PRICES REASONABLE WORK THE VERY BEST McINTOSH-GULLETT CO., Limited Phone N. 1249 1119 Yonge St TORONTO

E. M'CORMACK MERCHANT TAILOR 27 COLBORNE STREET Opposite King Edward Hotel

60 YEARS' EXPERIENCE PATENTS TRADE MARK DESIGNS COPYRIGHTS & C. Anyone sending a sketch and description, may quickly ascertain our opinion free whether an invention is probably patentable. Communications strictly confidential. Handbook on Patents sent free. Oldest agency for securing patents. Patents taken through Munn & Co. receive special notice, without charge, in the Scientific American.

B. CAIRNS, Prop. Tingley & Stewart Mfg. Co. RUBBER STAMP METAL STAMPS Seals, Dies, Stencils, 20 King Street West, TORONTO, ONT.

WORLD'S GREATEST BELL FOUNDRY Church Bells and Chime Bells Best Copper and Tin Only THE W. VANZEMER COMPANY Buckeye Bell Foundry Cincinnati, O. ESTABLISHED 1827