

TORONTO
OFFICE
CANADA
1855

BUSINESS
INDIC

BER, 1912

- \$5,000,000
ear 391,950
- 6,176,578
ear 516,508

ON 5,474,917
ear 612,485
- 41,622,345
ear 495,681

ITS 48,126,011
ear 2,516,789
- 59,226,548
ear 2,158,884

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EPOSITS

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David reached the room first. Betty did not know till later what happened, she thought she heard him stumble and give a little cry, but when she had turned up the light and looked round, David was nowhere visible.

David was meanwhile seated under a big table in the corner, concealed by the cloth, and was looking in dismay at his blue suit, wet from knee to chin, and trying to understand what had happened.

"Oh, dear, how cold it is," cried Granny. Aunt Florence turned at

once to the window. "It surely must be open," she said.

"I'll—I'll see," cried Noel desperately, and Aunt Florence turned away. As she passed Betty the train of her rose-pink gown swept across her feet. "Why, my feet are wet!" cried Betty, staring down at them.

"Shut the shutters as well, will you, dear?" mother said to father, "then there can be no draught."

Father obeyed, at least he was going to when he stopped suddenly and stared anxiously at the floor. He was standing in a pool of wet slush.

"What on earth is this!" he cried, "someone must have left the windows open, and the snow has drifted in; what gross carelessness!" He was quite angry, and before anyone could stop him had flung the curtain back, and there—

Instead of the great snow-white ball, glowing under its crown of candles and holly, there was nothing but a collapsed mass of dirty snow.

Betty shrieked. "Oh, my presents," "You are all to go to bed at once," commanded their father. Dismay fell on everyone, but no one disputed the order, and four miserable figures straightway crept up the stairs. Bob was already there when they got there, and in a very short time five small beds contained five of the most dejected, unhappy little persons that surely beds ever supported. Betty, Enid and David sobbed and cried unashamed, Noel and Bob felt they could never leave their beds again and face a jeering world.

Noel did, though, and before very long. "P'raps it's better to tell them," he said to Bob, and jumping out of bed drew out the bath from under it. A moment later he was in the night nursery. "I say, kids," he said in a strange voice, "it isn't quite as bad as it seems; look!" and in his arms he held all their curiously shaped and tied-up parcels. "We forgot them, and—and we didn't like to tell you. I was going to slip them in somehow when we smashed up the snowball. I'm awfully sorry, but it's a good thing now." It was indeed. It was not everything, but it was some comfort to know that the things they had saved so long and hard for were still in existence.

"But—but nobody will care to have our presents now," sobbed Enid, and this gave them the keenest pain of all. Their mother, coming to the door at that moment, heard the sobbing remark, and with her eyes misty she turned and went down again.

David had caught sight of her. "Mother, don't go away," he cried, with a catch still in his throat. "I will be back in a moment," she said rather huskily.

Their father was with her when she returned, and father's voice was a trifle husky too. "I believe our snowball has given them cold," thought Betty.

"Children," said father, as well as he could for his husky voice, "I—I—would you like to get up again and come down? I am sure you are sorry for what you did, and—and I am sorry. Now slip on some wraps and come along. We won't have any more tears or trouble to-night, will we? We must all forgive and forget, and only love each other."

"I—wasn't going to give you that whistle any more," whispered David as his father carried him down the stairs. "'Cause—'cause—but I will now."

"'Cause why, my sonny?" "Cause I fought you didn't love me any more," said David, "and wouldn't want me to."

"You must never think I don't love you because I have to punish you,

Christmas & New Year's Meetings
Rev. W. J. Mayer's and
Dr. Barnardo's Boys

Saturday, Dec. 28—Western Congregational Church, Spadina.
Monday, Dec. 30—Church of the Redeemer, Bloor Street.
Wednesday, Jan. 1, 1913—Chalmers Presbyterian Church.
Thursday, Jan. 2—St. Anne's Parish Hall.
Friday, Jan. 3—Walmer Rd. Baptist Church.

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sonny. It is because I love you so much. You don't understand that, do you."

"No," said David, "p'raps when I'm grow'd I shall."

"It's what we all have to understand," sighed father.

"Peace on earth and mercy mild," sang the waifs outside.

"I understand that, Daddy," said David, reassuringly, as he nestled down against his father's shoulder; "I wish I'd got a better present for you."

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Mr. Chas. Beauvais.

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In many thousands of such cases Dr. Chase's Ointment has made thorough and lasting cures. Read this letter for the proof.

Mr. Charles Beauvais, a well-known citizen of St. Jean, Que., writes:—"For 14 years I suffered from chronic piles, and considered my case very serious. I was treated by a celebrated doctor who could not help me and ordered a surgical operation as the only means of relief. "However, I decided to try Dr. Chase's Ointment, and obtained great relief from the first box. By the use of three boxes I was entirely cured. This is why it gives me great pleasure to recommend Dr. Chase's Ointment to all who suffer from piles as a treatment of the greatest value."

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of later—but gay and festive in their new ks, David in his all the others in Mother was in y in black silk, in a rose-pink able was perfect. i robins standing rs and holly and ate.

ugh, found the g. They were their surprise to see the presents

herself that every rnt out when her "Now, then, for in the drawing- "Children, you the lights are

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