

naturally re-
of cost of pro-
being the fact
remedy can now
x, or a quarter
had to be.
who looked in-
mison does not
on the investi-
ly proved that
only derived
om Fruit-a-tives,
ly anxious to let
ering know the

**INGS AND
MPANY**

ED)
000,000.
RCH STREET.
EEN ST. WEST.
O/
/O
ON DEPOSITS.
y Cheque.
ours:
ays 9 a.m. to 1 p.m.
vening 7 to 9.
anaging Director.

NCE

SS CO. of Ontario
OFFICE: TORONTO
SITS
QUE WITHDRAWAL
t allowed on deposits
upwards, compound-
issued for \$100 and
m 5 to 10 years; in-
per annum, payable
ve may be forwarded
mail.
nt. J. BLACKLOCK,
Manager.

Assurance Co.

aterloo, Ont.
at Ottawa.
al, \$100,000.
insurance in a separ-
ainers—thus giving
their superior longe-
Its security is un-
of assets to liabilities
ia, save by one Com-
It added a greater
plus last year than
ENTS WANTED.
Managing Director

Windows

ART GLASS
Send for References.
E, LONDON, Ont.

BELL COMPANY

iver St. 177 Broad-
St. N. Y. N. Y.
actory Superior
HIME SCHOOL & OTHER
BELLS
LLS
School Bells. Send for
ELL Co., Hillsboro, O.



NOW

is the time to begin to save money. If you acquire the habit of saving money while you are *young*, you will not want when you are *old*.

**THE
Bank of Toronto
invites your
Savings Account**

Interest is paid on all Savings
Balances twice a year.

**THE BANK OF TORONTO
ASSETS - - \$30,000,000**



**THE
UNCERTAINTY**

of existence is matched only by the certainty of life insurance. The one suggests the other as the best means of securing to the family a guaranteed provision for the comforts of life.

The unexcelled financial position of the

**North American
Life**

suggests where the insur-
ance should be placed.

Home Office, Toronto, Ont.

J. L. BLAIKIE, - - - President.
L. GOLDMAN, A.I.A., F.C.A.,
Managing Director.
W. B. TAYLOR, B.A., LL.B., Sec.

position, nor that his surly remark lost him the chance.

"What he wants," two men were talking of a third, "is a truck that will come right up to the job and load itself." Tom was that kind of a boy. He would do his work—yes, but in a grudging sort of way, and never in the way he was told to do it if he could possibly devise another. Unless constantly called to order, he would tip back his chair in his leisure moments, put his feet on top of the table, and drum with his fingers. Tom lost his place after a very short trial, and so will every boy who takes no pains to be as he is told or to be courteous.

Then there was Jimmie. Jimmie met me one freezing cold night when I was waiting on the corner for my car. He pulled up his thin little jacket—I could see a cotton waist under it—and stuck his hands into his pockets. "That's a brave little fellow," I said to myself.

"Waiting for the cars?" he called. Then he danced toward me and held out a key. "See," he cried, "I unlock the cars with this," and his eye shone. He saw that I understood hit bit of cheery fun, and I think he must have known that I like boys. Jimmie is a philosopher.

It is interesting to note that no fewer than 12,000 animals will be on view at one time in the buildings and on the grounds of the Canadian National Exhibition, from August 26th to September 11th. This vast total is made up of twelve or thirteen hundred horse, eight or nine hundred cattle, eleven or twelve hundred sheep and swine, eight or nine hundred dogs; and upwards of 4,000 poultry and pet stock.

THE FEAR OF THE LORD.

It is a chaste and holy fear, closely linked with godliness, which without thought of consequences hates sin and fears to commit it, because it is an offence against a loving Father. This gift as it views God as a Father produces hatred for the least sins, and sensitiveness of conscience, "a quick understanding" in discerning them, and poignant contrition for them when discovered; and consequently it leads the soul to avoid all occasions of evil, and to use all means in its power to repair the past and correct the future. It is outwardly manifested by a "recollected" manner, and habitual self-control, and when perfectly exercised terminates in the fruits of modesty, temperance, and chastity, to be detected in demeanour, and in the mode of using necessities or pleasures. Though it loses not the sense of God's fatherly love, yet it keeps down all presumptuous impulses by the recollection of His majesty and sanctity, and gives a subdued and measured character to devotional acts. —Archdeacon Hutchings.

To clean light straw hats by brushing with flowers of sulphur, moistened with lemon-juice. Rinse well with clear cold water, but do not let the hat lie in the water and get soaked.

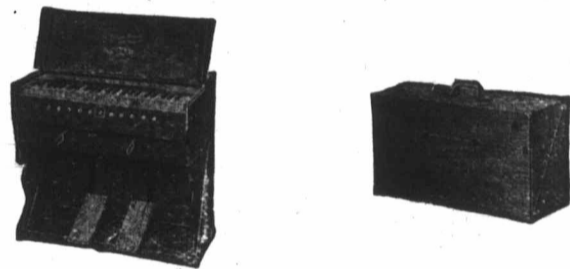


There are times when lives hang on the hand of a watch - at such times it is well if the watch be an **ELGIN**

Every Elgin Watch is fully guaranteed. All jewelers have Elgin Watches. "Timemakers and Timekeepers," an illustrated history of the watch, sent free upon request to **ELGIN NATIONAL WATCH CO., Elgin, Ill.**

Gourlay, Winter & Leeming
Toronto Hamilton Winnipeg

The Bilhorn Telescope Organ



THE PERFECT FOLDING ORGAN

The Bilhorn Telescope Organ represents the acme of perfection in portable organs. They are used with enthusiastic pleasure in almost every part of the world. They are constructed of three-ply oak, thoroughly seasoned, and will stand the severest extremes of climate.

The Bilhorn Telescope Organ is not a toy, but a perfected organ, rich in tone and substantial in construction. It provides the maximum of strength and volume with the minimum of weight and size.

The Bilhorn Telescope Organ is the easiest portable organ to handle. It is simplicity itself, requiring only four motions to open and close it, and in four seconds it can be made ready either for use or travelling. Anyone can handle it without fear of injuring the instrument.

The Bilhorn Telescope Organ is made in two sizes, one containing 39 notes, the other 49 notes. Both contain two sets of reeds throughout. The weights, dimensions and prices are as follows:

STYLE 2		PRICE, \$35.00
When Open.	When Closed.	
Width - 15 inches	Width - 11 inches	
Length - 23 1/2 "	Length - 23 1/2 "	
Height - 36 "	Height - 16 "	
to top of cover		Net weight, 29 lbs.
STYLE 3		PRICE, \$40.00
When Open.	When Closed.	
Width - 15 inches	Width - 11 inches	
Length - 29 "	Length - 29 "	
Height - 36 "	Height - 16 "	
to top of cover.		Net weight, 34 lbs.

For the purpose of creating new interest and, if possible, doubling the already large sale of these wonderful instruments, we are at present offering **A DISCOUNT FOR CASH OF 10 PER CENT. FROM THESE PRICES.**

GOURLAY, WINTER & LEEMING
Sole Canadian Agents for Bilhorn Organs

TORONTO - 188 YONGE STREET
Hamilton Branch, 66 King St., W. Winnipeg Branch, 279 Donald St.

In Many a Hard-fought Competition

THE KARN PIANO

Has come out victorious. The musical qualities of THE KARN are quickly discerned when put to the test and by comparison its merits overshadow competitors. Some people have bought pianos without first seeing the Karn and afterwards regretted doing so.

WHEN A KARN ENTERS THE COMPETITION RANKS IT IS A CERTAIN VICTOR.

THE D. W. Karn Co. LIMITED

Manufacturers of Pianos, Reed Organs, Pipe Organs and Piano Players.

WOODSTOCK, - ONT.

In answering any advertisement it is desirable you should mention **The Canadian Churchman.**

Bells 100 lbs. to 10,000 lbs. McShane's
Any tone desired—Chimes, Peals, Single.
McSHANE BELL FOUNDRY, Baltimore, Md., U.S.A.