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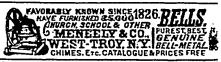
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CAPITAL AND BRAINS.

A writer has put it thus :- Every thoughtful business man, having the brains, energy, and capacity to earn a dollar, knows that these constitute the most valuable part of his capital. His accumulations may be reckoned by the hundreds or thousands of dollars, in vested somewhere, or it may be half a million, but, beyond the interest carnings of the inbut, beyond the interest carnings of the investment, it is himself that is the producer. If he be possessed of \$5,000 in money, and gain that much a year (as not a few do), his business talents yield \$4,700, and his cash capital the remaining \$300. The man, then, in a business sense, is worth nearly sixteen times as much as his money. His money capital he will hedge around with every guard against loss. He double-bars the doors, puts a time-lock on his salamander, electric burglar alarms throughout his store. Behtinge roles all over throughout his store, lightning rods all over it, and then claps on a fire insurance policy to cover every dollar of his stock. This, for the most unproductive, the least valuable, part of his capital. Now it is the brains and energy the capital inherent in the individual, against the loss of which provision is the most to be desired. There is no sort of consistency in guarding things of comparatively little value and neglecting the greater ones, nor is this du ty of protecting innate capital now "more honoured in the breach than in the observ-

ance," for of late years it has had recognition

from all sorts of people. Not full and adequate recognition, such as a proper appreciation of ones productiveness would dictate, but enough to show the increasing good sense of the public in this regard

How is this safeguard to be had any life insurance; and surely and safely by life insurauce alone! Its operation is simple. We need not discuss its principles. Your income is \$5,000, of which \$4,700 is derived from your brains, the balance from investments. You desire this especially lif you are not a supremely selfish man and are mindful of your duty as a citizen, husband, and father to conduty as a citizen, husband, and father to continue that income, or a large part of it, to others after your death. Accordingly you insure your life for such a sum as being put at interest will produce the income desired. How much will it cost? That depends on the plan selected and the company in which you repose confidence. If you want the policy that offers most advantages it is on the compound arcest ment plan. If you want the less company it is the North American Lafe, of Toronto Why? Because security and certainty are found. Because security and certainty are found there. Its ratio of assets to habilities is large. Its surplus is larger in proportion to its assets than any other Canadan life company, its policy contracts are simple and intelligible, and free from technicalities. They are believed to be the most oberal estant, only such condicions being contained no are necessary to pre-

serve the equity of its members.

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ALGOMA .-- At Webbwood, in March, 1890.

BRUCE.—At Paisley, on Dec. 10th, at 1.30 p.m.

BRANDON.—Regular meetings in March, first Tuesday, second Tuesday of July and September of each year.

Meets next in Brandon.

CHATHAM .- At Ridgetown, on Dec. 9th, at 7.30 p.m.

CALGARY.—At Calgary, in Knox Church, on first Friday, in March, 1896, at 8 p.m. GLENGARRY .- At Manville, on Dec. 17th.

GUELPH.—At Guelph, in Knox Church, on Tuesday, January 21th, 1896, at 11.30 a.m.
HURON.—At Scaforth, on January 21st, at 10.30 a.m.

KINGSTON -At Belleville, in St Andrew's Church, on Dec. 17th, at 2 p.m.

LINDSAY. - At Woodville, on Dec. 17th, at 11 a.m.

LONDON.—At Glencoe, for conference, on Dec. 10th, at 10.30 a.m. Regular meeting in First Presbytesian Church, London, on January 13th, 1896, for coeference at 10.30 a.m., for business at 7.30 p.m.

MAITLAND .- At Wingham, on January 21, 1896 MONTREAL. - At Montreal, in Knox Church, on Dec.

OWEN SOUND -At Owen Sound, in Knox Church, on Dec. 17th, at 10 a.m.

PARIS -- At Woodstock, in Knox Church, on January

PETERBORO - At Peterboro, in St. Paul's Church, on Dec. 17th, at 9 a.m. REUINA. - At Moosomin, on first Wednesday, in March,

896. SAUGUEN.—At Mount Forest, on Dec. 19th, at 10 n.m. SARNIA.—At Sarnia, in St. Andrew's Church, on Dec. 17th, at 11 a.m.
STRATFORD.—At Stratford, in Knox Church, on Jan-

uary 144 1896. At Winnipeg, on the second Tuesday of January, 18,6.

PRESBYTERY MEETINGS.

This Presbytery met in Knox Church, Guelph, on the 19th ult. The clerk re-ported that he had received a call from the con The clerk regregation of the First Presbyterian Church, Sante Fe, New Mexico, addressed to Mr. R. M. Craig, of Melville Church. Fergus, to become their pas-tor, and that he had cited the session and congregation of this church to appear for their interests at this meeting, when it was agreed that the action of the clerk be approved. After commissioners from the session and congregation had been heard, each of whom spoke in the warmest terms of their attachment to their minister; their reluctance to have the pastoral tie severed, but that, in consideration of his health, which demanded his removal to a warmer chimate, they could not oppose his translation. The call having been not oppose his translation. The call having been placed in Mr Craig's hands that gentleman gave a full statement of all the circumstances connected with it, signifying his disposition to accept, considering as he did that he could trace in it the particular guidance of God! He bore testimony to the esteem and affection which he entertained towards the people who had been under his charge for upwards of six years, and to his brethren in the Presbytery. After very careful and lengthened deliberation by the Presbytery a molengthened deliberation by the Presbytery a mo-tion was made closing as follows: that the Pres-bytery in consideration of all the circumstances. feels itself constrained to grant the translation craved, and to dissolve the connection between him and his congregation, to take effect on and after the first day of December next, and instructs him to await the directions of the Presbytery of Santa Fc, as to his induction into his new charge. The Presbytery expressed further its deep regret at the the removal of Mr. Craig, and passed a warm encomium upon himself and his work, and expressed their sympathy with the congregation of Melville Church in being thus deprived of their minister. Dr. Wardrope was appointed to preach in Melville Church on the first Sabbath of December, and declare the charge vacant in the usual way, and also to act as Moderator of session during the vacancy. Reports were received from the committees on Evangelistic Services, Christian Endeavor, and Church Life and Work, but the demands on our space forbids even an outline of their contents. A call, largely signed by both members and adherents, was reported from the congregation of Knox Church, Guelph, to the Rev. J. A. Anderson, B.A., of Knox Church, Goderich, and guarantee of stipend, reasons of translation and relative documents. Commissioners in support of it were heard from the receipt ers in support of it were heard from the session and congregation. The call was sustained and the other steps usual in such a case were taken. A circular was read from the Board of Management of Knox College, showing the re-arrangement of subjects proposed in the theological curriculum, and that, according to it, the chair of Apologetics and Church History, and the chair of Old Testament Literature, embracing all Old Testament Studies, require to be filled. The matter was referred to a committee of which Me matter was referred to a committee, of which Mr. Rae was appointed convener, to consider and report, the other members being Messis. Horne, McNair, Smith and Torrance, ministers, and Messis. Wissler and David Henderson, M.P., ruling elders.

XMAS CARDS AND CALENDARS.

Messrs. L. Prang & Co., the well-known fine art publishers of Boston, Mass., have as usual placed on the market a large and varied stock of holiday publications in the shape of Christmas notical publications in the shape of Christmas cards and calendars. The designs and execution are in every case of a very high artistic order. Both cards and calendars are dainty and charming publications, whether the simple card alone is regarded or the more pretentious book calendar. Some of the latter include a series of designs, developing a card-right for the first product as developing a central idea, such, for instance, as a "flower fairy's" calendar, another "from a poet's garden," etc. In every case the execution is chaste, simple and beautiful, and where mottoes or selections of verse are used they are invariably happy and appropriate.

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A SIGNIFICANT DEPARTURE. With the departure of another year,

when a review is made of the condition of affairs, it is only right that some thought be given to the physical body, which enables everyone to battle with life's problem, and figure for themselves the profit or loss on the trial balance sheet. Though the bank account may be large and each one's material gain be great, it would not be surprising if it suddenly dawns upon many that good health has been greatly impoverished by the low condition of the blood. It is in this state that the lactic acid in the vital fluid attacks the fibrous tissues, particularly the joints, making known the local manifestations of rheumatism. Thousands of people have found in Hood's Sarsaparilla the great blood purifier, a positive and permanent cure for rheumatism.