

THE HOME SAVINGS AND LOAN COMPANY LIMITED

In business as a Savings Bank and Loan Company since 1854.

HEAD OFFICE:
78 Church St., Toronto

BRANCH "A"
522 Queen St. W.
Cor. Hackney

Assets \$3,000,000.

3 1/2% Interest allowed on Deposits from Twenty Cents upwards.

Withdrawable by Cheques.

Office Hours:

9 a.m. to 4 p.m.

Saturdays 9 a.m. to 1 p.m.

OPEN EVERY SATURDAY NIGHT
7 to 9 O'Clock.

JAMES MASON, Managing Director

FEDERAL LIFE

Issues Best Investment Insurance Policies.

A Strong and Reliable Canadian Company.

HEAD OFFICE:
HAMILTON, - - CANADA.
DAVID DEXTER,
President and Managing Director.

The Dominion Life Assurance Co.

Head Office, Waterloo, Ont.
Full Depos at Ottawa.
Paid-up Capital, \$100,000.

This Company offers insurance in a separate class to total abstainers—thus giving them all the advantages their superior longevity entitles them to. Its security is unquestionable, its ratio of assets to liabilities is unsurpassed in Canada, save by one Company (much older). It added a greater proportion to its surplus last year than any other.

AGENTS WANTED.
THOS. HILLIARD, Managing Director.

The Central Life Insurance Co.

Head Office, Toronto.
Authorized Capital, - - \$1,000,000.00
Subscribed Capital, - - \$ 500,000.00

Our rates are most favorable to the insuring public. Our Policies are unconditional from the date of issue. Our Reserves are based on the highest Government Standard. — First-class positions for men of character and ability. — Write to the Head Office of the Company for particulars.

THOMAS CRAWFORD, M.P.P., - - - President
J. M. SPENCE, - - - - - Managing Director

BELLS

Steel Alley Church and School Bells. Send for Catalogue. The C. S. BELL Co., Hillsboro, O.

"LOVE YOUR ENEMIES."

When, bending at the mercy throne,
You pray for all you love,
Oh, do not ask for those alone
A blessing from above.
Christ bids you in your sacrifice
To pray for others, too;
For lukewarm friends, for enemies,
Who never pray for you.

For those who wound with bitter words,
Who say untruthful things,
Whose slander, worse than two-edged swords,
Deep wounds of anguish brings;
Entreat, when at God's throne you bend,
His grace may these subdue;
Thus be to those in deed a friend,
Who never pray for you.

And when He melts the stubborn heart,
Subdues th' obdurate wills,
Bids every evil thought depart,
And with His presence fills;
Then, to your supplications given,
These foes, in friendship true,
Will henceforth at the throne of heaven
Pray earnestly for you.

—Ebenezer Palmer.

NEW MILITARY FEATURE.

As a regular feature of the programme before the Grand Stand, both afternoon and evening, at the Canadian National Exhibition, Toronto, August 29th to September 10th, will be presented an Artillery Musical Drive. For the first time outside of England this exhibition will be given with six instead of four guns and with six horses to each gun. The music will be furnished by the famous Black Watch Band, the musical feature of this year's Exhibition, and which visits Canada for this event by the gracious permission of His Majesty King Edward VII. and the commanding officers of the 42nd Royal Highlanders.

JACK'S KODAK.

Whenever Uncle Jack came to see Jack junior, his namesake, he always brought him something. This time he delighted Jack more than ever before, for he brought him a small kodak.

Although Jack was only a little fellow, he soon learned to use it very well, and felt very proud, indeed.

"Now," said Uncle Jack, when he said "good-by," "give and get as much pleasure as you can out of my little present until I come again."

Uncle Jack always said something like this, and it was a help to Jack to remember it when he did not feel like lending his things.

One day his brother sent Jack on an errand. He carried his kodak with him, for he thought he might get a picture. Presently he passed a small house. There were three children in the yard. They were sitting huddled up by the fence, and the two little boys were crying.

The little girl, who was older,

looked as if she wanted to cry too. When Jack saw them he thought it would be fun to take a picture and call it "The Cry Babies." He decided he would do this—it would be such a funny picture to show the boys.

Just then he thought of Uncle Jack. It was not very kind to make fun of those little boys, and it would not be giving any pleasure to take a picture of them when they were so distressed. He opened the gate and went in.

"What's the matter?" he said.

The little boys did not answer, but, presently, the little girl said: "We are so lonely without mother; she has gone away because father is sick, and she had to go with him, and we miss her, and a neighbour is taking care of us."

And here the tears came in her eyes.

"Don't cry," said Jack.

Then a happy thought came to him.

"I'll tell you," he said. "I'm going on an errand for mamma, and when I come back I'll take a picture for you, and you can send it to your mamma; it will surprise her."

The children were delighted. "Can you, really?" they said. "We will get ready."

Jack hurried back. The children were waiting for him and had put on their best clothes. The little girl stood between her two brothers. Jack took two pictures.

"When they are finished I will bring them to you, and you can send them to your mamma," said Jack.

The children were now smiling happily.

Jack felt happy also. He was so glad he had not taken "The Cry Babies!"—Susy L. Bacon, in Youth's Companion.

We live by days. They are the leaves folded back each night in the great volume that we write. They are our autobiography. Each day takes us not newly, but as a tale continued. It finds us what yesterday left us; and so we go on; every day is telling to every other day truths about us, showing the kind of being that is to be handed on to it, making of us something better or something worse, as we decide.—J. F. W. Ware.

Tired of Life, Had No Energy.

Was a Victim of Nervous Prostration for Three Long Years—How Strength was Regained.

Mr. Isaac Kingston, the well-known harnessmaker of Wall Street, St. Catharines, Ont., writes: "For three years I was a miserable man. Life was not worth living, and no one can imagine what an existence I put in. I was tired at night, tired in the mornings, and could only drag myself about."

"A few months ago I was advised by a friend who had been cured by Dr. Chase's Nerve Food to give this medicine a trial. I did so, and to my delight and surprise it was just what I needed. I am a new man as far as feelings go after having used six boxes of Dr. Chase's Nerve Food. This great food cure has done what other medicines failed to do."

Dr. Chase's Nerve Food, 50 cents a box, at all dealers, or Edmansons, Bates & Co., Toronto.

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.