#### The Windows of the Soul.

JOHN IMBIE, TORONTO, CAN.

The windows of the soul—dear loving eyes!
That look from out the mysteries of life,
And tell of love or sorrow, peace or strife—
I love them as I love the changeful skies:
All speak the language of the human

In which Love acts the nobler, better partl

Blue eyes tell of sweet, sunny, sun-lit isles, Where peaceful harmony for ever smiles; Grey eyes proclaim the music of the spheres, Yet melt in sympathy with others' teams; Brown eyes are for the heart that seeks a

friend. And dark eyes faithful to life's bitter end I All eyes are good if but the heart be pure, They speak the language of the soul most suro!

#### North American Life.

THE ANNUAL STATEMENT OF ITS AFFAIRS PROMPTLY FORWARDED TO OTTAWA AT THE CLOSE OF THE YEAR.

On the lat inst. there appeared a short otice in several of the daily papers a short the policy-holders of the partial result of the successful operations of this home company

successful operations of this home company for the year 1894.

Notwithstanding the business depression which has prevailed throughout the Dominion during the past year, it appears the North American Life Assurance Company has had a wonderfully successful year, and the figures show that the remarkable progress which it made in every department in 1893 has been repeated during the past year. When the report is presented at the annual meeting, which we learn will be held about the close of this month, it will be found that the close of this month, it will be found that the figures will show that the insurance issued will exceed that of any previous year

issued will exceed that of any previous year in the history of the company.

The cash income, both for premiums and interest, will show the largest increase yet made, now totalling \$560,000. What will doubtless be of great interest to policyholders and others concerned in this progressive company is that notwithstanding all the increases which have been made, this was accomplished at a lower ratio of expense than that of the previous year. The business accomplished at a lower ratio of expense than that of the previous year. The business has evidently been conducted in a conservative and careful manner, for the amount put by during the year totals about \$300,000, making the amount of the assets held by the company at the close of 1894 about \$2,000,000. The large sum of \$245,000 was added to the reserve fund, which now stands at over \$1,500,000, while the surplus has very largely increased during the year, and is now about \$340,000. If the paid-up guarantee fund of \$60,000 be added to this, it shows that over and above every liability the company holds for the security of its it shows that over and above every liability the company holds for the security of its policy holders a surplus of about \$400,000, proving, if anything, that the holders of policies in this company have undoubted security, besides a large surplus being accumulated for their benefit.

While the figures quoted all tend to show While the figures quoted all tend to show that this progressive company has met with marked success during the year, it is also gratifying to note that while receiving large sums they are also payin, considerable amounts for the benefit of their policyholders, and during 1894 they dishursed in this way for matured endowments, profits, death claims, annuities, etc., over \$133,000. It is to be hoped that when the reports of other Canadian companies are ready fer publication they will show a like satisfactory state of affairs to that of the North American.

#### ASSOCIATION HALL.

ORGAN-RECITAL-LECTURES MR. J. HUMFBEY ANGER,

On 4th Schunlay in January, February, March, Tickets for Course and Reserved, \$1,00, Ticket for Single Recital 250,

To be had at principal mode stores. I' an at Whaleys Hope & Co, 135 Yonge St

# WALTER BAKER & CO. The Largest Manufacturers of



Unlike the Dutch Process, no Alka-lies or other Chemicals or Dres are used in any of their preparations. Their delicious BREAKFANT COCOA is shoultely ure and soluble, and coers less than one cent of cays.

SOLD BY GROCERS EVERYWHERE.

WALTER BAKER & GO. DORCHESTER, MASS.

THE

## YORK COUNTY LOAN AND SAVINGS CO.

INCORPORATED.

Head Office: Confederation Life Bldg. Toronto

TO INVESTORS is offered the most attractive plans for the sale and profitable investment of capital large or small sums.

TO BORROWERS who want money to build or buy homes, to jay off mortgages, to invest in business, or for any other legitimate purposes, are offered special inducements.

Write for particulars.

Rollable Agents Wanted.

Josem Patthers. President,

ALBERT E. NACH, Secretary.

A. T. Huster, L.L.B. Vice-Prosident.

V. Robin, Treasurer.

## CLERICAL COLLARS.

The demand for our Clerical Collars tells more plainly than words that they are just what the Cergy require and cannot procure elsewhere. We have just received from London, England, another shipment. All sizes will now be four lan stock. Orders by most carefully attended to

#### Geo. Harcourt & Son.

. . MERCHANT TAILORS . .

57 King Street, West,

Toronto.

WANTED 5000 MORE BOOK AGENTS wasser to the actiq impossing selfer and require and active or bear saling by

DUP JOURNEY AROUND World Simons fast selling new book
BY REV. FILLNEY I. CLAIME, President to Assisted
Service of Around Assisters. 100 beautiful President
In Utility and service of Around Service of Around
Service of Philament on Indianance, Service Two Preside,
Give Around Treatment Works to the Service of Committee of
A. D. WORTHINGTON A. CO., Hartford, Con.,

#### WHAT DO YOU WRITE ON?

Send stamp for our samples of fine stationery, for private use.

#### A GOOD MONTH TO MARRY [H]

September! Invitations should be ordered in August. Send for samples.

#### DOYOU USE VISITING CARDS?

We engrave the finest cards in Canada

#### ----G. TREHOLME BISHOP CO.

169 St. James St., Montroal. THONE 187.

## \* T. EATON Co.,

(LIMITED)

190 Yoxon St., Toronto, Jan. 42.

#### Goods! Dress

We're all the time on the lookout for each bargains-goods that can be bought specially cheap where ready money's in the question. These represent just such a purchase, and those of you who want Dress Goods will be delighted with the values:

#### At 25c We Offer:

-44-inch All-wool French Cashmeres actually worth 40c.
4- inch German Tweed Effects, actually

worth 40c.

-46-inch French Diagonals, actually worth 50c.

#### At 35c We Offer:

-42-inch All-Wool Estamine Serge, actu-

ally worth 50c.

- 46 inch All-wool Henrietta, actually worth 50c.

-40-inch Scotch Tartan Plaids, actually worth 50c. with other supremely good bargains at 50 and 75c.

Mail orders filled promptly.

Samples sent to any address for the asking.

## Capes and Jackets

Easier to sell now than two months hence.

If we were "stuck" as the boys say we might use big black type and scary headlines. As it is, we'll simply print the news:

7 50

\$ 50

3 98

7 30

6 50

5 00

skirt, regular price \$12.50, special ladies Tweed Suits, in fawn and gray mixtures, Eton coat, vest and Empire skirt, regular price

and Empire skirt, regular price \$12, special.

Lattes' Black Serge Jackets, vest front, with large revers, trimined braid, regular price \$10 50, special Ladies' Heavy Black Beaver Cloth Jackets, 40 inches long, double-breasted, tight fitting, special.

Misses' Black Sergo Jackets, vest front, large collar and revers, of black ordosum fur, regular price

black oppositit für, regular price \$9.50. special.....

Misses' Black Cheviot Cloth Jackets, double - breasted, heaver for collar, regular price \$6.50, special

#### THE T. EATON CO.

LIMITED.

190 YONGE STREET, TORONTO ONT