

**Western Assurance and Marine Co'y**  
 FIRE - - - - - Assurance  
 and MARINE Co'y  
 ANNUAL OVER \$3,233,000  
 ANNUAL INCOME, OVER \$3,536,000  
 HEAD OFFICE, TORONTO  
 Cor. Scott & Wellington Streets  
 HON. GEO. A. COX, President  
 J. J. KENNY, Managing Dir.  
 C. C. FOSTER, Secretary.

**GEO. W. COOLEY**  
 Importer of 567 Yonge St.  
**High-Class Wines & Spirits** for Medicinal use.  
 Telephone 3069. Sacramental Wine

**The Alexander Engraving Co.**  
 (Successors to Moore & Alexander)  
 15 Adelaide Street West, Toronto.  
 Half-tone Engravings, Zinc Etchings, Wood Cuts, Designing and Commercial Photography.  
 Our Cuts give satisfaction. Samples on application. Phone Main 2188.

**Laundry for 4 Cents Per Lb.**  
 Flat work ironed ready to use. Wearing apparel returned rough dry, shirts, collars and cuffs excepted.  
**Standard Star Laundry Limited**  
 302-306 Church St.  
 PHONE MAIN 2444.

**1902**  
 The Best Financial Year  
 IN THE HISTORY OF  
**The Northern Life**  
 Policies Issued, \$1,119,725.

Total Insurance in Force.....	\$3,172,535
Premium Cash Income.....	\$99,490
Interest Cash Income.....	\$10,532
Total Cash Income.....	\$110,022
Total Assets.....	\$332,044
Added to Reserve.....	\$54,307

Ratio of Expenses to Income  
**Decreased 16%**

Head Office, - - - - LONDON, Ont.  
 JOHN MILNE, - Managing Director.

**THE NATIONAL LIFE Assurance Co. of Canada.**  
 Incorporated by Special Act of the Dominion Parliament.  
**AUTHORIZED CAPITAL \$1,000,000**  
 Head Office, Temple Building, Toronto.  
 ELIAS ROGERS, President.  
 R. H. MATSON, Man. Dir. F. Sparling, Secretary.  
 Active and reliable agents wanted in every city and county in the Dominion of Canada. Apply to Head Office, Toronto.

**The York County Loan & Savings Co.**  
 Plans suitable for those desiring to own their homes instead of continuing to pay rent literature free.  
 Head Office—Confederation Life Building Toronto.  
 JOSEPH PHILLIPS, Pres

When writing to or purchasing from Advertisers mention **The Canadian Churchman**

**A Physician's Testimony For Labatt's Stout.**  
 Dear Sir—  
 Speaking from personal experience I can state that your Stout is excellent in building up the system—I was very much run down and was advised to use Labatt's Porter—this I have done for some time and I largely attribute to its effects my steady improvement in strength and weight. I deem it but justice to you, and it certainly is a pleasure to me, to add my testimony to its sterling qualities, and I gladly recommend your Stout as an excellent tonic and food in cases where such is required.  
 JOHN LABATT, Esq., Brewer, LONDON, Ont.  
 Yours truly,  
 ALEXANDRIA, Dec. 20th, 1901.  
 G. S. TIFFANY, M.D.

**The Furnishing of the Church**  
 Is not complete without an organ.  
  
 When one is required either as a new introduction or to replace an old one, consider the merits of the  
**BELL ORGAN**  
 THE TIME-TRIED STANDARD INSTRUMENT  
 Send for Catalogue No. 56 to  
**The Bell Organ & Piano Co., Ltd.**  
 GUELPH, ONT.  
 Largest Makers in Canada

**The Sunday School Library.**  
 WE have a Catalogue of 3,000 volumes, specially selected for the Sunday School Library, and will be glad to send a copy (gratis) to anyone interested, who will send us their name and address. We carry the largest stock in Canada of books suitable for the Sunday School Library, and on our shelves are to be found the best books of the best authors, and procurable on the best terms anywhere to be had. For those who cannot visit the Book Room, we have a provision that gives them the advantage of a personal selection. We will send to any School within reasonable distance of Toronto, a consignment of carefully chosen books on approval. After a selection has been made, the balance may be returned at our expense. Schools will find that our books are sold at the very lowest prices, in many cases below the prices charged by departmental stores, and we offer the largest assortment to choose from. Before ordering write for our catalogue and terms.  
**WILLIAM BRIGGS,**  
 "The Book Room."  
 29-33 Richmond Street West, - Toronto.

Office and Yard, FRONT ST., NEAR BATHURST. Telephone No. 449.  
 Established 1866.  
 Office and Yard, PRINCESS STREET DOCK Telephone No. 190.  
**P. Burns & Co. Coal and Wood**  
 Wholesale and Retail Dealers in  
 Head Office, 38 King St. West, Toronto. Telephone 131 & 93.

**OIL--SMELTER--MINES.**  
 Dividend-Paying Mining, Oil and Smelter Stocks, Listed and Unlisted, our Specialty.  
**DOUGLAS, LACEY & CO.,**  
 Bankers & Brokers, Fiscal Agents, Members N. Y. Consolidated Stock Exchange  
 66 BROADWAY & 17 NEW ST., NEW YORK  
 Booklets giving our successful plan for realizing the large interest and profits of legitimate mining, oil and smelter investments, sub. blanks, full particulars, etc., sent free on application.

**MENEELY BELL COMPANY.**  
 224 & 226 RIVER ST., NEW YORK.  
 Manufacture Superior CHURCH, CHIME, SCHOOL & OTHER BELLS.

**THE OXFORD PRESS**  
 THE OLD-ESTABLISHED CHURCH PRINTING HOUSE.  
**Ecclesiastic Printing.**  
 Music Printing  
 Illuminated Texts or Alphabets for Church Decoration.  
**Christmas Carols** A collection of 10, words and music complete. 60 cents per dozen.  
 Baptismal, Confirmation and Marriage Certificates.  
**G. PARKER**  
 33 Adelaide Street West, TORONTO

**Sporting GOODS**  
 INDOOR EXERCISERS FOILS PUNCHING BAGS BOXING GLOVES PING PONG SETS AIR RIFLES ETC.  
**Rice Lewis & Son, Limited,**  
 Cor. King & Victoria Sts. Toronto.

**Washable Gown Fabrics.**  
 This season's importations are by far the most select and comprehensive yet shown.  
 For Suits and Costumes.  
 For Shirt Waists.  
 For Summer Gowns.  
**Plain White and Colors.**  
 \$1.00 These are the prices of our two extra special values in rich and sound, Peau de Soie SILKS.  
 \$1.25  
 SAMPLES ON REQUEST.

**JOHN GATTO & SON**  
 King Street—opposite the Post-Office. TORONTO

**PATENTS PROMPTLY SECURED**  
 We solicit the business of Manufacturers, Engineers and others who realize the advisability of having their Patent business transacted by Experts. Preliminary advice free. Charges moderate. Our Inventors' Help, 125 pages, sent upon request. Marion & Marion, New York Life Bldg. Montreal; and Washington, D.C., U.S.A.  
**Book Your Picnics Now to Island Park and Hanlan's Point.**  
 SPECIAL LOW RATES TO SUNDAY SCHOOLS AND SOCIETIES. For terms apply  
**Toronto Ferry Co.,** Yonge Street Wharf. Telephone Main 2965.

**MANILLA CHERROOTS**  
 We have just received a very choice shipment of genuine Manilla Cheroots, which we will forward prepaid to any address on receipt of price, \$4.75 per hundred. Order early as the supply is limited.  
 PHONE MAIN 993  
 Only address  
**A. CLUBB & SONS, 49 King St. W., TORONTO**

**J. YOUNG**  
 THE LEADING Undertaker and Embalmer  
 359 YONGE ST. Telephone 679

**W. H. Stone**  
 UNDERTAKER  
 343 Yonge Street  
 PHONE 932  
 N. B.—Our charges have been greatly reduced in order to meet the popular demand for moderate-priced funerals.

TORONTO.  
 Subscription, (If paid)  
**ADVERTISING RATES**  
 P. H. A.  
 ADVERTISING.—The medium for advertising in the Church Journal in Toronto.  
 BIRTHS, MARRIAGE Deaths, etc., two cents.  
 THE PAPER FOR C a Family Paper devoted to Canada, and should be CHANGE OF ADDRESS not only the Post-Office also the one to which DISCONTINUANCES received, it will be charged the paper and dollars per annum in RECEIPTS.—The insertion is paid, no writt postage stamp must or four weeks to mail CHECKS.—On conditions.  
 CORRESPONDENTS. of the CANADIAN CH than Friday morning. Address all commun

LESSONS FOR 4th Morning—Evening—

Appropriate Sundays after Han, F.R.C.C choir of St. numbers are t Modern, many hymnals.

FOURTH Holy Comm Processional: Offertory: Children's H General Hy

FIFTH Holy Comm Processional: Offertory: Children's H General Hy

A New Hymn. Like others, w ect to misrepres to emphasize the ent neglect of th we showed that the evangelizati Anglo-Saxon th poured out in emigrants were omitted by some on Heber's hym just come across in a note of a m drawing room b the Illustrated address reported with regard to tribes of the fr largest town in there, but there the growing tow tion on Rainy I Railway The in our opinion