

THE DOMINION BANK

Capital Paid up \$4,700,000
Reserved and
Undivided Profits 5,700,000
Total Assets 60,000,000

SAVINGS DEPARTMENT

Special attention given to Savings Accounts.

Interest allowed on deposits of \$1 and upwards.

FREE
Handsome Doll and
Lovely Folding Doll Go-
Cart FREE TO YOU

We will give you absolutely free this handsome imported doll and lovely folding doll go-cart. Our large handsome dolls are fully jointed, can sit down, close their eyes and go to sleep just like real babies. They are fully dressed with fine dress, lace trimmed underwear, shoes, stockings and lovely hat, all complete.

The Lovely Folding Go-Cart we give you with the doll is the newest style. The body is solid steel with strong wheels and axles and folds up tight to put away just like a real baby's go-cart. It is nice enough for the finest doll in the land. **Girls**—All we ask is that you sell only \$3.00 worth of our handsome jewelry novelties at only 10 cents each. They sell like hot cakes. Every lady or gent will buy half a dozen. Return our money, only \$3.00, after you sell the goods and we will promptly send you this handsome doll and doll go-cart exactly as represented. We arrange to stand payment of all charges right to your door. Write to-day.

DEPT. MUTUAL CREDIT CO., TORONTO, ONTARIO



A Good Companion

Nothing could serve as a better companion to one who lives in rooms or apartments than an electric chafing dish. It is ready in an instant, makes no heat or muss, and will cook anything that will fit in. It is one solution of the "cost of living" problem.

Phone the Comfort Number

Adelaide 404

The Toronto Electric Light Co. - Limited

12 Adelaide Street East

THE CROSS WAYS.

Sibyl, her pretty girlish face angry and mutinous, dashed from the room, slamming the door behind her. In the silence that followed, her lips words still seemed to echo. "It isn't fair—just because you're the oldest and have always had things, that we should never have anything. It's our turn. How would you have liked it when you were eighteen? You've had your good times. It's just downright selfish of you not to let us have ours, and I'm going to say it out for once, so now!" Virginia drew a long breath. It had been "said out" unquestionably. Going to the door she turned the key. It

SHE REFUSED IT

"Here's something as good," said the clerk in the store. Said the Lady: "I think I have heard that before; pray keep your advice; pray keep yourself calm; what I want is **CAMPANA'S ITALIAN BALM.**" This was a sagacious woman. She wouldn't be put off with the inferior substitute; she insisted on having the best toilet preparations on the market.—E. G. WEST & CO., Wholesale Druggists, 80 George St., Toronto.



The Canadian Churchman. "I'm Lost."

Send this beautiful Christmas number to all your friends—only 25 cts. post paid.
Canadian Churchman,
Toronto, Ont.

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NERVOUS INDIGESTION

spoils the enjoyment of life and makes everyday work a toil.
The digestive powers are toned up and assisted in a remarkable degree by a cup of Bovril at eleven in the morning or before retiring at night.

BOVRIL

is concentrated beef

had been coming for a long time—some such crisis as this; now that it had come, she was going to face it without flinching. She seated herself before her dressing table, and looked steadily in the glass. Yes, it was true—she was not so pretty as she had been; the first girlish bloom was gone—gone to Sibyl and Evelyn. "Point one," she said, slowly. "Virginia Crane, you are jealous of your little sisters. Point two. Sibyl is right. You've had your good times, and it is their turn. Point three. Something must be

your party?" Sibyl stared in bewilderment, the colour flooding her face. "Oh, Virginia," she gasped, "do you mean it? I—," impetuously she threw her arms about her sister's neck—"I was such a horrid pig!" she cried. And suddenly there came to Virginia a strange thought. Suppose in the "good times" she were missing the joy of being a sister.

God hath spoken once; twice have I heard this; that power belongeth unto God.

Crippled With Sore Back

Kidneys Were Badly Diseased and She Didn't Know It.

Was Completely Cured by Less Than Three Boxes of

DR. CHASE'S KIDNEY-LIVER PILLS

Women are very often deceived and mistaken in regard to kidney disease. The pains in the back are attributed to other derangements, and kidney disease is allowed to run on and on until beyond the reach of medical science.

There is needless suffering, and life itself is risked, because backache is not recognized as the most marked symptom of kidney disease.

There is no treatment which so quickly relieves and cures kidney pains in the back as Dr. Chase's Kidney-Liver Pills. As proof of this read Mrs. Patterson's letter:—

Mrs. Richard Patterson, Haldimand, Gaspé Co., Que., writes: "I will gladly say that I was cured of kidney trouble by using Dr. Chase's Kidney-Liver Pills. When I began using this medicine I was crippled with sore back and did not know what was the trouble. In looking over Dr. Chase's Almanac I saw Dr. Chase's Kidney-Liver Pills advertised and decided to try them.

"I had not used two boxes before my back was all right, and before I had completed the third box was entirely cured. There has been no return of the old kidney trouble, and I therefore believe the cure to be permanent."

One pill a dose, 25c. a box, at all dealers, or Edmansson, Bates & Co., Limited, Toronto.

done at once. What shall it be?" There was a long silence after the third point. Virginia was thinking. There were several things she might do. She could go abroad with the Clarendons. She thought that over for a while then she put it aside. "I won't shirk!" she declared. She could take up settlement work, for instance. That, too, she rejected. "It wouldn't," she said, with grim humour, "be fair to the poor. They have enough to bear without having to help out the poor rich." There remained one way, a very distasteful one, but she could do it—at least she could give it a trial. She would study the art of being an older sister. It would not be easy for her to step aside gracefully, not half so easy as for some girls, but she could try; she could study it as she had studied over her music. For an hour she sat there thinking it out. Then she opened her door. "Sibyl!" she called. Sibyl, half-ashamed and half-defiant, came hesitatingly. "I have changed my mind about the concert," Virginia said. "You're right—it is your turn. I'll stay and entertain Aunt Garcia. And would you like to wear my string of pearls to