

The Royal Bank of Canada



**Farmers' Sons and Daughters
have great opportunities
to-day.**

They never had better chances to make and to save money. Now is the time to lay the foundation of future prosperity by cultivating the habit of thrift.

There is a Savings Department at every branch of this bank. The staff will be glad to show you how to make the first deposit.

CAPITAL AND RESERVES \$35,000,000
TOTAL RESOURCES - \$535,000,000

625 BRANCHES



SEPARATE SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Assistant Medical Officers' Quarters, Westminster Psychopathic Hospital, London, Ont.," etc., as the case may be, will be received until **12 o'clock noon, Friday, August 27, 1920**, for the construction of Assistant Medical Officers' Quarters, Nurses' Quarters, Married Orderlies' Quarters and Tile Conduit from Ward "H" to Nurses' Home, Westminster Psychopathic Hospital, London, Ont.

Plans and Specifications can be seen and forms of tender obtained at the offices of the Chief Architect, Department Public Works, Ottawa, the Superintendent, Westminster Psychopathic Hospital, London, Ont., the Superintendent of Dominion Buildings, Postal Station "F", Toronto, Ont., the Builders' Exchange, Montreal, and the Overseer of Dominion Buildings, Central Post Office, Montreal, P. Q.

Tenders will not be considered unless made on the forms supplied by the Department, and in accordance with the conditions set forth therein. Each tender must be accompanied by an accepted cheque on a chartered bank payable to the order of the Minister of Public Works, equal to 10 p. c. of the amount of the tender. War Loan Bonds of the Dominion will also be accepted as security, or war bonds and cheques if required to make up an odd amount.

By order, **R. C. DESROCHERS,**
Secretary.

Department of Public Works,
Ottawa, August 3, 1920.

THE MOLSONS BANK

Incorporated in 1855
Capital and Reserve \$9,000,000
Over 130 Branches

BEFORE CROPS ARE SOLD

Farmers needing money while waiting to market crops or stock are invited to consult with the Manager at any of The Molsons Bank Branches.

Savings Department at all Branches

To make a long story short, that was why "Big Fidelity" did not appear at the Oratory Contest, having withdrawn. But he did appear in time for the banquet, after the closing dance. And he did grip Phil Carol's hand and congratulate him, just as Phil came into the dining hall, with Carol Seymour, all smiles, beside him.

"Pshaw!" said Phil, "I wouldn't have got it if you had been there, Fid. Everyone knows that. I feel like a cad to take it."

"Couldn't go up against you, Phil,—couldn't, really." And he spoke the truth, for between him and the Oratory Contest, more impassable than a wall of adamant, stood the smiling vision of a little gray lady with a mauve bonnet.

There is not more to tell this time. All this happened just before the war broke out. When the call to arms sounded "Big Fidelity" was among the first to enlist. All through it he and Jack Ransom kept more or less together, forging forward over the long trails, stumbling together in the midst of the grime and smoke, suffering together. In a rose-covered cottage at home—for a streak of good luck had come to Phil Carol, and he had married—a dark head and a golden one often bent over the College Notes. Sometimes Phil sat very still afterwards, looking out of the window with far-seeing eyes, and once Carol (how often he modelled at her in banter over the name!) came and read over his shoulder.

"Dear old Fiddis!" she said presently. "It's just about what one would have expected him to do. He was always splendid. But he was always an odd fish, wasn't he?"

A Story for the Children.

PRIDE GOES BEFORE A FALL.

(BY M. BERNICE CLAYTON.)

Mrs. Arnold sat down on the shady front veranda and opened the letter that she had just carried from the mailbox. After reading it twice over she turned and addressed her twelve-year-old son, "Jack, your Aunt Emma has just written that Fred will spend the first three weeks in August with us. You will hardly remember your cousin but he is about your age so I imagine you will have happy times together." Jack hailed the coming of his cousin with great delight and lived in a state of high excitement until the first of August when Fred finally arrived.

Jack spent the whole first week initiating his city cousin into the mysteries of farm life. But on the second Monday of his stay when time began to drag heavily on their young hands, the two boys sat down on the old granary steps and tried to devise some new plan of amusement. Suddenly Jack's face beamed, "I'll send for old Bill Peters and Tom Hardy," he announced, gleefully. Instantly two hasty messages were despatched and in an incredibly short time the said Bill and Tom arrived, eager for an afternoon's fun such as they always enjoyed at Hillcrest Farm.

After the necessary introductions lively little Bill suggested a game of Hide-and-Seek. The others readily acquiesced and so they played for nearly an hour in hearty and congenial companionship. But when Fred was made "it", not being very familiar with the game or the hiding places the boys got "home free" the first time and the second time he had to "free nigger" them. They laughed at him for giving up so easily, so when Jack hid his face on the old brick wall and began, one, two, three, Fred decided to be the last one caught.

He ran into the stable and looked quickly about for some secure hiding place. Near the wall a rickety old ladder led up to the hay loft, but his uncle had forbidden and Jack had warned him not to climb into the loft. But now he thought of all this with bitter resentment and lifting his red head proudly began to climb laboriously up the old ladder. When he stepped into the loft he drew a deep sigh of relief. Of course, Jack would never think of looking for him here. He would show these country boys that if he did come from the city he knew a little about hiding and with this thought he again lifted his small head so proudly that he didn't notice the open trap-door directly in front of him.

At the first step in the loft above patient old Dobbin looked up from his

afternoon meal with a mild glance of inquiry. But as the steps came nearer and nearer until they were directly over his head the look of inquiry changed to one of reproach and finally into frightened surprise as a pair of boyish legs shot through the trap door and a dismayed little boy lit with a great thud in the middle of his broad back. With a wild jerk of fear, Dobbin freed himself, bolted quickly out of his stall, passed the trio of amazed boys near the stable door, at the top of his speed and with old Sport at his heels dashed up the road, while the thoroughly frightened little boy on his back called loudly for help.

With that natural instinct, which is Nature's gift to the farm boy, the three boys that were left behind understood plainly the whole situation and after the first shock of surprise was over, they leaned against the stable door and laughed as only twelve-year-old boys can. When the last convulsive burst was over they ran to the old buggy shed, climbed on their bicycles, and hastily departed in high glee, for the scene of action.

When they rode around the bend at the half-mile mark they were confronted by Old Dobbin, who was now quite quiet once more, and was finishing his interrupted meal with a dainty morsel of grass. But Fred had made no attempt to climb off his back and once more the boys understood without asking that he did not know how or where to climb off. So Jack came near to the horse and lifting up his sunburned arms said kindly "Here, Sonny just make a jump and I'll catch you." But Fred saw the other boys exchange quick winks and so once more lifting his head skyward he replied proudly, "No thank you, I prefer remaining where I am," and so they stood for a long time, Fred looking white and determined and the other boys nearly ready to burst with suppressed laughter.

Honk! Honk! as the mail man's red car shot swiftly around the curve it sounded out its customary warning. The boys quietly moved to the side of the road for it to pass. But not so Dobbin! As his eyes caught the first glint of red and his ears the first sound of the old horn he lifted his head and was off down the road as fast as four fifteen-year-old legs could carry him.

As Dobbin still ran swiftly away from the motor that was now lost in a whirl of dust on the distant hill top, Fred wondered anxiously if he would have to spend the remainder of his life on Dobbin's back. He could see no other alternative so heaving a heavy sigh, he hung on wearily.

Suddenly he had an inspiration. They were approaching an old wild apple tree that leaned its branches far out over the road. As old Dobbin shot under the tree at full speed Fred lifted up both arms, grabbed frantically for a low horizontal limb, caught it, and for some moments hung suspended between heaven and earth. But all at once there was a quick crash; followed by a loud splash and Fred found himself lying in a deep puddle of mud that the tree shaded and kept from drying.

He was in a very sad condition, being covered with damp sticky clay from the tip of his neat shoes to the top of his bright auburn curls: This was too much for his already overwrought nerves and laying his tired head on his dirty sleeve he sobbed bitterly. It was just at this moment that the other three boys cycled up to view the wreckage. After satisfying themselves that the only injury sustained was to Fred's insufferable pride and the only serious hurt to his sensitive feelings they laughed until the woods and fields echoed in sympathy.

But as the laughter rose, so in accordance did the sobs, so as soon as it was possible the boys stopped laughing in respect to the dejected, miserable heap in the mud puddle and Jack stooped down and inquired sympathetically, "Why, what's the matter, Fred?"

Fred gave a violent jerk away from Jack and sobbed out indignantly, "You go on away and leave me alone, Jack Arnold. If you had any sense you could surely see what's the matter. I'm going to write right home and tell my mother on you 'cause it's all your fault and..."

This insinuation against their friend angered the two loyal visitors and they sang tauntingly, "Sure baby, 'at a way to do it. Get in a mess and blame it on Jack. Just reach in your pocket and pull out a nice clean sheet of stationary and write quick, and tell your mama that Jack sent you up in the hay loft,

then pushed you through the trap door, untied Dobbin's strap and then hit him hard and said, 'Giddap, Dobbin'."

Here Jack interrupted them with a stern look which they knew meant silence and turning again to his cousin said truthfully and unashamedly, "Now Fred, you know very well this wasn't my fault. I warned you several times about the loft and also offered to lift you off the horse but you are so proud and self-reliant and you know pride goes before a fall," he finished sarcastically.

Now Fred knew perfectly well that it was his pride that had caused his two falls and put him in his present condition but it was one thing to acknowledge it in the depths of one's own heart and quite another to be told so by one's own favorite cousin, so as misery loves company he endeavored in his best possible manner to make the other three boys quite as miserable as himself in the next half hour.

Then at a sign from Tom the boys lifted the protesting and unwilling Fred to a clean spot on the roadside and proceeded to brush mud with great alacrity. When they had him looking quite respectable once more Jack sat down on the grass beside him and putting a friendly arm on his shoulder said cheerfully, "Aw, shucks! kid, cheer up! You're in an awful mess but you might be worse. I'm awful sorry I laughed, honest, I am but I just couldn't help it."

"We're sorry, too," chimed in two eager voices—Jack paid no heed to this interruption but continued tactfully, "Let's go back to the house. I think—yes I'm almost sure that mother's making pancakes for supper." This startling announcement was hailed with a whoop of delight and the reluctant Fred was restored to his wonted cheerfulness.

The remainder of the short summer afternoon was devoted to such purely boyish pursuits as climbing trees, hunting bird's nests, and chasing butterflies and the boys were almost sorry when the big supper bell rang and called them from their play.

On reaching the big cool farm dining-room they were surprised to find another visitor already there before them. It was Mr. Morgan, the town lawyer, and after he had given each boy a hearty greeting he turned again to Mr. Arnold and they entered into a long discussion of a certain Mr. Brown who had lost all his possessions and been ruined entirely by his foolish pride.

The boys were so busy with the promised pancakes that they paid no attention to the conversation until Mr. Morgan said earnestly, "Yes, it surely was a wise, old philosopher, who said, 'Pride goes before a fall.' It is very true, is it not?"

"Ay! ay! sir," responded Fred so unexpectedly and devoutly that every one looked at him in astonishment until he hid his blushing, embarrassed face in his napkin. But Mr. and Mrs. Arnold and their visitor could not understand why the other three boys laughed so long and hilariously. Can you?

Trees as a Crop.

The experiment of an Ohio man suggests a practical use for abandoned and for worn-out farms. This man, who owns a sixty-acre farm on which he no longer lives, but which he desires to keep in the family, has planted the whole tract with trees.

First, he set out thirty-five thousand Norway spruces over an area of eleven acres; from that part of the farm he expects soon to harvest profitable crops of Christmas trees for the city markets. In the places left by the removal of the spruces he intends to plant chestnut seedlings; by the time all the spruces are gone the chestnuts will come into bearing. In other parts of the tract he has planted catalpa, black locust, box-elder and sycamore. Within five years the whole sixty acres will be in forest.

The farmer himself may not live to market much of the lumber that the old farm will produce, but his descendants will get generous returns from his wise investment.

Thousands of farmers in this country could do profitably what he is doing. Some farms are worn out from lack of fertilization, and do not yield the crops they once yielded; others have been abandoned because nature never intended them for agricultural purposes.—Youth's Companion.