

**Western Assurance and Marine Co'y**  
 Assets, over \$3,546,000  
 Annual Income, over \$3,678,000  
 HEAD OFFICE,  
 Cor. Scott & Wellington Streets  
 TORONTO  
 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 8089. Sacramental Wine

**Business Bringing Printing.**  
 Good printing holds old business on your books and draws new. We are better equipped than ever to do all kinds of Commercial Printing that draws trade.  
**MONETARY TIMES PRINTERY,**  
 62 Church Street, Telephone Main 1485.  
 TORONTO.

**MENEELY BELL COMPANY,**  
 22, 24 & 26 RIVER ST., 177 BROADWAY,  
 TROY, N. Y., NEW YORK.  
 Manufacturers Superior  
 CHURCH, CHIME, SCHOOL & OTHER BELLS.

**CHURCH FURNITURE**  
**SCHOOL DESKS**  
 THE **GLOBE FURNITURE CO. LIMITED.**  
 WALSHERVILLE, ONTARIO.

**Dominion Line Steamships.**  
 WEEKLY SAILINGS  
**Montreal to Liverpool**  
 MODERATE RATE SERVICE  
**\$37.50 to Liverpool, \$40.00 to London**  
 "Kensington" (Twin Screw) 8,669 Tons.  
 "Southwark" (Twin Screw) 8,607 Tons.  
 "Vancouver" 5,300 Tons.  
 This service enables those of moderate means to travel on steamers where they occupy the highest class and have all the privileges given passengers on any steamer.  
 Clergymen and those engaged in educational work are taking advantage of this service to visit Europe.  
 For full particulars apply to Local Agents, or at DOMINION LINE Office  
 Toronto: King St., East Montreal: 17 St. Sacrament St.

**GRAND TRUNK RAILWAY SYSTEM**  
 Twice as large as any former exposition.  
 The Dairy Tests a special feature.

**TOURIST RESORTS**  
 What could be more delightful for your vacation, than a trip through the Highlands of Ontario, Muskoka Lakes, Lake of Bays and Georgian Bay. Excellent Hotels. Through the Upper Lakes to Sault Ste. Marie, Mackinaw and Duluth, is a very popular trip.  
 A large number are taking advantage of the convenient and up-to-date service via Grand Trunk for a trip to Montreal Quebec and Sea Side Resorts. 9.00 a. m., and 10.30 p. m., are the trains from Toronto.  
 "One Night Out to Halifax."  
 9.00 a. m. Express from Toronto connects at Montreal daily except Saturday with "Ocean Limited," via Intercolonial, for Halifax, arriving 8.15 p. m., next day. \$40.00 Round Trip  
 THROUGH  
**To The World's Fair**  
 At 8.00 a. m. and 4.40 p. m., daily Pullman Sleepers and Vestibule Coach on morning train. Vestibule Coach on afternoon train.  
**\$19.20 Round Trip from Toronto.**  
 And a chance to visit in Chicago, Detroit or at Intermediate Canadian Stations.  
 For tickets, illustrated literature and full information call on Grand Trunk Agents.  
 D. McDONALD,  
 District Passenger Agent, Toronto.

## A Physician's Testimony for Labatt's Ale.

"We find that the ale uniformly and well agreed with the patients, that it stimulated the appetite, and thereby increased nutrition. The taste, likewise, is always highly spoken of. In nervous women, we found that a glass at bedtime acted as a very effective and harmless hypnotic."—SUPERINTENDENT OF LARGE U. S. HOSPITAL.

**BELL Art**  
**PIANOS ORGANS Piano Players**  
 Canada's Standard used exclusively in many prominent institutions.  
**THE BELL PIANO AND ORGAN CO., Limited**  
 GUELPH, ONTARIO.  
 Catalogue No. 56 free. Warerooms at 146 Yonge St., Toronto.

Office and Yard, FRONT ST., NEAR BATHURST. Telephone No. 449. Established 1856. Office and Yard, PRINCESS STREET DOOR Telephone No. 190.

**P. Burns & Co. Coal and Wood**  
 Wholesale and Retail Dealers in  
 Head Office, 38 King St. West, Toronto. Telephone 131 & 132



### Victorious Through Merit.

**OXYDONOR** triumphs through merit—for years it has been the life guard of more than a million persons. It is the embodiment of the highest law known to human science. In it is concentrated the experience of the greatest scientist of the age. A labor of love for humanity.  
 No other agency for health has so many faithful friends—none other deserves so many.

**OXYDONOR** instils new life into the system; regenerates, reinvigorates and vitalizes every organ into the proper discharge of the function for which Nature intended them. Its use brings vigorous health with all the physical activity that makes life worth living. No matter what disease you have, this is the only natural cure for it. There is no danger, no pain, no doctor nor medicine in using **OXYDONOR**.

It will last a life time and serve the whole family. SEND TO-DAY for valuable books, mailed free Write us a description of your case.

W. M. Pentelov, Chartered Accountant, P. O. Box 153, Guelph, Ont., Dec. 18, 1901.  
 Dr. H. Sanche & Co.,—Gentlemen: I had been troubled for some time with Muscular Rheumatism and Nervousness, and as a consequence suffered considerable Insomnia, and almost immediately from the time of using Oxydonor secured a quality of sleep that had been denied me for a long time. Since that time I have had good sleep regularly, and my Rheumatism is a thing of the past.

Yours truly, W. M. PENTELOV.  
**BEWARE OF DANGEROUS AND FRAUDULENT IMITATIONS.**  
 The GENUINE has the name of "Dr. H. Sanche & Co.," plainly stamped in its metal parts.  
 61 Fifth Street, Detroit, Mich. | **Dr. H. SANCHE & CO.,**  
 261 Fifth Ave., New York, N.Y. | 2268 St. Catharine St., MONTREAL

**Notice of Removal**  
**THE OXFORD PRESS**  
 THE OLD-ESTABLISHED CHURCH PRINTING HOUSE.  
 REMOVED FROM NO. 33 TO  
**NO. 42**  
**Adelaide Street W.**  
 (Directly opposite the old stand)  
**TORONTO, CAN.**

**MONUMENTS**  
 LARGEST STOCK AND BEST DESIGNS IN THE CITY.  
**THE McINTOSH GRANITE & MARBLE CO., LIMITED**  
 Phone N. 1249. 1119 Yonge Street.

**W. H. Stone**  
**UNDERTAKER**  
**343 Yonge Street**  
**PHONE 982**

N.B.—Our charges have been greatly reduced in order to meet the popular demand for moderate priced funerals

FAVORABLY KNOWN SINCE 1826 **BELLS**  
 HAVE FURNISHED 35,000  
 CHURCH, SCHOOL & OTHER PUREST, BEST, GENUINE  
**MENEELY & CO., WEST-TROY N.Y. BELL-METAL**  
 CHIMES, ETC. CATALOGUE & PRICES FREE.

**McSHANE'S BELLS**  
 are ringing evidences of sterling worth.  
 Over 30,000 ringing round the world.  
 McSHANE BELL FOUNDRY, Baltimore, Md., U. S. A.

In answering any advertisement it is desirable you should mention The Canadian Churchman.

## TOOLS AND TOOL BOXES

We carry a full line of Tools and Benches suitable for - Mechanics and - Amateurs, also a full line of ADDIS English CARVING TOOLS.

**Rice Lewis & Son, Limited,**  
 Cor. King & Victoria Sts., Toronto.

**Autumn Styles**  
 ARE BEING SHOWN IN  
**Millinery,**  
 CLOAKS, - COSTUMING,  
**Silks,**  
 DRESS GOODS, SUITINGS,  
**Laces, and Trimmings.**

**JOHN CATTO & SON**  
 King Street—opposite the Post-Office.  
 Established 1864. TORONTO.



## A Good Investment for Young Men

Prudent young men realize the importance of accumulating a competence for old age, but how to do it is the difficulty. The safest and most certain way to accomplish this is by

### Endowment Insurance

which has the advantage of creating an immediate estate in the event of death in the meantime.

Allow us to send you full particulars of the results attained at your age under

### NORTH AMERICAN

matured endowment policies. We feel certain that you will be convinced of their merit as an investment.

Home Office, Toronto, Ont.

J. L. BLAIKIE, - - - President.  
 L. GOLDMAN, A.I.A., F.C.A.,  
 Managing Director.  
 W. B. TAYLOR, B.A., LL.B., Sec.