

Words of the Wise.

LIFE is a short day, but is a working day.
The best name by which we can think of God is Father.

A MAN that breaks his word bids others to be false to him.

A GOOD conscience is a continual feast; and a mind at peace through Christ is in the antepast of heaven.

WEST'S World's Wonder or Family Liniment, a superior remedy for neuralgia, rheumatism, lame back, sprains, bruises, cuts, burns or wounds. Cheaper, goes further, lasts longer than any other. All druggists.

THOSE who think they have only a very small talent are often most tempted not to trade with it for their Lord.—F. A. Haver-gal.

THE difference between some men and a dog is that they will go into a saloon together, and the dog will come out perfectly sober.

AFFLICTED one, you cannot believe it now. But you will come out from that furnace seven times purified in the refining fires of God.—J. A. Maduff, D. D.

THE best washing compound of the day is undoubtedly James E. Pearl's. It cleanses the dirtiest and most elegant fabric without injury and with little labour. For sale by grocers.

THE passions act as winds to propel our vessel, our reason is the pilot and steers her; without the winds she would not move, without the pilot she would be lost.

POLISHED steel will not shine in the dark, no more can reason, however refined and cultivated, shine efficaciously; but as it reflects the light of divine truth shed from heaven.

OFF WORK.—"For two years I was not able to work, being troubled with dyspepsia. One bottle of Burdock Blood Bitters relieved me, three bottles cured me as well as ever." John A. Rappell, of Farmersville, Leeds Co., Ont.

If there is any one fact, or doctrine, or command, or promise in the Bible which has produced no practical effect on your temper or heart, or conduct, be assured you do not truly believe it.

No amount of wealth sets one free from the obligations to work—in a world the God of which is ever working. He who works not has not yet discovered what God made him for, and is a false note in the orchestra of the universe.

WEST'S PAIN KING—the household remedy. Always useful. Never fails to cure cholera morbus, pains in stomach or bowels, cramp, colic, chills or summer complaint. Twenty-five cents. All druggists.

A SPIRITUAL mind maintains a walk and converse with God. Enoch walked with God. There is a transaction between God and the spiritual mind; if the man feels dead and heartless, that is matter of complaint to God. He looks to God for wisdom for the day—for the hour—for the business in hand.—Cecil.

THE veteran seed-grower, Mr. J. J. H. Gregory, of Marblehead, Mass., issues this year a rare catalogue of the choicest products of the soil, containing many new varieties. Mr. Gregory's reputation for fair dealings and integrity makes the warranty given with his seeds of unmistakable value; and no grower, either for profit or pleasure, should fail to secure one of these catalogues, which are sent free on application.

GIVE Ely's Cream Balm a trial. This justly celebrated remedy for the cure of catarrh, hay fever, cold in the head, etc., can be obtained of any reliable druggist, and may be relied upon as a safe and pleasant remedy for the above complaints, and will give immediate relief. It is not a liquid, snuff or powder, has no offensive odor, and can be used at any time with good results, as thousands can testify, among them some of the attaches of this office.—Spirit of the Times, May 29, 1886.

ANY peace that is linked with forgetfulness of God is a horrible thing; it is the peace of the miasma which is brooding in quiet before it strikes with the arrow of death; it is that dead calm which precedes the cyclone or the earthquake. The perfect peace which God giveth, sunneth itself in the presence of God; it is a tropical flower which lives in the flaming sunlight; a bird with rainbow wings, which is at home in the high noon of heaven's summer-tide.—C. H. Spurgeon.

Horsford's Acid Phosphate.
For Impaired Vitality.

Dr. F. SKILLIN, Pulaski, Tenn., says: "It is a reliable medicine for impaired vitality."

ASSESSMENT SYSTEM.

Fifty-six Millions of Insurance.

Business Men of the United States and Canada Hold a Jubilee.

SIXTH ANNUAL MEETING OF THE MUTUAL RESERVE FUND LIFE ASSOCIATION—THE MANAGEMENT KNOWN AND COMPLEMENTED—REMARKS BY WARRING KENNEDY, ESQ.—HANDLING MILLIONS WITHOUT LOSING A DOLLAR—REMARKS BY FAITHFUL AGENTS.

There was a notable gathering of representative men from the different sections of the United States and Canada at the Potter Building, in New York yesterday. Bankers, merchants and professional men, to the number of over 200, crowded the spacious room of the Mutual Reserve Fund Life Association. The occasion was the sixth annual meeting of the members of that association, who were called together to listen to the details of the business transacted during the year 1886.

Among the prominent officers and policy holders were: Hon. Henry Overstolz, ex-Mayor of St. Louis, Mo.; W. H. Brown, President of the People's Bank, Baltimore, Md.; C. H. Robinson, of Nevada; Dr. W. H. Curry, of Baltimore; General Isaac S. Shields, of Philadelphia; E. D. Jones, of Wisconsin; Dr. Atkinson, of Maryland; Hon. A. N. Brady, of Albany; S. W. Wray, of Philadelphia.

A Canadian delegation, consisting of J. D. Wells, Warring Kennedy, William Wilson, John M. Treble, Rev. J. I. Patterson and John Barr, of Toronto, were announced and received with marked enthusiasm.

President Edward B. Harper opened the proceedings by reading his annual address. It is a cleverly-constructed document, concise in statement, and dealing with consummate skill and ability with every phase of the insurance business. After briefly reviewing the history of the organization, and the enduring success it has met with from year to year, he dwelt at some length upon the efficacy of the natural premium system, which operates to the advantage of the assured and permits members to retire without loss. The Executive Committee's report shows that during the year 1886, a year noted for strikes and a general business depression, throughout the country the business of the Company exceeded \$5,000,000, of which was received from New York State alone. This amount is larger than has ever been obtained in the State of New York by any life insurance organization, and surpasses the entire business of three-fourths of all the New York level premium companies combined. The sixth year of the Company's existence closes with \$150,000,000 of insurance in force.

After the reading of the annual reports of the Executive Committee, the Medical Director, the National Bank experts, the Auditors, the Investments Committee and Agency reports, the Committee on prizes awarded the General Agents securing the largest amount of business for the year 1886 announced the following:

Under the first class, for the greatest volume of business done for the year 1886, J. D. Wells, of Toronto, was awarded the first prize of \$200, the business consummated by him amounting to \$4,055,000. The second prize, \$100, was given to A. C. Moss, of New York, with a record of \$3,070,000 worth of business transacted. The third prize, \$50, was captured by William A. Brunner, of St. Louis, with a total of \$2,513,500.

The election of officers and directors for the year 1887 was then proceeded with. Mr. Warring Kennedy and Mr. William Wilson, of Toronto, were placed upon the Advisory Council Board.

The following remarks were made by Warring Kennedy, Esq., who met with a hearty reception on rising:

Mr. President,—We have examined closely the principles of your association; we are satisfied with its solid foundation and its beneficent aspect. We believe in the efforts of the association in endeavouring to give to the general public insurance that is safe at the cheapest possible rate. We feel in examining your accounts, which we have done very carefully, that we are satisfied on this point. Some of us have taken large risks in your association, and we feel Mr. President, that as eternal vigilance was the price of the liberty of your country, we also feel that eternal vigilance and great care in the management of this association will secure continued success. I have also thought of the wonderful confidence that your association has with us in Canada, and of the care taken by your medical examiners. This is an element of strength which perhaps you have not fully estimated. Notwithstanding the opposition of the old line companies in Canada, yet the fact is on record that Mr. Wells, your manager for Canada, has written a larger amount of business in the Dominion of Canada than any other insurance company doing business within its borders—this, Mr. President, in view of the fact of the unjust opposition to this association by the old line companies, some of which I am interested in, augurs well for the future success of the Company in our Dominion. I have joined this association after a careful and minute examination, and I am satisfied with it. We are pleased with the triumph of this association. We have been sensibly impressed with the care you have taken in adopting such wise safeguards, for the protection of your trust funds, and the impossibility there seems to be for any misappropriation of these trust funds, as well as the great care given to your medical examinations by your medical director. One of our respected citizens, a fine specimen of a man, made application, was passed by the medical examiner in Toronto. His application was sent on here, and was rejected by your medical director. He applied to an old line company that claim to conduct their business so carefully, for \$20,000, was accepted, and a few months afterward died. Now, Mr. President, I am pleased to be here to-day. I am gratified to see so many gentlemen around me of high commercial standing, from all sections of your country; it will send us back to Canada with increased confidence and a certain knowledge that the Mutual Reserve Fund Life Association is in the hands of a wise and prudent management. I am not here to preach to you or counsel you; but be careful in your medical examinations, and everlasting triumph is yours.

NOTE.—The Mutual Reserve Fund Life Association, the largest and most successful life organization in the world, has its chief offices in Canada at 65 King Street East, Toronto. For particulars as to plans and agency information, address

J. D. WELLS,
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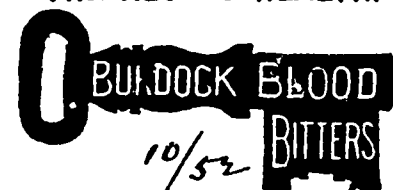
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