

L. CH ER - nomy.

but that was before ere ever built when ent," said Mrs. Max- k a box wagon, and ver it like the gypsy sometimes, and put ey had to have into sometimes, the chil- unge on the beds all

See to IN ER ty business essional

t to drive slowly, for oor, and they were all they had crossed our ay." "How did they eat?" asked Esther. ooked by the road- amp-fire. They took ng, and often they at stores when they through towns. Then, dpa killed game and h helped them very and-by they got into ntry, where there were ld animals and they careful. Great-grandpa with fever, and poor had to do everything e care of him besides. drove the horse, with r lap, watching for t night was afraid to t for fear of Indians.

THE
DOMINION BANK ESTABLISHED 1871

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18 Branches in Toronto

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The
Home Bank of Canada

QUARTERLY DIVIDEND

Notice is hereby given that a Dividend at the rate of Six Per Cent. per annum upon the paid-up Capital Stock of the Home Bank of Canada has been declared for the three months ending the 30th of November 1909 and the same will be payable at its Head Office and Branches on and after Wednesday, the 1st day of December next. The transfer books will be closed from the 15th to the 30th November both days inclusive.

By order of the Board,
JAMES MASON, General Manager.
Toronto, Oct. 21st 1909.

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She was ill herself when they reached the town where her husband had business, but kind friends took care of them all, and helped them get settled." "And we thought she was a coward!" said Esther. "I am sorry." "You see, very old people are timid about everything," explained their mother. "Great-grandma could not go West in a wagon now, but she did it bravely when she was young and strong. I don't think my little boy and girl will ever have to face Indians and kill wild animals, but I hope they will always be brave wherever they are, and remember that there must be



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no coward in great-grandma's family." "We'll both remember," said the children solemnly, and then they stole softly into the sitting-room to take another look at the little, old lady who had driven the big horses over trackless plains, with her gun in her lap, to her new home in the great West.—"Herald and Presbyterian."

A SERMON FOR LITTLE FOLKS.

"If ye know these things, happy are ye if ye do them."—St. John 13:17. I.—"These things"—that is, your duties—wherever you are: 1. At home, obedience and respect to parents, and kindness to brothers, sisters and servants. 2. At school, respect to teacher, faithfulness in study and fairness in play. 3. At church, be quiet, listen, worship, and give your heart to the Saviour. 4. On the street, good manners, modesty, kindness, minding your own business. II.—How should you do your duty? 1. Not for pay. That is a low motive. Some always ask, "What will you give me?" 2. But from love. So did the Saviour when a boy at Nazareth, so the angels do God's will, which is only another name for duty. This will make you do it cheerfully. 3. Better every day. By trying to do your duties you will become more skilful; so you improve your reading, writing and music. St. Peter said, "Grow in grace."

THE FAITHFUL WATCHER.

In the Greyfriars Churchyard, just under Edinburgh Castle, is a monument raised to the memory of a faithful dog, who, having followed his master's steps while he lived, would not leave him when he died, but lay on his grave day after day. Kind hands brought him food, and would have taken him away to a place of shelter, but he refused and always came back to the grave. So years passed by, and at length this faithful watcher himself lay dead on the grass which covered his master. Visitors to the old churchyard look at his statue, and admire his fidelity.

Discouragers.—It is curious to observe how, even in modern times, the arts of discouragement prevail. There are men whose sole pretence to wisdom consists in administering discouragement. They are never at loss. They are equally ready to prophesy, with wonderful ingenuity, all possible varieties of misfortune to any enterprise that is proposed, and, when anything is produced and has met with some suitable success, to find it. A work of art was produced in the presence of an eminent cold-water pourer. He did not deny that it was beautiful; but he instantly fastened upon a small crack in it that nobody had observed, and upon that crack he would dilate whenever the work was discussed in his presence. Indeed, he did not see the work, but only the crack in it. That flaw, that little flaw, was all in all to him.

THE
Bank of Toronto

Head Office:
TORONTO, CANADA

RECORD for year ending 30th Nov. 1909

Being the 54th Year of Business

DEPOSITS - \$34,573,897
Increase for year \$7,694,092

LOANS AND INVESTMENTS } \$37,438,588
Increase for year \$6,186,300

TOTAL ASSETS \$47,989,693
Increase for year \$8,234,090

Capital paid-up \$4,000,000
Reserved Funds 4,818,871

INCORPORATED 1855

Interest paid on Savings Accounts at our 77 Branches in Canada.

Ald. Thos. L. Church who has so capably represented Ward 2 for five years for the Board of Control, is a candidate for the Board of Control. He is a graduate of Toronto and Trinity Universities, was superintendent of All Saints' and is very popular among the young men of St. Simon's and All Saints'.



As a Beautifier of the Skin Dr. A. W. Chase's Ointment holds a unique position. It does not clog the pores as do unsanitary powders but positively promotes a healthful action of the skin and thereby makes it clear, soft, smooth and velvety. It soothes irritation and inflammation, cures chafing, pimples and blackheads, and all kinds of skin eruptions, including the worst cases of eczema and salt rheum.

Dr. A. W. Chase's Ointment.

Stops itching promptly and heals the skin quickly. It is antiseptic and therefore of utmost value in preventing blood poisoning when applied to scalds, sores and wounds. Dr. A. W. Chase's Ointment has a world wide reputation as a cure for itching skin diseases. Imitations and substitutes will only disappoint you, 60c. a box at all dealers or Edmanson, Bates & Co., Toronto. Write for a free copy of Dr. Chase's Recipes.