

Intercolonial Railway.

Christmas and New Year's Vacations

The usual Excursion Rates
of about One First-Class Fare
between all Stations.

Total Abstainers

Have much to gain and nothing to lose by becoming familiar with the facts relating to the comparative mortality which prevails amongst abstainers and non-abstainers wherever a separate classification of risks is made. The records of various companies show beyond question that total abstainers should get their insurance at a much smaller cost, if insuring on the non-participating plans, or that they should have a distinctly separate classification if insuring on the with-profit plans. There is no set of men in Canada that have given this question so much consideration or can so well answer questions regarding it as the officers of the

MANUFACTURERS AND TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

which is the total abstainers' company in Canada.

Correspondence answered promptly.

HON. G. W. ROSS,
President.

J. F. JUNKIN,
Managing Director.

Head Office: Globe Building, Toronto, Ont.

University of New Brunswick.

THE next Academic year begins September 25th, 1902, when Fourteen County Scholarships will be vacant. These Scholarships (value \$60 each) will be awarded on the results of the Entrance Examination to be held July 3rd, at all the Grammar School centres. To candidates who hold a Provincial School License of the First Class an Asa Dow Scholarship (value \$100) will be offered in competition in September. The Departments of CIVIL AND ELECTRICAL ENGINEERING are now open to properly qualified students.

Copies of Calendar containing full information may be obtained from the undersigned.

ERNEST BRYDONE-JACK, B. A., C. E., BURSAR OF THE UNIVERSITY, FREDERICTON, N. B.

Did it Pay?

COST:
Four Months' Tuition, \$34.00

SALARY:
First Month,\$35.00

We recommended this young man stenographer to this, his first position. There are others. We will prepare you on similar terms. Enter at once.

Send to-day for free Syllabus to -

Maritime Business College,
HALIFAX, N. S.
KAULBACH & SCHURMAN, Proprietors.

CHEMICALS
... AND ...
CHEMICAL APPARATUS

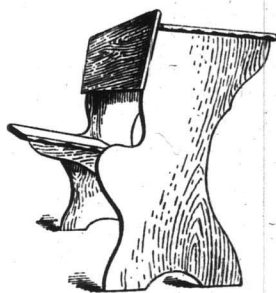
SUPPLIED TO SCHOOLS AND TEACHERS ON
FAVORABLE TERMS.

BROWN & WEBB,
Wholesale Druggists, HALIFAX, N. S.

Edgehill, CHURCH SCHOOL FOR GIRLS. WINDSOR, NOVA SCOTIA.

INCORPORATED 1891.

The Bishop of Nova Scotia, Chairman Board of Trustees.
Miss Lefroy, of Cheltenham Ladies' College, England, Principal.
Ten Resident Experienced Governesses from England. House-keeper, Matron and Nurse.
Board and Tuition Fees, including French, Latin or German or Greek, Daily Calisthenics, Class Singing and Needlework, \$25 per annum, or \$75 per term.
Music, Singing, Painting, Drawing, etc., are extras.
Preparation for the Universities.
Michaelmas term begins Wednesday, Sept. 11.
For Calendar apply to **DR. HIND.**



Prices on Application

**DOUBLE
SCHOOL
DESKS
FOR
District
Schools**

S. B. LORDLY,

62 BRITAIN STREET, - - ST. JOHN, N. B.

CANADIAN PACIFIC Christmas and New Years

**ONE FIRST-CLASS FARE
FOR ROUND TRIP.**
Between all Stations, Montreal and East

GENERAL PUBLIC	Going Dec. 21 to Jan. 1 Return Jan. 4, 1902.
---------------------------	-------------------------------------------------

SCHOOLS COLLEGES	Going Dec. 7 to 31, Return Jan. 31, 1902.
-----------------------------	----------------------------------------------

On surrender of Standard School Vacation Certificate

COMMERCIAL TRAVELLERS	On Sale Dec. 14 to 20- Return to Jan. 4, 1902
----------------------------------	--------------------------------------------------

On Payment of One First Class Fare—Not Commercial Fare.

For Rates, Dates and Line Limits of
Excursion Tickets to Points West of Montreal,
see nearest Ticket Agent, or write to

A. J. HEATH,
D. P. A., C. P. R., St. John.

The Educational Review.

Published Monthly.
One Dollar per year.

St. John, N. B.