

were Mr. Belcher's bass solos. On Tuesday evening a social was held, when a pleasant time was spent by the young folks. About \$35 clear were realized, which goes towards purchasing a library for the Sabbath school.

KNOX Church Sunday School, Toronto, after undergoing considerable repairs, was re-opened last week. The superintendent of the school, Mr. Mc-Ainsie, presided, and on the platform were the pastor, Rev. Dr. Parsons, Mr. Blaikie, Mr. W. B. McMurrich, Mr. Mortimer Clark, and Rev. Mr. Currie, returned missionary from Africa. The chairman in his opening remarks referred to the great change that had been made in the school-room by the alterations. Formerly it was one large room, but now a gallery had been put in, and the room could be divided into eight separate classrooms by means of sliding doors. The whole room had been repainted, papered and carpeted, and presented a very cosy appearance. The alterations to the room had cost something like \$4,000. Short addresses were also delivered by the other gentlemen on the platform, who all had something congratulatory to say about the school. Mr. George Smith, superintendent of the Dundas Street Mission, in connection with Knox Church, and Mr. Cockburn, one of the committee in charge of the alterations, also spoke. Several selections were rendered during the evening by the choir of the Young People's Association. After the addresses were finished the audience adjourned to the lower room where refreshments had been provided by the young ladies of the congregation.

The twenty fifth anniversary of the pastorate of Rev. C. Mackeracher over the English River and Howick congregations was celebrated on June 5 by special services, held in the churches, Dr. Mac-Vicar preaching. The sermons were characterized by eloquent language and lofty sentiment. Although the weather was unfavourable, a large number attended, showing their interest in the occasion. On Monday evening a sacred concert was held in the church at Howick, preceded by a bountiful repast in the temperance hall, given by the ladies of the congregation. Several speakers were present, including Dr. Watson, Rev. Messrs Morison, Heine and Whillans, and Mr. Wm. Drysdale, of Montreal, who all made a few remarks appropriate to the occasion. The addresses were interspersed with music by the choirs of the two congregations. Mr. Heine also favouring the audience with a solo. Letters apologizing for absence were received from Dis. Campbell and Smyth, and Rev. Messrs. Boyd, Waddell, Rowat, Bennett and Meikle. The audience completely filled the church and seemed deeply interested in the proceedings. The chief feature of the evening was the reading of an address and the presentation of a gold watch to Mr. Mackeracher and a well-filled purse to Mrs. Mackeracher, to which the pastor replied in feeling and affectionate language.

Another year has flown into the past in the annals of St. Andrew's Church, Peterboro', and it has been a year that has been marked by success in things spiritual and things temporal. The anniversary occasion was marked by special services held on Sunday, at which Rev. Dr. Jackson, of Galt, delivered the discourses. The rev. gentleman is a man of thought and his sermons are marked by earnestness and instructiveness while he possesses no small gift of eloquence. His anniversary efforts were exceedingly able. The church, always handsome in the interior, had its appearance enhanced by the presence of many beautiful flowering plants, tastefully arranged before the pulpit and around the choir gallery. Then the services were also beautified by special singing of a most creditable character. The choir rendered an anthem at each of the services and did so with excellent effect. In the evening anthem, Mrs. Jones and Miss Heubeck took the solo in good voice. In the morning a quartette was charmingly rendered by Miss Heubeck, Miss Harris and Messrs. Ketcham and Jones. During the offertory in the evening another beautiful quartette was sung by Mrs. Jones, Miss Harris and Messrs. Ketcham and Jones. The musical part of the services was of an exceedingly pleasant character. The eloquent discourse in the morning was listened to by a large congregation and was based on the words: "What think ye of Christ?"

The fifth annual missionary meeting was held in the North Westminster Presbyterian Church, Wilton Grove, June 1st, commencing at 10 o'clock. The programme, which was opened by the choir, under the leadership of Wm. Grieve, with Miss J. E. Nichol as organist, after which Rev. Mr. Ballantyne, of London South, read the 132nd Psalm. Rev. E. H. Sawers, pastor, presided. A solo by Miss Ella Murray was much appreciated. A stirring address by Rev. Mr. Hall, of Vancouver, upon the Home Missions, was followed by a solo by J. C. Nichol. The Juvenile Mission Band, under the efficient management of Miss Jennie Murray, sang very acceptably. Wm. Nichol, M.D., of Brantford, gave an interesting and instructive address. Wm. Grieve and Miss Maggie Murray sang a duet. A cordial invitation was extended to the 600 people present to dine in the spacious Sabbath school, the hospitable ladies of the congregation providing the meals. At the afternoon session devotional exercises were conducted by Rev. Mr. Clark, of the First Presbyterian Church, London. Maggie Hall-due showed dramatic power in the rendering of a recitation. Rev. Mr. Ballantyne spoke of mission work. The choir then sang, "Wait upon the Lord." Rev. Mr. Henderson, of Appin, took "Argumentation" as his theme. Rev. Mr. Haig, of Hyde Park, sang "My ain Country." Rev. Wm. Gault, who has proffered his services for the foreign mission field at Formosa, spoke in fitting terms of the demand of the Church upon young men. Wm. Grieve sang a solo artistically. Rev. E. H. Sawers read a poem. The Rev. Mr. Simpson, of Melbourne, pronounced the benediction. The missionary offerings for the congregation during 1891 netted \$1,284.59, and the members thereof are truly imbued with a missionary spirit. No admission fee was charged, no collection taken up, yet there was more than twelve baskets left.

PRESBYTERY OF WINNIPEG.—A meeting of this Presbytery was held recently in the Presbyterian church at the village of Dugald. There were present, Rev. D. Anderson, Moderator; Revs. Drs. King and Bryce, Mr. R. G. MacBeth and Mr. Alex. McPharlane, ministers; John Matheson, elder. The Presbytery being duly constituted with prayer by the Moderator, divine service was conducted by the Rev. R. G. MacBeth, after which the Presbytery proceeded with the induction of the Rev. Alex. McPharlane into the pastoral charge of Dugald, Millbrook, Plympton and associated stations. The usual questions were asked Mr. McPharlane and satisfactorily answered, after which he was duly inducted and received by the Presbytery with the right hand of fellowship. At the close of the service Mr. McPharlane was introduced to the large congregation present as their pastor and was heartily greeted by the people. The members of the Presbytery and all present were then entertained to a bountiful tea served by the ladies, after which the Presbytery resumed business, taking up the resignation of Rev. David Anderson from the pastoral charge of the associated congregations of Springfield, Sunnyside and Cook's Creek. There was a large deputation present from each point to show cause why Mr. Anderson's resignation should not be accepted, and the Presbytery was addressed in that behalf by Mr. Samuel Matheson as representing the Session of Springfield; Mr. Donald Sutherland, Mr. Black, Mr. R. Henderson, Mr. Duff and Mr. S. Matheson as representing the congregation; for Sunnyside, Mr. Neil Henderson for the Session and Mr. Robert Fisher and R. S. Conklin for the congregation; for Cook's Creek, Mr. Irvine for the Session and Mr. Hunter for the congregation. All the members from the several parts of the congregation bore testimony to the high esteem in which Mr. Anderson was held, and spoke of the great regret with which the announcement of his intended resignation had been received by the people. They spoke very earnestly in favour of his remaining, and all expressed the hope that he would see his way clear to withdraw his resignation. The members of the Presbytery, immediately after the members of the deputation had been heard, spoke very strongly in favour of Mr. Anderson remaining in his charge, expressing their appreciation of his abilities and their admiration for his life and character. The matter then being referred to Mr. Anderson, he spoke very feelingly of his attachment to the congregation; but, after having considered the matter prayerfully, he could not do otherwise than request the Presbytery to accept his resignation. It was then moved by Dr. Bryce, seconded by Mr. MacBeth, that the resignation of Mr. Anderson be accepted, and that Mr. McPharlane be appointed to declare the pulpit vacant on Sabbath, June 5th. An application was received from the Session of the congregation of Kildonan for leave to moderate in a call to a minister as soon as they are ready to proceed, and leave was granted. Rev. Joseph Hogg, or in case of his absence, Rev. Professor Baird, was appointed to support the application of Rev. J. W. Nelson for admission to the ministry of the Presbyterian Church before the General Assembly. The Presbytery adjourned to meet in Knox Church, Winnipeg, on the third Tuesday of June, the 21st.

THE OPINION OF A FINANCIAL EXPERT.

A leading citizen, one who is connected with several wealthy corporations in Toronto, whose financial experience extends over half a century, was overheard expressing his opinion on the subject of life insurance last week. He stated that he had carried a life insurance policy in a company for nearly forty years, and during that time had paid in premiums a sum in excess of the face of the policy; now he would be unable to obtain but a very small value if he surrendered it. He expressed himself thus: After having looked over a pamphlet explanatory of a policy on the Compound Investment Plan of the North American Life Assurance Company of this city, had he been insured under this form of policy he could, at the end of twenty years, have surrendered the policy for the guaranteed surrender value named therein, and also withdrawn the surplus, and thus have terminated the contract after the necessity for life insurance had passed away, as was the case at that time with the citizen above referred to.

Or, supposing that at the end of the twenty years he had some member of his family depending upon him, he could have converted the whole of the policy's accumulations into paid-up insurance, and the policy being paid up, by its terms, would become payable at his death. This paid-up insurance could have then been carried until the object desired, viz., protection, had passed away, and then if he desired to surrender the policy, he would have received from the North American Life Assurance Company a cash surrender value for the same. Any person who is insured in some of the many Companies operating here, is well aware that after their policies have existed for some years, if they desire to obtain a cash value or a loan, they are invariably met with the reply "That the company do not loan on its policies or that they do not purchase the same for cash." This is undoubtedly the case with many of the leading American companies, and is in strong contrast with the liberal practice of first-class Canadian companies, all of which are pleased to be able to accommodate their policy-holders by making loans on their policies after they have run for some few years, or, if so desired, they will pay an equitable cash value. These are but two of the many advan-

tages to policy-holders in dealing with a first-class home company. Intending insurers should be careful to see that the company they are insuring with has been successful, and is also under competent management, otherwise it is unlikely that satisfactory returns will be realised on the money invested by way of premiums. Under the Compound Investment plan all question as to loaning on the policy is removed after it has existed for ten years, because the contract definitely specifies that the eleventh and subsequent premiums will be loaned to maintain the policy, and, moreover, a further advantage is guaranteed in the contract, that if death occur before termination of the investment period, say twenty years, the loan will be cancelled and the full face of the policy paid. Intending insurers would do well to communicate with the Company at its head office, 22 to 28 King Street West, Toronto, when full particulars respecting this excellent plan of insurance will be furnished; or parties desiring to undertake an agency will find it to their advantage to communicate with the Company.

A NEW INVENTION.

Just when it is beginning to be acknowledged that the scientific burglar is able to open any safe made for the storage of monies, bonds, etc., and just when safe makers are consequently in despair and bankers are looking anxiously around for some new method to make their treasures secure that shall set drills and blow pipes at defiance, in the meantime putting their trust in night watchmen and time locks. An entirely new idea has been struck, and a new method of protection has been patented by Mr. T. Mower Martin, the well-known artist. His method is the coating of safe doors with paneled sheets of iron, each panel being filled with explosives which would soon deter the most determined burglar and make him pause in his nefarious undertaking.

The advantage of this system is that it acts as a prevention, which is always acknowledged to be better than cure, for burglars would be likely to give a wide berth to a safe which was so well capable of protecting itself at their expense. At the same time a safe so protected would be perfectly harmless and not in the least dangerous to users of it, as such full provision is made to guard against accidental injuries to the door, etc., that no one could explode it unless intentionally endeavouring to perforate it and gain access to the interior. No one will regret seeing the burglar's method of warfare turned against himself, while all are interested in seeing the foundations of commerce made secure. We therefore welcome this additional aid to the well-being of mankind as a whole, hoping that in time the burglar will turn his attention to a better mode of making a living when he finds his present occupation gone.

DUNBARTON Presbytery have sustained the election of Rev. William H. Macleod, B. D., assistant, Govan, to be assistant successor to Rev. Dr. Macintosh, of Buchanan. Mr. Macleod is a son of Sir George H. B. Macleod, professor of surgery in Glasgow University, who is a brother of Rev. Dr. Donald Macleod, of Glasgow.

The death of Father Lockhart, procurator of the Order of Charity, and incumbent of St. Eulachan's, Ely Place, London, recalls the Tractarian movement in which he figured. He was one of the first of the Oxford men to go over to Rome. He belonged to the same family as Sir Walter Scott's son-in-law and biographer.

Dyspepsia

Makes the lives of many people miserable, causing distress after eating, sour stomach, sick headache, heartburn, loss of appetite, a faint, "all gone" feeling, bad taste, coated tongue, and irregularity of the bowels. Dyspepsia does not get well of itself. It requires careful attention, and a remedy like Hood's Sarsaparilla, which acts gently, yet efficiently. It tones the stomach, regulates the digestion, creates a good appetite, banishes headache, and refreshes the mind.

Distress After Eating—Sarsaparilla, which acts gently, yet efficiently. It tones the stomach, regulates the digestion, creates a good appetite, banishes headache, and refreshes the mind.

Sick Headache—"I have been troubled with dyspepsia. I had but little appetite and what I did eat distressed me, or did me little good. After eating I would have a faint or tired, all-gone feeling, as though I had not eaten anything. My trouble was aggravated by my business, painting. Last spring I took Hood's Sarsaparilla, which did me an immense amount of good. It gave me an appetite, and my food relished and satisfied the craving I had, previously experienced." GEORGE A. PACK, Watertown, Mass.

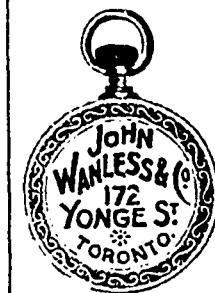
Heartburn—"I had but little appetite and what I did eat distressed me, or did me little good. After eating I would have a faint or tired, all-gone feeling, as though I had not eaten anything. My trouble was aggravated by my business, painting. Last spring I took Hood's Sarsaparilla, which did me an immense amount of good. It gave me an appetite, and my food relished and satisfied the craving I had, previously experienced." GEORGE A. PACK, Watertown, Mass.

Sour Stomach—"I have been troubled with dyspepsia. I had but little appetite and what I did eat distressed me, or did me little good. After eating I would have a faint or tired, all-gone feeling, as though I had not eaten anything. My trouble was aggravated by my business, painting. Last spring I took Hood's Sarsaparilla, which did me an immense amount of good. It gave me an appetite, and my food relished and satisfied the craving I had, previously experienced." GEORGE A. PACK, Watertown, Mass.

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