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THE DOMINION BANK

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SAVINGS ACCOUNTS

mean; all the children knew that her now meant directly. They, therefore, rose from the table, and in a few minutes Jenny was left alone, for Mrs. Mason had gone upstairs to help her father down; his breakfast was always carried up to him to eat in quiet. Jenny knew her little share of the attendance which all loved to betso on grandfather. She drew

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his armchair to the light, placed his special little table beside it, and the leg-rest for his lame foot at the other side, and then swept up the hearth and carried the tea things and tablecloth to the back kitchen. When Mr. Bennett was safely placed by the fire, Mrs. Mason left Jenny to keep him company while she was busy with her morning's work, and Jenny soon asked him whether he liked the snow.

"Not so much as Tom and Edward do," answered Mr. Bennett. "But I like to look at it; it is so white, and the tiny flakes are lovely."

"What are flakes, granddad?"

"The tiny bits of snow. You know it comes down like little feathers."

"I did not know that they were pretty," said Jenny.

"Oh, yes, they are," replied her grandfather. "When Tom comes in he must show you some on his cap. They are most beautiful stars, and many different patterns. But I like snow for another reason; it keeps the grass and all the plants from being frozen, like a nice blanket."

"How funny!" said Jenny; "it makes my hands so cold it gives me chilblains. I don't feel it at all like a blanket."

Mr. Bennett laughed. "I dare say not, but it acts like a blanket. I read last year about the women in Lapland who wished to attend at church, and might not bring their babies in, so they dug a hole in the snow for each baby, and put it, all wrapped in furs, into the hole, and then covered them up with snow and went to the service. When they came out the children were quite comfortable."

"Oh, grandfather, I think that is a shocking plan—to bury the dear, little babies in the snow! I should not like anybody to treat baby Billy that way."

"I don't think it would answer with Billy," said Mr. Bennett. "You know, he is not a Lapland baby, and has no fur wraps. But if you can get on with your work while I talk, I will tell you what my father told me after he came home from Poland and Russia. There was a hunter named Ivan, which means John, who hunted foxes, squirrels, lynxes, martens, sables, and even, now and then, bears, and stored the skins, which he knew how to keep, until autumn, when there is always a great market at a place called Nijni Novgorod. These people came to buy furs, and Ivan got enough money to buy food and clothes for himself and his wife all the year. For several years his wife went with him. She liked to see the people, and then she minded the boat while her husband was busy. He always travelled in his boat down the great river; by land the journey would have taken many weeks, and he could not have carried all his nice bundles of fur, but in the boat he only took three weeks to go down the river, and a little longer to go back against the stream. At last they had a little son born to them, and then for five years Ivan went to market by himself. But the sixth year little Michael wanted to go, too, and his

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father promised that he should. Anna, the mother, was frightened when she heard of this promise; she thought that her little darling only child would be chilled or hurt in some way. But her husband promised to take the greatest care of him, to light the stove in the little cabin as soon as it grew cold, and not to give Michael strange things to eat and drink, nor let him play with the gun or the large hatchet. Michael could

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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.

use his own little hatchet very well, as English boys use a knife, and had already made several useful stools and such things; but he wished to kill a wolf with it, and was not pleased because both his parents told him that the wolf would be too quick and strong, and would kill him and eat him. However, there were not to be any wolf-hunts in this holiday trip. A great deal of food was cooked, and tea packed up, and oil for the stove, and Michael had a