

**Card Systems,
Loose Leaf Systems,
Duplicating Systems,
Self Balancing Ledgers.**

Modern methods of sifting out results.
Latest edition of Pitman's Shorthand.
These are some of our specialties.
Send for catalogue:



**S. KERR
& SON.**

Odd Fellow's Hall.

A CONTRACT FOR TEACHERS

"To Provide for Old Age."

This is one of the most important objects which you have to accomplish.

You should at once make such arrangements that when you are advanced in years you will not be absolutely dependent on your own exertions for the necessities of life.

You can make these Arrangements in a Certain and Economical manner.

It will be to your advantage to secure particulars of a form of contract issued by the CONFEDERATION LIFE ASSOCIATION which will guarantee you an annual income for a term of years or for life, commencing at a fixed time in the future.

This contract also provides insurance protection, and should you die before the date the annuity commences, the payments will be made to your heirs.

Full particulars sent on application.

**Confederation Life Association,
GEO. W. PARKER,
PROV. MANAGER
ST. JOHN, N. B.**

**MAKERS OF
PRINTING PLATES
J. C. Wesley Co.
HALF TONE.
ZINC ETCHING.
ELECTROTYPING. ST. JOHN, N.B.**

**Everything
that is right
in
Stationery.**

BARNES & CO., ST. JOHN, N. B.

SLATE BLACKBOARDS.

CHALK CRAYONS, SCHOOL SLATES,
SLATE PENCILS, LEAD PENCILS,
SCHOLARS' COMPANIONS.

W. H. THORNE & CO., Limited,
HARDWARE MERCHANTS,
Market Square, SAINT JOHN, N. B.

FIRE INSURANCE.

INSURE WITH

THE SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Established 1849. Cash Assets Eight Million Dollars.

KNOWLTON & GILCHRIST, 132 Prince Wm. Street, ST. JOHN, N. B.

Applications for Agencies invited from Teachers.

Gen. Agents Maritime Provinces.

The Standard of the World

IN the manufacture of School Furniture we are many laps ahead of our competitors. For durability, honesty of construction, and superior points of merit, our goods **EXCEL ANYTHING IN THE SCHOOL FURNITURE LINE**. Our New Patent "Ball Bearing" School Desks lead all others. They are absolutely the ONLY School Desks ever made having a Permanently Noiseless Ball Bearing Seat Hinge.

This device is NOT an experiment, but has been thoroughly tested, and its practicability proved. Our Combination "Ball Bearing" Adjustable School Desk is the greatest success ever achieved in School Desk construction.

The time has passed when students must adjust themselves to fit the desks. Health and comfort demand that the desks should adjust themselves to fit the students.

That is why our Adjustable Desk should be in every school room in the land.

Write for Catalogue.

Canadian Office and School Furniture Co., Ltd.
PRESTON, ONTARIO, CANADA.