

Toronto Bible Training School.

The success that has attended this school has been most marked and has proved that it is supplying a really felt need.

The establishment of regular Bible Training Schools free of all charge for tuition and under competent instructors is one of the most hopeful signs of the times and many young people who could not otherwise obtain training are being prepared and sent forth as qualified workers to the field. At the day classes the attendance has been nearly forty, while at the evening classes it has been over a hundred regularly enrolled students.

The course extending over two years is Biblical and practical, while at the same time students are engaged in personal work in the different churches and missions in the city.

A branch of the Student Volunteer Movement has been formed in the school and is doing good work.

It is pleasing to know that a number of the students have already decided upon their field of labor in the foreign field. The new term begins on Monday, 6th January, and promises to be the best the school has yet had.

In addition to the regular progressive daily work of the school the following lectures will form part of the course. "History of Christian Missions" and "The Epistle to the Hebrews," Rev. Elmore Harris; "The Acts of the Apostles," Rev. T. B. Hyde; "Dispensational Truth," Rev. Dr. Parsons; "After the Exile," Rev. Dr. McTavish and the Rev. Dr. Stiffler, of Crover Theological Seminary is expected to lecture both to the day and evening classes in the early part of February.

Friends wishing information should apply to Mr. Wm. Ferguson, secretary, 681 Spadina Avenue, Toronto.

The Money-Lender.

In all ages in civilized countries and more especially among the ancients the money-lenders, being a usurer, was looked upon as one of the lowest and most despised of all classes. Burlesqued in story, cartooned in statuary and portrayed in his most unenviable light upon the stage, it was hardly to be wondered at that in the middle ages popular sentiment and hatred to the verge of persecution was apparent on every hand. Like many ancient abuses modern civilization and thought has evolved out of the ancient evil the modern good, and many a bread-winner and his family have had reason to thank God for the timely assistance of the modern money-lender particularly in the direction specially taken up by some societies to assist them in becoming owners of their own home.

To the corner of small wages the purchase of a house is perhaps his ambition, yet in the ordinary way it becomes almost impossible. His earnings for years perhaps made as a first payment upon the property leaves an accumulation in shape of mortgage maturing some years hence which is in many cases a mill-stone around his neck. To meet this want philanthropic and thoughtful financiers many years ago introduced the plan of monthly or weekly payments covering in a period of years not only interest but principal.

Illustrating one of these more approved plans of investment might be taken the York County Loan and Savings Company, with its headquarters, Confederation Life Buildings, Toronto, and under the able management of Mr. Joseph Phillips, who is President. This Company has from the first aimed to encourage a system of weekly and monthly saving, and also the purchase of homesteads. For instance, take the working man who wishes to purchase a little cottage, of say \$500, he can, by the small payment of \$3.45 per month (a little more than the rent of the cottage would come to), in eleven years, nine months and three weeks have his home free of encumbrance. Of course should his circumstances permit a larger payment, the time required to secure it would be proportionately reduced.

Their plan of monthly shares, too, is well worthy of consideration by parents who wish to teach their children the value of small savings. Take, for instance, the boy of sixteen who could, from his earnings, save \$1.25 a week, which would in the year amount to \$65; in ten years, or at an age when he would be likely to settle in life, he would have to his credit \$1,000. Would it not be well for more of our people to acquaint themselves

with the character and advantages of this and like organizations, for it is easier to acquire the habit of saving before one is twenty than afterwards.

Valuable Pointers on Life Insurance.

"Benjamin Franklin was not only a philosopher, but he was, in a sense, a financier, although he never joined the millionaire coterie. Benjamin always talked horse sense, though. He said: 'It is a strange anomaly that men should be careful to insure their houses, furniture, ships and merchandise, and yet neglect to insure their lives, surely the most important of all to their families, and far more subject to loss.'

"Whimsical women often oppose the insurance of their husband's lives just for a freak, or from pique, or to be odd. When the husband dies uninsured they do feel rather odd, surely. It would have been better for them to feel even. Now, wouldn't it?

"Create a competence for your old age, if you can afford an endowment. But do not neglect a straight life for your family under any circumstances. It will be sinful for you to do so."

"You should gauge your life insurance in accordance with your yearly earnings. Life insurance proffers protection to the maximum income, the minimum income, and the moderate one as well. Let not the wealthy man despise the insurance day of small things, nor the poor one think the prize of life insurance beyond his reach."

"Praise is due, of course, to the man who keeps his life insured, even for a nominal sum. 'Half a loaf is better than none.' But the man who deserves the fullest praise is he who keeps his life insured completely and fully."

"It is a mighty good idea to get your life insured, but we can tell you a better one: Keep it insured. Don't miss paying a premium, 'on your life.'"

The policy which is suitable to a man of limited income, to one of moderate means and to another in affluent circumstances, is the Compound Investment of the North American Life Assurance Company.

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27	14 70	48	27 55
28	14 95	49	28 55
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30	15 50	51	30 75
31	15 80	52	32 10
32	16 15	53	33 70
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