All my hearers and readers have a

big fight of some sort on hand, but

other lion, and you can easily guess who

will beat in that fight, and who will be

A word to all who are in a snowy day. Oh, fathers and mothers who have lost

children, that is the weather that cuts

through soul and body. But drive

back the lion of bereavement with the thought which David Rae, of Edin-

burgh, got from the Scotch grave-dig-

ger, who was always planting white

children's graves in the cemetery, and

when asked why he did so, replied,

"Surely, sir, I camna make ower fine the bed coverin' o' a little innocent sleeper that's waitin' there till it's God's

time to waken it, and cover it with the white robe, and waft it away to glory.

When sic grandeur is awaitin' it yonder it's fit it should be decked oot here. I

think the Saviour that counts its dust

humanity has been done on the snowy day. Benaiah, on a cold, damp, snowy

and trouble have again and again ex-

The bush itself has mounted higher

And flourished, unconsumed, in fire. Cold, fatigue, hardship and danger

harbor of heaven. You have had a rough

voyage. Snowy day after snowy day. Again and again the machinery of health and courage broke down, and

the waves of temptation have swept

clear over the hurricane deck, so that

you were often compelled to say, "All

thy waves and thy billows have gone

over me," and you were down in the

trough of that sea, and down in the

trough of the other sea, and many de-

spaired of your safe arrival. But the

great Pilot, the one who walked storm-

swept Galilee, and now walks the win-

you for the haven, when no sooner have you passed the narrows of death than

you find all the banks lined with im-

mortals celebrating your arrival; while

some break off palm branches from the

banks and wave them, those standing on one side will chant, "There shall be

no more sea," and those standing on

the other side will chant, "These are

they which came out of great tribula-

tion, and had their robes washed and

made white in the blood of the Lamb." Off of the stormy sea into the smooth

Out of the snowy day of earthly severi-

ties into the gardens of everlasting flora

and into orchards of eternal fruitage.

the fall of their white blossoms the only

SCHOOL TEACHERS

BEWARE!

Profession Not Overpaid

That Has Many Dangers.

tact With Disease.

Cleanses the Blood and

Keeps Up Strength

and Vitality.

It Banishes Langour, Despon-

dency and Irritability.

The majority of our public school

teachers, male and female, have many dangers to face in a profession that is

Many teachers are suffering today

from maladies and diseases contracted

in crowded and badly-ventilated school

buildings; the seeds of fatal troubles

are taken into the system from imper-

fect drainage, and contact with chil-dren who carry infectious diseases from

At this moment hundreds of school

teachers are invalids, or go about the performance of their duties in a half-

dead way. Nervous troubles are prevalent amongst teachers; headache, dys-

pepsia, languor, irritability and de-

spondency are common troubles, and

The school teachers' friend and lifegiver, Paine's Celery Compound, has done a wondrous work in the ranks of the afflicted ones. During the year 1894

scores of cases have come before our

notice, of sick and suffering ones hav-

ing been restored to new life, energy

and activity through the use of nature's

Paine's Celery Compound has been a

true blessing to every teacher who used it. The great medicine has dene its work promptly and efficaciously. It al-

ways begins its operations at the great nerve centers; it cleanses and purifies

the blood, and takes all impurities from

the system; it strengthens every digest-

ive organ, and builds up the entire sys-

tem. Every school teacher in the land,

male and female, should use Paine's Celery Compound if sound health and

In several European countries, in-

cluding France and Belgium, elections

It's the embodiment of perfect

strength, Dr. Price's, as it's absolutely

Away from the treaty ports a Japan-

ese barber charges 3-4 of a cent for a shave. If he has to go to his customer's

The demand for our elegant line of

house the price is about 4 cents.

perfect bodily strength is desired.

are always held on Sunday.

make life truly miserable.

wonderful medicine.

never overpaid.

try Atlantic, comes on board, and heads

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Just received, full line of Fine Swiss Spot Dress Muslins.

5,000 yards Silk Ribbon Velvet, satin back. 5c, 8c, 10c, 12c, 15c YARD.

New Goods-Special line of Linen Torchon Lace, colored snow was no longer white, and the edge for trimming

A new line of Art Sateens, beautiful shades, only 20c YARD

Also a line of Art Sateens.

121c YARD See our special line of Embroidery, wide width, only

Apron Linen, 40 inches wide, BORDERED,

20c YARD

Extra value in Chenille Table

50c, \$1, \$2 EACH Floor Oil Cloth, 36 inches

25c YARD

Floor Oil Cloth, 72 inches wide, only 50c YARD

Children's Black Wool Mitts, 121c, 15c PAIR

Ladies' Black Wool Mitts, 20c PAIR

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One Week Only

28 pounds Redpath Granulated Eugar and 5 pounds First-Class Tea for

\$2 10 Cash.



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ADDITION OF 75 ROOMS. elegantly furnished (en suite), with baths. The latest exposed sanitary plumbing adopted throughout. The Rossin is the largest hotel in the Province, having accommodation for 500 sts, and is the only one in Toronto complete

Cor. Michigan
Boul. and 12th
St. Chicago.
One of the
largest and best in the city. Rooms 11 per
day and up. Send for circular. Half a block
from 12th street exit of the new Michigan
Central station. All baggage delivered FREE
from Michigan Central depot. No cab fares
necessary. Look out for our porter at the
station. If you want comfort, convenience
and economy, stop at the new
HOTEL IMPERIAL CHICAGO

HOTEL IMPERIAL, CHICAGO. It is said that in London there are no fewer than 10,000 professional musi-

cians of various grades, and that more than half of them are women. Captain Sweeney, U. S. A., San Diego Cal., says: "Shiloh's Catarrh Remedy is the first medicine I have ever found that would do me any good." Price 50c. Sold by W. T. BENAIAH'S VICTORY.

Practical Lessons from an Incident of Bible History, Elucidated by Rev. Dr. Talmage.

NEW YORK, Feb. 25.-Dr. Talmage

took for his subject yesterday afternoon "A Snowy Day," the text selected being I. Chronicles, xi., 22: "He went down and slew a lion in a pit in a snowy day.' Benaiah was a man of stout muscle and of great avoirdupois. His father was a hero, and he inherited prowess. There is trouble in all the neighborhood. Lambs are carried off in the night, and children venturing only a little way from their father's house are found mangled and dead. One morning a footstep of a lion was found tracked in the snow, and Benaiah, with only the oldtime weapon, follows the trail until he finds the beast in its retreat. Then he jumps into the pit, and the lion, with shining teeth of rage, and claws fitted to tear to shreds the last vestige of human life, springs for the man, while Benaiah springs for the beast. But the quick stroke of the steel edge flashed again, and again, and again, until the half covered with the tawny main of 4c, 5c, 7c YARD. the slain horror of Palestine. Now you see how emphatic, and tragic, and tre-mendous are the words of my text: "He went down and slew a lion in a pit in a snowy day." Why put that in the Bible—once in the Book of Samuel and here in the Book of Chronicles? Oh, the practical lessons are so many for you and for me. What a cheer in this subject for all those of you who are in conjunction of hostile circumstances. Three things were against Benaiah of my text in the moment of combat—the

snow that impeded his movement, the pit that environed him in a small space, 5c YARD and the lion, with open jaws and up-lifted paw. You say "I could stand one trouble, and I think I could stand two; but three are at least one too many."

There is a man in business perplexity, and who has sickness in his family, and old age is coming on. Three troubles—a lion, a pit and snowy day. There is a good woman with failing health, and a dissipated husband, and a wayward boy-three troubles! There is a young man, salary cut down, bad cough, frowning future—three troubles! There is a maiden with difficult school lessons she cannot get, a face that is not as attractive as some of her school mates, a prospect that through hard times she must quit school before she graduates three troubles! There is an author, his manuscript rejected, his power of origination in decadence, a numbness in forefinger and thumb. which threatens paralysis — three troubles! This is the opportunity to play the hero or the heroine, not on a small stage with a few hundred people to clap their approval, but with all the galleries of heaven filled with sympa-thetic and applauding spectators, for we are "surrounded by a great crowd of witnesses." My brother, my sister. my father, my mother, what a chance you have! While you are in the struggle, if you only have the grace of Christ to listen, a voice parts the heavens, saying: "My grace is sufficient for thee"; "Whom the Lord loveth he chasteneth"

"You shall be more than conquerors." Paul had three troubles. Sanhedring denouncing him—that was one great trouble; physical infirmity, which he called a "thorn in the flesh," that was the second trouble; approaching martyrdom—that made the three troubles. Yet, hear what he says: "Sorrowful, yet always rejoicing; poor, yet making many rich; having nothing, yet possessing all things." "Thanks be unto God, who giveth us the victory through our

Lord Jesus Christ."

David had three troubles—a bad boy, a temptation to dissoluteness and dethronement. What does he say? "God is our refuge and our strength, a very present help in time of trouble. Therefore, will not we fear, though the earth be removed, and though the mountains be cast into the midst of the sea."

John Wesley had three troubles—defamation by mobs, domestic infelicity, fatigue from more sermons preached and more miles traveled than almost any man of his time. What does he say? "The best of all is, God is with us." And when his poet brother, Charles Wesley, said to him, "Brother John, if the Lord were to give me wings, I'd fly," John's reply was, "Brother Charles, if the Lord told me to fly, I'd do it, and leave him to find the wings."

George Whitefield had three troubles -rejection from the pulpits of England because he was too dramatic, that was one trouble; strabismus, or the crossing of his eyes, that subjected him to the caricature of all the small wits of the day; vermin and dead animals thrown at him while he preached on the commons—that made three troubles. Nev-ertheless, his sermons were so buoyant that a little child dying soon after hearing him preach said in the intervals of pain, "Let me go to Mr. Whitefield's

Notice in my text a victory over bad

weather. It was a snowy day, when one's vitality is at a low ebb, and the spirits are naturally depressed. Inspiration here admits atmospheric hindrance. The snowy day demolished Napoleon's army on the way from Mosreported thousands of merchants. Long succession of stormy Sabbaths has crippled innumerable churches. Tens of thousands of Christians of nervous temperament by the depression of vous temperament by the depression of a snowy day almost despair of reaching heaven. Yet in that style of weather Benaiah of the text achieved his most celebrated victory; and let us by the grace of God become victor over influences atmospheric. If we are happy only when the wind blows from the clear only when the wind blows from the clear northwest, and the thermometer is above freezing point, and the sky is an inverted blue cup of sunshine poured all over us, it is religion 95 per cent. off. Thank God, there are Christians who, though their whole life through who, though their whole hie through sickness has been a snowy day, have killed every lion of despondency that dared to put its cruel paw against their suffering pillow. Christ landed in our world not in the month of May, but in the storms month of December to the stormy month of December, to show us that we might have Christ in winter weather, and on a snowy day.

Notice everything down in the pit that snowy day depended upon Benaiah's weapon. Was it a dagger? Was it a javelin? Was it a knife? I cannot tell, but everything depended upon it. But for that Benaiah's body under one craunch of the monster would have been left limp and tumbled in the snow. And when you and I go into the fight with temptation, if we have not the right kind of weapon, instead of our slaying the lion, the lion will slay us.
The sword of the Spirit! Nothing in earth or hell can stand before that. By that I mean prayer to God, confidence in his rescuing power, saving grace, Almighty deliverance. I do not care what you call it: I call it "Sword of the Spirit." And if the lions of all the junspirit. And if the hons of an the jungles of perdition should at once spring upon your soul, by that weapon of heavenly metal you can thrust them back, and cut them down, and stab less at your feet. Go into the fight against sin on your own strength, and the result will be the hot breath of the lion in your blanched face, and his front them through, and leave them power-less at your feet. Go into the fight

paws, one on each lung. Alas! for the man not fully armed, down in the pit, on a snowy day, and before him a lion. The Agricultural Savings the adoption of the report, which was Carried unanimously.

The company's auditors, Messrs. Geo.

The company's auditors, Messrs. Geo. and Loan Company.

The 23rd general annual meeting of this company was held in its offices, London, Ontario, on Wedsesday the Apostle Peter calls the devil a lion. That means strength. That means bloodthirstiness. That means cruelty. 13th of February, 1895. The meeting was largely attended by shareholders, Daniel Regan, Esq., president, in the That means destruction. Some of you have felt the strength of his paw, and the sharpness of his tooth, and the horror of his rag. But I am glad to say to all of you who have got the worst in Such a struggle, that there is a Lion on chair. Mr. W. A. Lipsey, manager, acted as secretary. The minutes of the last annual meeting were read and approved. The notice calling the meeting having been read, the annual report such a struggle, that there is a Lion on our side, if you want him: Revelation, and statements were submitted as follows: v., 5: "The Lion of Judah's tribe." A Lamb to us, but a Lion to meet that

REPORT. The directors have much pleasure in presenting to the shareholders the 23rd annual report of the business of the

company. The profits of the year (including \$2,556 65 brought forward from last year) amount to \$50,162 31; and, after clover and the sweetest flowers on the account to next year.

The repayments on mortgages during the year have, on the whole, been satisfactory.

sae precious will like to see the white clover sheet spread ower it. Do ye no' think so too, sir?" Cheer up, all disconsolates! The best work for God and The demand for money, notwithday, gained leonine triumph. Hardship rates than during the previous year. alted, and inspired, and glorified their will be forgotten when you enter the Thos. H. Smallman.

pended hereto.

D. REGAN, President. London, Feb. 1, 1895.

To dividends and income tax thereon.
To interest on savings bank deposits......\$22,613 26 To interest on debentures... 24,457 69 To general expense account, including directors' fees, solicitors' fees, auditors' salaries and municipal 7.576 00

taxes.
To repairs to company's building.
To commission on loan.
To land inspection. To expenses and commission on debentures.....
To losses on real estate.....
To transferred to reserve

ASSETS

prior mortgages..... 12,517 71 \$1,810,826 

Office furniture...... Cash on hand..... Cash in banks..... 79,695 19 \$1,927,725 41 LIABILITIES.

Currency debentures ... 377,476 00 Sterling debentures ... 153,148 99 Interest accrued on de-Badly Ventilated Schools and Con- sundry habilities. 6,867 39 -\$1,150,587 37 To the shareholders-

\$1,927,725 41

of the report, said: reserve fund.

The net profits, after paying two halfyearly dividends of 3 per cent each, have been sufficient to add \$10,000 to the reserve fund, which now amounts to \$130,000, and to carry \$1,826 03 forward at the credit of profit and loss account to next year.

promptly met.

success warrant us in anticipating that. with wise and prudent management, the future will show satisfactory results. I take pleasure in testifying to the zeal and efficiency with which the manager and every member of the staff dis-

the biggest and the wrathiest lion you have to fight is what the Bible calls "The roaring lion, who walketh about, seeking whom he may devour." The

> providing for interest on borrowed capital, for cost of management, losses and anticipated deficiencies, two half-yearly dividends of 3 per cent each, amounting, with the shareholders' income tax thereon to \$38,336 28, have been paid, leaving a net surplus of \$11,826 03, of which \$10,000 have been placed to reserve fund, and \$1,826 03 carried forward at the credit of profit and loss

The deposits and debentures of the company, including interest, show an increase of \$67,815 04 over the preceding

standing the keen competition among lenders, has been fair, at slightly better Since our last report we have to record with much regret the death of Lieut.-Col. Moffat, who has been a director since the inception of the company. The vacancy thereby caused has been filled by the appointment of Mr.

The books, vouchers and securities of the company have received the usual careful audit by the company's auditors, as set forth in their certificate ap-All of which is respectfully submitted.

FINANCIAL STATEMENT FOR THE YEAR ENDING SIST DECEMBER, 1894.

pit to guidance by the Lamb, who shall lead you to living fountains of water.

Out of the snowy day of contains \$110,085 48

Cash values of mort-gages on real estate, etc.....\$1,823,343 89 Less retained to pay

16,975 29 28,000 00 728 75 500 00

To the public— avings bank.....

account...... 1,826 03

> W. A. LIPSEY, Manager. We hereby certify that we have audited the accounts of the Agricultural Savings and Loan Company, of London, Ont., for the year end-ing Dec. 31, 1894, and find the same correct and in accordance with the above statements and the company's books. We have examined the cash and bank accounts and vouchers monthly, and have carefully checked every entry into the company's ledgers, and we have examined the company's securities and find them in

GEO. F. JEWELL, F. C. A., Auditors.
ANDREW DALE,
London, Ont., Jan. 31, 1895.

The president, in moving the adoption I may congratulate the stockholders and also the depositors and debenture holders on the close of another successful year's business-the stockholders on the profit derived from their investment, and the depositors and debenture holders on the increased security afforded by a substantial addition to the

The funds of the company are loaned only in the best portions of Western Ontario, each loan being carefully inspected by an officer of the company and subjected to a rigid scrutiny by the board before being accepted. The result of this careful policy is shown by the trifling amount of "losses on real estate.

Notwithstanding the keen competition for loans the business of the company shows a satisfactory increase and repayments, both of interest and principal, have been on the whole

I hope and believe that the extreme limit of shrinkage in the value of real estate has been reached, and while I do not look for any advance in the near future, I believe that desirable land will find a more ready market, as the emi-gration of farmers from Ontario to the Northwest has practically ceased, and our young men, instead of leaving the Province, will become purchasers at home. The company has been fortunate in securing the services of so wellknown and able a business man a Mr. Thomas H. Smallman to fill the vacancy on the board caused by the lamented death of Col. Moffat.

Twenty-three years of uninterrupted

charge their respective duties.

Mr. Thomas McCormick, in the absence of the vice-president, seconded

F. Jewell, F.C.A., and Andrew Dale, having been reappointed, were requested to act as scrutineers, and reported the following elected as directors for the ensuing year: Messrs. D. Regan, W. J. Reid, Thomas McCormick, Thomas Beattie and Thomas H. Smallman. At a subsequent meeting of the board Mr. D. Regan and Mr. W. J. Reid were

In London nearly 264 streets are named after the Queen, while there are 241 Cross streets, 240 Albert streets, 212 Church streets and 191 Queen streets. The husband (bitterly)-I wish I had known as much before I was married as I do now. The Wife-So do I. You might really have amounted to something by this time.

respectively.

### Coughing.

For all the ailments of Throat and Lungs there is no cure so quick and permanent as Scott's Émulsion of Cod-liver Oil. It is palatable, easy on the most delicate stomach and effective

stimulates the appetite, aids the digestion of other foods, cures Coughs and Colds, Sore Throat, Bronchitis, and gives vital strength besides. It has no equal as nourishment for Babies and Children who do not thrive, and overcomes Any Condition of Wasting.

Send for pamphlet on Scott's Emulsion. Free. Scott & Bowne, Betteville. All Druggists. 50c. & \$1.

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Dear Sirs,-Please find inclosed coupons for book No. 20 in Handy Classics, I have used your

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the best. I recommend it to FREE FACTS, FARMS and SLEEPERS all my friends. I am fond of \$110,085 48 good one. I have tried so senger Agent, Office 161 Dundas Street, corner Richmond. many things like this and got cheated that I thought your offer too good to be true,

Yours truly, MRS. ISAAC WAY, Merlin, Ont.

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Combination Fixtures { Gas and Electric} Electric Fixtures, Brackets,

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"By a thorough knowlege of the naturla laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided for our breakfast and supper a delicately flavored beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—[Civil Service Gazette. Made simply with boiling water or milk. Sold only in packets by grocers labeled thus: James Epps & Co., Lyd. Homeopathic Chemists, London, England.

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From White Star dock, foot West Tenth St Saloon rates—On Teutonic and Majestic, \$33 and upwards; second cabin rates, Majestic and Teutonic, \$35 and \$40: round trip, \$70 to \$80, according to location of berth. Saloen rates of Germanic and Britannic, \$50 and upwards. Excursion tickets on favorable terms. Steerage at lowest rates. Company's office, 41 Broadway, New York.

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Numidian March 14
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AURANIA. Saturday, April 13, 8 a.m.
UMBRIA. Saturday, April 20, 1 p.m.
LUCANIA. Saturday, April 27, 8 a.m.

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