

# Accumulation Assisted

Every cent a man puts into life insurance is laid by toward the formation of an estate. It is in many cases an estate which would never have been otherwise accumulated. Most men find that life insurance saves for them the money they would otherwise have spent in non-essentials.

**The Manufacturers Life Insurance Co'y**

**Head Office, Toronto, Canada.**

## EDUCATIONAL CALENDAR

### JANUARY:

1. New Year's Day.  
By-laws for establishing and withdrawal of union of municipalities for High School purposes, to take effect.  
First meeting of Rural School Trustees.  
Polling day for Trustees in Public and Separate Schools.
3. High, Public and Separate Schools open.
4. Truant Officers' Report to Departments due.
7. Provincial Normal Schools open. Clerks of municipalities to be notified by Separate School supporters of their withdrawal.  
Principals of High Schools and Collegiate Institutes to forward list of teachers.
14. Appointment of High School Trustees by Municipal Boards.

Annual Reports of Boards in cities and towns, to Department due.

Names and addresses of Public School Trustees and Teachers to be sent to Township Clerks and Inspectors.

15. Trustees Annual Reports to Inspectors due.  
Annual Reports of Kindergarten attendance to Department due.  
Annual Reports of Separate Schools to Department due.  
Application for Legislative apportionment for inspection of Public Schools in cities and towns separated from the county, to Department due.
16. First meeting of Public School Boards in cities, towns and incorporated villages.
28. Appointment of High School Trustees by County Council.