

A Company's Prompt Action Highly Commended.

NOT long ago it was customary for life insurance companies to defer the payment of claims under their policies for a considerable time, but it is pleasing to note that that practice has been abolished by a majority of the companies.

The pioneer company to introduce the immediate payment of death claims, on satisfactory completion of proofs of death, was the North American Life Assurance Company.

It still continues to adhere to this excellent and generous practice, as will be seen from a perusal of the following letter, lately received from the beneficiary of a deceased policy-holder:—

"SEAFORTH, April 30, 1894.

"To Wm. McCabe, Esq., Managing Director North American Life Assurance Company, Toronto:

"DEAR SIR,—I desire to thank you very much for your kindness in so promptly sending me a cheque for the full amount of the policy on the life of my late husband, Samuel Kestle. Such prompt settlement is more satisfactory than you may probably be aware of, and I have much pleasure in commending you for your generous treatment.

"Thanking you again for your promptness, and assuring you that I shall not soon forget your kind action, I remain,

"Most respectfully yours,

"MARIA KESTLE."

THE first two great things to do are to win your community and win your school. To do this, you must meet your people on their own plane. It is a good thing to take for granted that they know a little more than they do, but don't take it too plainly for granted that you know a great deal more than they do, or that their knowledge is of little value. Ignorant people often have a hard "horse sense" that is worth a good deal to them, and in which they believe most thoroughly. If you appeal to this you will win their friendship and often their support through vicissitudes that place you, learned pedagogue though you may be, at their mercy. Win your school through your community and your community through your school. Speak respectfully of parents to children, and if you have occasion to complain of pupil to parent, begin by praising the child for something.—*School Journal.*

Only a Step

from Weak Lungs to Consumption, from Depleted Blood to Anæmia, from Diseased Blood to Scrofula, from Loss of Flesh to Illness.

Scott's Emulsion

the Cream of Cod-liver Oil, prevents this step from being taken and restores Health. Physicians, the world over, endorse it.

Don't be deceived by Substitutes! Scott & Bowne, Belleville. All Druggists. 50c. & \$1.

THE LATEST. THE BEST.

SIXTH EDITION

—OF—

ARITHMETICAL PROBLEMS

—FOR—

Senior and Entrance Classes in Public Schools,

—BY—

G. H. Armstrong, Principal Niagara Street School, Toronto.

This edition contains nearly 900 Problems. The Entrance Papers for the last twelve years are appended, also the Public School Leaving Examination Paper for 1892. The answers to all the Problems are given. No other work possesses these features. Seventy-five per cent. of the Public Schools of Ontario use it, also several Commercial Colleges.

READ WHAT TEACHERS AND INSPECTORS SAY OF IT:

I am highly pleased with your Arithmetical Problems for Senior classes. It suits my Entrance candidates exactly. A book such as this is needed by every Fourth Class pupil.—GEO. KIRK, Head Master M.S., Chatham.

I have just examined your Arithmetical Problems for Senior classes. The problems are very suitable and the collection must prove very valuable to teachers. I heartily commend it.—G. D. PLATT, B.A., P. S. Inspector, Prince Edward.

After a careful examination of your "Arithmetical Problems for Senior Classes," I find them well graded and very suitable for the purpose intended. The teacher who uses them for home or class work, will save himself a vast amount of labor, and in all probability secure to his pupils much better results.—J. S. DEACON, Inspector, Halton.

I have no hesitation in saying that for the purpose for which it is intended the work is infinitely the best with which I am acquainted. Its strong point, to my idea, is the logical sequence in the problems by which the pupil is almost insensibly led on step by step until he reaches quite a difficult style of question. The printer, too, has done his work very well, and there are but few typographical errors. I shall certainly recommend every teacher in my inspectorate to use a copy.—J. C. MORGAN, M.A., Inspector, Barrie.

The Educational Journal,

Room 20, 11½ Richmond St. W.,

TORONTO.

Filled with bright, practical, **USABLE** material. We think you will like it.

MONTHLY. \$1.00 A YEAR. FREE SAMPLE COPY.

Address **DEMIS PUB. CO.**, 13 Astor Place, N. Y.

Mention this paper when you write.

SLATE BLACKBOARD.

MESSRS. E. N. MOYER & Co., 60 Yonge St., Toronto.

DEAR SIRS,—We can never regret getting that Slate Board from you. It suits every one and every purpose. We can safely recommend your Board to all Trustees.

Yours truly, THOS. CARSCADDEN.

Russell, April 26th, 1894.

Head Office, Toronto. Incorporated 1886

THE EXCELSIOR LIFE INSURANCE COMPANY.

HOW TO OBTAIN A PENSION

The Coupon Annuity Bonds, as issued by this Company, are peculiarly adapted to the needs of Clergymen, Doctors, School Teachers, and all others who desire a guaranteed competence for themselves after the lapse of a certain number of years, or absolute protection for their families in the event of previous death. These bonds are most liberal and attractive in form, the rates are materially lower than on any other level premium plan issued. This Company issue the most attractive plans of insurance in existence. Gentlemen wanted to act as district or local representatives of this staunch and popular Company. Address E. F. CLARKE, Managing Director.

SPECIAL OFFER!

We have on hand the following Maps and Globes, which we will forward, carriage not prepaid, to any subscriber to the EDUCATIONAL JOURNAL at a discount of twenty-five per cent. from regular prices as given below:

MAPS.		Size	Regular
		Inches.	Price.
One Railway Map of Ontario	43 by 33		\$3 00
" Quebec	67 by 52		4 50
" New Brunswick	67 by 52		4 50
Two South America	67 by 52		4 50
One Asia	67 by 52		4 50
" Australia and New Zealand	67 by 52		4 50
" the World on Mercator's Projection	67 by 52		4 50

GLOBES.

	Regular
	Price.
One No. 49 Terrestrial, 18 inch. full mounted, oak floor, standard, 48 ins. high	\$40 00
One No. 1, 12 inch, full mounted, bronze standard	13 00
One No. 2, 12 inch, half mounted, bronze standard	8 50
One No. 7, 6 inch, plain bronze, standard	2 00
One No. 22, 8 inch, plain, nickel-plated standard	5 50
One No. 25, 6 inch, plain, nickel-plated standard	2 50
One No. 4, 8 inch, full mounted, bronze standard	8 00
One No. 3, 12 inch, plain, bronze standard	7 00

The Educational Journal,

ROOM 20,

11½ Richmond St. West,

TORONTO.

FOAM YEAST.

(AN EARLY RISER)

SEND 5 CENTS FOR SAMPLE PACKAGE TO **FOAM YEAST COMPANY,**

35 WELLINGTON ST. EAST, TORONTO.

FIFTH EDITION

Indispensable to every live Teacher

Practical Problems IN Arithmetic

For First, Second and Third Classes

By **JAMES WHITE**, Public School Teacher.

EDMONTON, ONT.

This book has been prepared especially to suit the convenience of Public School Teachers. It contains about 700 Practical Problems suitable for First, Second and Third Classes in Public Schools. It is very carefully graded, and each principle required to be taught is introduced in logical order. It receives the hearty approval of Teachers and Inspectors.

Read their Opinions.

From **ALLEN EMBURY**, Esq., Inspector, Peel.

I have examined this little book of Arithmetical Problems, and can give it an unqualified endorsement. The questions are carefully graded, and are specially suited to the wants of our over-worked teachers who have not always the time to devote to the preparation of exercises upon various subjects in the school curriculum. The questions are not stated in the form of propositions; but their statement is incidental, leaving the inner connection of the problems to be discovered by the pupil himself; and in this important feature lies their special adaptability as an educational force. I heartily recommend this book to all teachers wishing to economize time and labor in their preparation for ordinary school work.

From **E. TROUGHT**, Esq., Teacher, Member County Board of Examiners, Inglewood.

I have examined with some care Practical Problems in Arithmetic for First, Second and Third Classes, by Mr. White, Edmonton. Without the slightest hesitation I say they are the best I have ever seen—the best in selection, the best in grading, and above all, the best for developing the reasoning powers of the child, and for exercising his ingenuity. A special feature of the grading is that the principles which have been introduced are being constantly made use of in the succeeding problems which are in their turn introducing new principles, so that the whole work may be said to be one unconscious review. It is a great boon to Teachers.

Price, Bound in Cloth, 25 cts.

THE EDUCATIONAL JOURNAL,

Room 20, 11½ Richmond W.,

TORONTO, ONT.

TEACHERS' WORLD

A JOURNAL OF METHODS, AIDS AND DEVICES