

School.

INTERNATIONAL LESSON NO XIII
MARCH 27, 1904.

Review.—Read Luke 2:46-52; 4:17-20.

Summary.—Lesson I. Topic: Jesus among the doctors. Place: Nazareth and Jerusalem. Jesus grew and became strong like other children. At the age of twelve he went with His parents to the feast of the Passover. When they start on the return trip the child is left behind; found in the temple with the doctors of the law, asking and answering questions; all were astonished; His parents gently reprove Him; He tells them he must be about "His Father's business"; returns with them to Nazareth.

II. Topic: Preparing the way of the Lord. Place: The wilderness of Judea. Thebrianus Caesar, Roman Emperor; Pilate, governor of Judea; Herod, tetrarch of Galilee; Annas and Caiaphas, high priests. John preached in the wilderness; baptized in Jordan; preached repentance; insisted that they bring forth fruits unto repentance; a thorough reformation required of all; pointed to the Messiah.

III. Topic: Jesus overcoming Satan. Place: Mount Quarantania. Jesus goes from Nazareth, in Galilee, to be baptized of John; John shrinks from such a step; Jesus urges it; is baptized; the heavens are opened; the Spirit descends like a dove upon Him; voice from heaven; led into the wilderness; fasts forty days and nights; afterwards tempted; is tempted by Satan; 1. Command stones to be made bread; 2. Cast thyself down; 3. Worship me.

IV. Topic: Christ and His gospel. Place: Nazareth. Jesus is in the synagogue on the Sabbath day. Reads from Isa. lvi. 1, 2; applies the Scripture to Himself.

V. Topic: The miraculous draught of fishes. Place: On the Sea of Galilee. Jesus walking by the Sea of Galilee; the people pressed upon Him; He entered into Peter's boat and taught them while they stood on the land; the net was breaking; and Peter beckoned to James and John to come to their assistance; both ships were filled until they began to sink; the disciples were astonished at the miracle. They left all and followed Christ.

VI. Topic—Christ healing diseases. Place—Capernaum. Jesus is in the synagogue on the Sabbath day. Teaches the people—They are as-

tonished at His doctrine; an unclean spirit cries out; Jesus casts him out; fame spread abroad; at Peter's house; mother-in-law healed; when the sun was down the diseased and those possessed with devils were brought to Him and He healed them all and cast out the devils. He "suffered not the devils to speak."

—II. Cor. vi. 14-16.

VII. Topic—Christ's power to heal and save. Place—Capernaum. Jesus is probably at Peter's house; a great crowd at the door; a paralytic brought and carried to the roof; the roof torn up; the bed let down; Jesus saw their faith; "Thy sins be forgiven thee;" the scribes reason; he speaketh blasphemies; Jesus answers them; which is easier to say, Arise, or thy sins be forgiven? the cure; the people amazed; they glorify God, saying, "We never saw it on this fashion."

VIII. Topic—Reasoning about the Sabbath. Place—Capernaum. While Jesus and His disciples were walking through a field of grain on the Sabbath day, the disciples plucked the grain and ate it to satisfy their hunger; the Pharisees found fault; Jesus justified their course.

IX. Topic—True and false religion. Place—The Mount of Beatitudes or the "Horns of Hattin." After a night of prayer and after choosing His twelve apostles, Jesus preached the Sermon on the Mount to His disciples and the assembled crowds.

X. Topic—The power and authority of Christ. Place—Jesus and His disciples are crossing the Sea of Galilee. Jesus is asleep; a great storm arises; they awake Christ and appeal to Him to save them; He arises, rebukes the wind and says unto the sea, Peace, be still, and there is a great calm. He gently reproves them for their weak faith. They are astonished at Christ and the wonderful miracle. Let all learn to have faith in God.

XI. Topic: Herod's great crime. Place: Machorus. The death of John occurred about about the time the twelve returned. Herod Antipas was ruler of Galilee and Pera. When he heard of the mighty works of Christ he said John had risen. John had rebuked sin in high places.

XII. Topic: Feeding the multitude. Place: A desert place on the northeast coast of the Sea of Galilee. God can supply bread where it is least likely to be found. Five thousand are fed, besides women and children; twelve baskets of fragments are gathered. That night he prayed nearly all night on the moun-

THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

THE TWENTY-SECOND ANNUAL STATEMENT.

The twenty-second annual meeting of the shareholders of the Federal Life Assurance Company of Canada was held at the head office of the company in Hamilton on Tuesday, March 1, 1904. The President, Mr. David Dexter, in the chair. The following reports and financial statement were submitted.

DIRECTORS' REPORT.
Your directors have the honor to present the report and financial statement of the company for the year, which closed on the 31st December, 1903 and duly vouched for by the auditors.

The new business of the year consisted of one thousand nine hundred and fifty-seven applications for insurance, aggregating \$2,841,250, of which nineteen hundred and sixteen applications for the company now amount to \$1,945,249.56. As in previous years, the income of the company shows a gratifying increase, and the assets of the company have been increased by \$351,572.89, and have now reached \$1,893,960.70, exclusive of guarantee capital.

The security for policy holders, including guarantee capital, amounted at the close of the year to \$2,763,960.70, and the liabilities for reserves and all outstanding claims, \$1,711,200, showing a surplus of \$1,052,760.70. Exclusive of unclaimed guaranties, the surplus to policy holders was \$182,760.70. Policies on seventy lives became claims through death, to the amount of \$120,234.62, of which \$2,000 was reinsured in other companies.

Including cash dividends and dividends applied to the reduction of premiums, \$41,770.87, with annuities, the total payments to policy holders amounted to \$204,018.49.

Careful attention has been given to the investment of the company's funds, in first-class mortgage securities, and loans on the company's policies, amply secured by reserves. Our investments have yielded a very satisfactory rate of interest.

Expenses have been confined to a reasonable limit, consistent with due efforts for new business.

The results of the year indicate a most gratifying progress. Compared with the preceding year, the figures submitted by the directors for your approval show an advance of 100 per cent. in assets.

The assurance carried by the company now amounts to \$1,945,249.56, upon which the company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus.

The field officers and agents of the company are intelligent and loyal, and are entitled to much credit for their able representation of the company's interests. The members of the office staff have also proved faithful in the company's service.

Your directors regret to report the death of Mr. T. H. Macpherson, the Second Vice-President of the company, and a valued member of the Executive Committee. The vacancy thus caused was filled by the election of the Rev. Dr. Potts.

AUDITORS' REPORT.
Gentlemen,—We have carefully audited the books and records of your company for the year ending 31st December last, and have certified to their accuracy.

The cash and journal vouchers have been closely examined, and agree with the entries recorded. The debentures, bonds, etc., in the possession of the company have been inspected, whilst those deposited with the Government or banks have been verified by certificate, the total agreeing with the amount as shown in the statement of assets.

The accompanying statements, viz., revenue and assets and liabilities, show the result of the year's operations, and, also, the financial position of the company.

Respectfully submitted,
H. S. STEPHENS, CHARLES STIFF, Auditors.

Hamilton, 1st March, 1904.

Financial Statement for 1903.

| | | |
|----------------------------|--------------|--------------|
| Premium and annuity income | \$497,931.77 | |
| Interest and rents | 76,264.63 | |
| | | \$574,196.40 |
| Paid to policy holders | \$204,018.49 | |
| All other payments | 172,378.68 | |
| Balance | 197,799.23 | |
| | | \$574,196.40 |

Assets, Dec. 31, 1903.

| | | |
|--|--------------|----------------|
| Debentures and bonds | \$549,742.20 | |
| Mortgages | 639,431.93 | |
| Loans on policies, bonds, stocks, etc. | 280,538.58 | |
| All other assets | 424,247.99 | |
| | | \$1,893,960.70 |

Liabilities.

| | | |
|------------------------------------|----------------|----------------|
| Reserve fund | \$1,641,509.38 | |
| Claims awaiting proofs | 38,500.00 | |
| Other liabilities | 31,190.62 | |
| Surplus on policy holders' account | 182,760.70 | |
| | | \$1,893,960.70 |

Assets.....\$1,893,960.70

Guarantee capital.....\$70,000.00

Total security.....\$2,763,960.70

Policies were issued assuring.....\$2,748,172.50

Total insurance in force.....\$1,945,249.56

The foregoing reports and statement were received and adopted on the motion of President David Dexter, seconded by Vice-President Lieut.-Col. Kerns.

The retiring directors were re-elected, and at a subsequent meeting of the directors the following officers were re-elected: Mr. David Dexter, President and Managing Director; Lieut.-Col. Kerns and Rev. Dr. Potts, Vice-Presidents.

A few men as His disciples. These six of them went to his disciples, walking on the waves.

The lessons of this quarter cover fully two important periods in the life of the son of man, and partially cover a third.

The Period of Obscurity. The birth, presentation in the temple, the flight into Egypt, the return, settling at Nazareth, the journey to Jerusalem to the feast, the search for him and finding him; the temple in the midst of the doctors, the return to Nazareth to be subject to his parents—these are the meagre records of his life until the time he began to show himself to Israel.

The story here recorded reveals only enough to let us see that here was a child, a youth, unlike any we have seen. How much is involved in the language of Luke 2:40. Another phase is presented in Luke 2:52. His holiness and purity never stirred opposition so long as he was living at Nazareth.

He increased in favor with man. He was probably often spoken of as a model of purity, and other young men were urged to emulate his example on the Sabbath day.

The period of His manifestation. The coming of Jesus to the baptism of John was an act of voluntary humiliation on His part. As the one who was to fulfill the law, He would show His reverence for the person and work of Him who, in calling sinners to repentance, was the representative of the law. Because Christ "humbled Himself" (Phil. ii. 9). The same is true of His people. He who would have God honor him by the revelation of His glory here or hereafter must humble himself (Job xxii, 30; Prov. xv. 33; James iv. 10; I. Pet. v. 6).

Returning victorious from the conflict with the powers of darkness, Jesus enters upon the prosecution of His life work. In a short time he returns to Nazareth, where his home had been. While here he went into the synagogue on the Sabbath day to worship. His fame having gone before Him (Luke iv. 14, 15). He went requested to read the lesson for the day. How proud they felt at they looked upon Him and listened to His words. Despaired Nazareth has produced a rabbi. His fame is our fame.

The period of His public ministry. The lessons of this quarter do not fully cover this period, but from here onward they deal with it. Now fully entered upon His public work, He steadily pursued it until its consummation. In no instance did the Master depart from the customs of the times where custom was not wrong in itself. He soon choos-

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The Markets.

Toronto Farmers' Market.

Offerings of grain on the street to-day show an increase. Wheat is lower, there being sales of 300 bush of white at 97 to 98; 300 bush of red winter at 97 to 98; one load of spring at 96c, and 500 bush of goose at 85 to 86c. Barley is unchanged, with sales of 200 bush at 48 to 49c. Oats easier, 1,500 bush selling at 38 to 39c.

There was a fair supply of dairy produce, and prices were steady. Choice butter sold at 19 to 22c, and eggs at 25 to 26c per dozen.

Hay was plentiful with offerings of 50 loads, which sold at \$11 to \$12.50 for timothy, and at \$7 to \$9 for mixed. Straw is unchanged, two loads of inferior selling at \$10 a ton.

Dressed hogs are unchanged, with heavy selling at \$6.25 and light at 6.75.

Following are the quotations—Wheat, white, bushel, 97 to 98c; do, red, 97 to 98c; do, spring, 95 to 96c; goose, 85 to 86c; oats, bushel, 38 to 39c; peas, bushel, 68 to 70c; barley, bushel, 48 to 49c; hay, timothy, per ton, \$11.00 to \$12.50; do, clover, \$8 to \$9; straw, \$10 to \$11 ton.

Stocks—Alaska, bushel, \$1.50 to \$1.60; do, red clover, \$6.00 to \$6.25; do, timothy, 100 lbs., \$2.25 to \$2.50; apples, per bbl., \$1.50 to \$2.25; dressed hogs, \$6.25 to \$6.75; eggs, new laid, per dozen, 25 to 26c; butter, dairy, 19 to 22c; creamery, 23 to 24c; chickens, per lb., 12 to 15c; geese, per lb., 12 to 13c; ducks, per lb., 12 to 14c; turkeys, per lb., 16 to 18c; potatoes, per bag, 90c to \$1.10; cabbage, per dozen, 50 to 75c; cauliflower, per dozen, \$1.25 to \$1.75; celery, per dozen, 40 to 50c; beef, hindquarters, \$7 to \$9; beef, forequarters, \$5 to \$6.50; beef, choice, carcass, \$7 to \$7.50; beef, medium, carcass, \$6 to \$6.50; lamb, yearling, \$9 to \$10.50; mutton, per cwt., \$7 to \$8; veal, per cwt., \$8 to \$10.

Leading Wheat Markets.
Following are the closing quotations at important wheat centres to-day:

| | Cash. | May. |
|------------------|--------|--------|
| New York | 96-7 | |
| Chicago | 93-1-4 | |
| Minneapolis | 98-3-4 | 97-1-4 |
| Duluth, No. 1 N. | 95 | 91 |

Toronto Cattle Market.

Receipts of live stock at the City Cattle Market, as reported by Messrs. Fox & Hay, of the C.P.R., were as follows: 50 cars, 657 cattle, 1,814 hogs, 300 sheep; 23 calves, and 555 hogs to Park, Blackwell. Three cars of the above were Chicago cattle, 59 in number.

The quality, generally, while good, was not up to those delivered on yesterday's market.

Trade was fair, considering the heavy deliveries during the week. Prices were inclined to be weaker, with the market beginning to drag at the close to-day.

The demand for feeders and stockers is increasing. Several of the commission men have orders booked that they have been unable to fill, and had they got them they would have been unable to ship on account of the blockade on the railways.

There is a good demand for milch cows but few of choice quality are coming forward.

Prices for sheep, lambs and calves were unchanged from Thursday's quotations.

Receipts of hogs have been large this week and the probability is that there will be heavy deliveries this coming week. Drivers state that there are many hogs in the country that have been kept back by stormy weather. Prices are easier, and packers are quoting \$5 per cwt. for the coming week, for straight loads of hogs, fed and watered.

We have been contending that more than \$5.12c, which was the price quoted by packers, was being paid during the week. And while it is difficult for a reporter to get at the facts, we know instances where \$5.25 was paid.

On Tuesday last \$5.25 per cwt. was paid for heavy hogs, f. o. b., cars at Park. There is a good demand for export hogs, but few of choice quality are coming forward.

Export bulls—Choice quality bulls are worth \$3.75 to \$4 per cwt.; medium to good bulls sold at \$3.50 to \$3.60.

Export cows—Export cows are worth \$3.40 to \$3.75 per cwt.

BRADSTREET'S TRADE REVIEW.

Improvement in the transportation situation this week has brightened up trade conditions in Montreal. The outlook for business for the balance of the season is promising. Retail spring trade is being encouraged by the late season. Values are firmly held. The domestic mills have delayed issuing prices of flannels and other cotton lines for the next season. Country remittances are a little slow.

Business conditions at Toronto are more encouraging now. Orders have been coming in to hand fairly well this week and shipments have been more freely made, less difficulty having been experienced in connection with railroad traffic.

Business conditions at Quebec are only fair. Collections are still reported slow. In the city the spring millinery openings have been the means of bringing country retail buyers to town, and sales are reported favorable. Shoe manufacturers are well employed, and many have orders far into May.

Business at the Pacific Coast continues to develop some further activity. The outlook in the mining industry is more encouraging. Preparations are being made for active work in the coming season in the lumber industry. Mercantile conditions are healthy, and a fair expansion in the demand is looked for the next few weeks.

Trade is improving in Manitoba and the Northwest. Preparations for the next crop indicate a large increase in the wheat area this year.

Better facilities for making shipments have materially improved the immediate outlook for wholesale trade at Hamilton this week, as reported to Bradstreet's. The preparations for the retail spring millinery openings have stimulated the demand for seasonal goods, and in other departments of trade business is looking up. Values are firmly held in staple goods.

TERRIBLE DOUBLE TYAGEDY.

Toronto Policeman Dies Trying to Save His Insane Wife.

Toronto, March 21.—Mrs. Samuel Mitchell, wife of Patrol-Sergeant Samuel Mitchell, of No. 2 Police Station, her mind unhinged by religion and the recent death of her daughter, the only child, committed suicide yesterday by setting her clothes on fire after pouring oil upon them from a paraffin lamp at her home, 278 Berkeley street.

The husband, who was sleeping, having been on night duty, was awakened by his wife's terrifying screams. He ran down stairs in his night shirt and tried to extinguish the flames by throwing a carpet about his wife. His night shirt became ignited, and he was very badly burned. Neighbors who answered his shouts found both man and wife unconscious. Ambulances were at once called, and they were removed to the General Hospital, where Mrs. Mitchell died shortly before 2 p.m. Mr. Mitchell died a few minutes before midnight.

Deceased had been a member of the police force since June 7th, 1878. Previous to that he had served with the Royal Irish Constabulary. He to the force, he was a member of the annual police games than any other member of the force. Most of them were won by his exceptional ability as a sprinter.

A VOTE OF CENSURE.
Sir Henry Campbell-Bannerman's Interesting Notice of Motion.

London, March 21.—In the House of Commons to-night Sir Henry Campbell-Bannerman, the Liberal leader, gave notice that he would move the following vote of censure:

"That this House disapproves the conduct of His Majesty's Government in advising the Crown not to disallow the ordinance for the introduction of Chinese labor in the Transvaal."

Sir Henry may to-morrow ask that a day be set for debate on his motion.

VICTORIA, B. C., SHAKEN.
Greatest Earthquake Felt in That City For Twenty Years.

Victoria, B.C., March 21.—At 8:19 o'clock to-night the shortest shock of earthquake felt in Victoria for twenty years shook the city. Clocks were stopped, and bel-ridden invalids were so alarmed that in many cases, it is reported, they sprang from the beds screaming with terror. The shock was felt in all parts of the city and district. The seismograph, as recorded at the meteorological station cannot be touched until Saturday, but the curator says the recorder will show a spasm of unusual violence.

"ADIEU, I AM GOING HOME."
Corean Inserted an Advertisement of Intended Suicide.

Berlin, March 21.—A Corean attached named Hyenson Hong, committed suicide by shooting, on the Embassy premises to-day. He recently retired from society, owing, he said, to the political situation, but more probably to indebtedness and unrequited love for a lady artist of this city. It has been ascertained that a promissory note for 5,000 marks, was to have been presented to him to-day for jewelry, which he was unable to meet. He advertised in to-day's papers, "Adieu, friends and acquaintances, I am going home. Lebe Wohl."

PRICE OF A HUSBAND.
His Wife and the Prospective Purchaser Disagree.

Chicago, March 21.—In the Circuit Court to-day Mrs. Caroline Leeman declared to Judge Dunne that she was offered \$600 for release of all her claims upon her husband, Oscar Leeman, to Mrs. Louis Peacock. Mrs. Leeman says she demanded \$25,000, as Mrs. Peacock had \$75,000.

"He isn't worth \$25,000," said Mrs. Peacock. "He is in the \$600 bunch." Mrs. Leeman demurred, insisting that the father of her child was worth more than \$600. That ended negotiations. Mrs. Leeman is now suing for separate maintenance, and still asserting that Leeman is worth more than \$600.

HILL DENIES IT.
Northern Securities Company Not to be Transferred to Canada.

New York, March 21.—In regard to the report that the Northern Securities Company of Canada was to be the successor of the Northern Securities Company of the United States, President Hill was quoted as saying: "We have as much notion of incorporating a company in Mare or in the moon as in Canada. We intend to conform to the law."

FRENCH SHORE QUESTION.
A Proper Settlement is Said to be in Sight.

London, March 21.—The Paris Eclair says that the negotiations between England and France turn principally on the Newfoundland and Morocco questions. These two questions, which are the most important, will be settled by the forthcoming agreement.

The Paris Figaro says it is believed France will resign her privileges in Newfoundland in consideration of the payment of an indemnity, and the granting of fishing rights. In return she will obtain certain territories, the possession of which will insure communication between her West African colonies.

BANK ROBBER SURPRISED.
He Demanded Money and Was Held Up by the President.

Albert Lea, Minn., March 21.—A big pistol instead of money is what President Freeman of the Security National Bank pulled out of the cashier's drawer to-day, when a man entered the bank showed a revolver through the window and demanded all the cash in reach. Mr. Freeman, who was alone at the time, held the would-be robber safe until help arrived. The fellow is in jail, but refuses to give his name.



To be a successful wife, to retain the love and admiration of her husband should be a woman's constant study. Mrs. Brown and Mrs. Potts tell their stories for the benefit of all wives and mothers.

"DEAR MRS. PINKHAM:—Lydia E. Pinkham's Vegetable Compound will make every mother well, strong, healthy and happy. I dragged through nine years of miserable existence, worn out with pain and weariness. I then noticed a statement of a woman troubled as I was, and the wonderful results she had had from your Vegetable Compound, and decided to try what it would do for me, and used it for three months. At the end of that time I was a different woman, the neighbors remarked it, and my husband fell in love with me all over again. It seemed like a new existence. I had been suffering with inflammation and falling of the womb, but your medicine cured that and built up my entire system, till I was indeed like a new woman. Sincerely yours, Mrs. CHAS. F. BROWN, 31 Cedar Terrace, Hot Springs, Ark., Vice President Mothers' Club."

Suffering women should not fail to profit by Mrs. Brown's experiences; just as surely as she was cured of the troubles enumerated in her letter, just so surely will Lydia E. Pinkham's Vegetable Compound cure other women who suffer from womb troubles, inflammation of the ovaries, kidney troubles, nervous