Catholic and Anglican creeds ?-- Ave Maria.

LIFE IS SHORT.

The utterances of the Holy Father are ever worthy of careful consideration, but his reply to the address from the pilgrims of Perugia conveyed a lesson the impressiveness of which will be felt by those who feel that their life is nearing its limit, and which should also be carefully treasured by young. For many years the Pope lived among the Perugians as their Bishop, and his affection prompted him to give to those friends of his earlier days the richest coin in his heart's treasury. "Life is short," said the Sovereign Pontiff, with his eightyeight years of care and toil and sacri-fice behind him. "Believe it from one who has, through the divine goodness, reached its greatest term. is shorter than it is commonly thought to be, and its real value consists in using it so as to win eternal salvation. The most exhaustive treatise that was ever written could not more graphical ly point out the sublime importance d value of the gift we hold for such a brief time in our too often careless hands than have those few words spoken by the Vicar of Christ to the Perugian pilgrims. - Church Pro-

THE TRUTH SPREADING.

Mexico, once his happy hunting ground, will have to be given up by the roving anti Catholic lecturer. used to sing," said a New England farmer to James Russell Lowell : "but tunes got invented and they spiled my trade." Since the intelligent study of Mexico "got invented," the shamefully unjust attacks on the character of our Southern neighbors have become less frequent. In his new book, "The Awakening of a Nation," Mr. Charles

F. Lummis says: "To day Mexico is-and I say it de liberately — the safest country in America. Life, property, human rights, are more secure than even with It is curious that Prof. Frederick Starr, of the University of Chicago, quotes an almost identical utterance made by "a distinguished lecturer whom he heard in London in 1892 "Many consider Mexico dangerous, be lieve that life and property are not secure. I know well all parts of the United States, and do not hesitate to say that life and property are more secure in every part of Mexico than in any part of the United States." And Prof. Starr's only comment on this certificate of character is: "I felt that this was the rabid utterance of a prejudiced Englishman,—but I did not then know Mexico."—Ave Maria.

"ST. ANTHONY'S GUESTS."

It is evident how widespread the de votion to St. Anthony is becoming from the number of his statues now being erected all over the world. We also frequently read of new churches his honor and dedicated to There are different associations springing up, too, under his patronage, such as the Pious Union, and St. Anthony's Militia. Another good work is now being established in England, be known as "St. Anthony Guests." Its aim is to provide country air and rest for poor women and girl whose lot is cast in large cities, and who otherwise would have no break in the monotony of their lives. There are many who could spare one or two rooms for a few days, with perhaps a little in the way of milk, butter and other country produce, so as to enable | Chatham, Ont. deserving and respectable women to benefit by a little change from their daily round of work. The suggestion comes from an Irish farm, and seems a practical one. - New World.

WHY DON'T PRIESTS MARRY

This question was asked a number of times through the query-box at the recent Cathedral mission and the answers given were plain, logical and reasonable and in thorough accord with the rules governing the Catholic We are having a very vivid illustration of the reasons why Catho lic priests do not marry in the presen Priests in both countries are volunteering every day in the cause of humanity, while the minister who has a family is, perforce, compelled to fore go the discharging of that duty: he is not free in the service of the Master his country, or humanity; he must keep out of danger for the sake of his Matters not if some poor sou does die without that spiritual consola tion which it is the duty of the minister of God to give-his family comes firs and its welfare must not be jeopard

His entire being is devoted to the service of God. He goes where duty calls him, be it to the bedside of one among the dead and dying, or before the cannon's mouth in the defense of his struggling countrymen. And such was the wish of our Saviour when selected His Apostles-the men by whom He intended His holy teachings to be carried to the nations of the He distinctly and explicitly commanded them to follow Him; to carry His message of peace and love to

The Catholic priest has no family

no essential divergence between the instructions. He did not want their lives hampered with earthly ties, but wished them so situated that they could give their whole attention to Him and

His holy ministry. This is the true reason why Catholic priests, the direct successors of the Apostles, do not take a wife. In fact they are married to the service of God, and God does not allow a division of loyalty that is due Him from His ministers. - Nashville Catholic Herald.

HOW TO PRAY TO ST. ANTHONY

The manifold miracles springing up everywhere as though by charm at the invocation of St. Anthony, must fill the hearts of his clients with confidence. Next to the Blessed Virgin, our saint seems to have an unlimited influence with God, not only for the recovery of lost objects, but in all cases which are submitted to him. The universality of this prerogative has been recognized by the Sovereign Pontiff himself. He is therefore invoked in every need and affliction, but especially: 1st. For the restoration of lost things; 2nd, For the recovery of health; 3rd. the happy issue of an undertaking To obtain employment; To obtain or preserve purity of heart 6:h. In the choice of a vocation.

The essential requisite, therefore, in imploring the aid of St. Anthony, is a lively faith and an unfounded confi dence in his powerful intercession But this confidence must not assume the character of superstition-it must be tempered by the spirit of Christian resignation. It is certainly lawful to resignation. It is certainly lawful to submit to St. Anthony all our wishes both spiritual and temporal : but i must be done with a child-like resig nation to the decrees of divine Provi Though St. Anthony's inter dence. cession be great and powerful. God will not grant our requests unless they be conducive to the welfare of our souls Affliction and adversities will never entirely be banished from this vale of God often wishes us to carry a certain cross, and will not take it from us, for reasons known to Himself. But if our prayers are not heard in one par ticular instance, they are not lost, for we may rest assured that God will give us other and more precious graces, in stead of those for which we have asked We must not, therefore, lose courage if we are not heard at once. Knock repeatedly at the gates of heaven, as we would do at the house of a friend. Perseverance will insure success in the majority of cases.

When imploring a grace through St. Anthony we must be careful that our hearts be free from mortal sin. Therefore novenas should always gin with a good confession, and fer vent holy Communion, that our pray ers may rise from a pure heart, sweet incense before the throne of God. A great many overlook this important They come to St. Anthony as item. enemies of God, their hands full of in justice. How is it possible for him to plead their cause?

If we wish to be heard in an im portant affair, it is not enough to have recourse to the saint by saying short prayers or a superficial novena. must go to some trouble, and not shun sacrifices. We must, for instance, visit a shrine or a station of St. Anthony, practise some mortification, and if possible have a holy Mass said in his honor. Experience teaches that requests are most successfu which are accompanied by the promise or donation of an alms for his cherished poor. If we pray to St. Anthony in this manner we will never have reason to complain of our prayers not being heard.—St. Joseph's Parish Messenger,

PARENTAL RESPONSIBILTY

There is no more touching sight than the yearly presentation of the chil-dren of the Church to Him who dwells in Eucharistic mystery. What a vision of angelic sinlessness does the procession of first communicants present to the onlooker who remembers the innocent glory of his own first Communion day! The preparation has been long and trying; each little Christian knows that he is about to be crowned with the completeness of the Saviour's love: that at last he is to receive Christ Himself; that he is to be one with his Redeemer, his Lover and his Judge.

Priests of Christ and Christian teach ers have brought the young souls to the perfection requisite for the new and mysterious intimacy with the Almighty. One has but to observe the children to see that they realize the awful sublimity and solemnity of the Sacrament of Love. There is not one indifferent countenance to be seen among these neophytes; a boly emotion overwhelms their souls and is relected according to individual temper ament in the radiant young faces. God is with them, they are with God

and the heavens touch the earth. Why does the And yet-and yet! affilicted with the most loathsome and beholder's heart ache for these little contagious disease, on the battlefield lovers of Christ? Why the irresistible wish that rises to his lips, "Would Harbor. Cushing and one of his mer that they might die now, before they escaped by swimming across the river are hurled into the sinful indifference of the world!" It is a forbidden wish; the battle is to be fought; the world must conquer or be conquered. Glorious is the victor who keeps his soul perfect in the Lord through the grimy strife; honored is he that, though he be wounded, returns through peniten-

oh God! must one-even one-of these little ones become Thine enemy and merit Thine eternal condemnation?'

Parents have an immense responsibility. Theirs must be the work of guarding the child from evil influences during those tender years when all influences are most impressible. The Christian home must in all verity be fit to be the abode of Christ. Dissensions, jealousies, coldness, profanity, bad temper, disregard for truth, neglect of religious duties, sharp practice, sensational reading, idle gossip, indiscriminate association, intemper ance, all these, as examples, are powerful agents of the Evil One. The child is imitative. He is told the difference between right and wrong, and from the day of his first Communion he has made a high and holy resolve to enlist in the service of right. At this period he is intensely sensitive, and careless sin shocks him inexpress ibly. It is long before he grows used to it ; it is longer before he begins to say to himself that faults so common cannot be especially vicious; that if father does this or mother neglects that -well, it may not be just right, but it cannot be exactly wrong. He is only human, poor child! and the dividing line is growing indistinct for him. Once he loses sight of his first Com-munion resolutions and begins to unconsciously imitate reprehensible example, he is likely to go beyond his exemplars, and then unless a miracle of intervention occurs, he is lost.

Those who would set a Christian example to the children who are so ready to follow them must be practical Catholics in every sense of the term. The commandments and precepts should be matter-of-course. Parents must fre quent the sacraments and they must carry the sacramental spirit into their homes. Abiding in the exercise of faith, hope and charity; realizing that their Heaven ordained purpose in life must be the rearing of their children in the fear and the love of God, they will count no sacrifice too great, no too exhaustive, no detail too troublesome for the assurance of eternal beatitude for their own souls and for the souls entrusted to them.

These holy little first Communicants are fervently eager to love and serve their Lord. "Whose shall scandalize one of these little ones which believe in Me, it were better for him that a mill stone were hanged about his neck and that he were drowned in the depths of the sea. - Philadelphia Catholic Standard and Times.

BRAVE HERO AND CHIVALROUS ENEMY.

One of the most gallant deeds in naval warfare was performed on the morning of Friday, June 3, when Lieutenant R. P. Hobson, with a volunteer crew of seven men, sailed the collier Merrimac into the harbor of Santiago de Cuba, under a heavy fire from the shore batteries, and sank her in the channel, thus effectually block ing the entrance and "bottling up Admiral Cervera and his flotilla

When the plan was made known to the blockading fleet over four hundred officers and men applied for duty on the forlorn hope, but Admiral Sampson accepted only seven. They were Lieutenant Hobson, Daniel Montague, George Charette, J. E. Murphy, Oscar Deignan, John P. Phillips and John Kelly.

An eighth, Rudolph Clausen, smug gled himself on board to risk death and achieve heroism.

They believed that they were going to certain death, but only two of them were injured in the engagement. After sinking their vessel they floated ashore on a catamaran and were taken prisoners.

It was one of the most daring deeds ever performed, even in our heroic service, and it was supplemented by an act of generosity which is enough to wipe out countless memories of Span cruelty. Admiral Cervera re ish ceived his prisoners with every honor and assured them of the kindest treat ment. His chivalry carried him ever further, for he immediately sent Cap tain Oviedo out to the American spuad ron under a flag of truce to relieve the suspense of Admiral Sampson regard ing the fate of his gallant men, to as sure him that they were all alive, and to offer an immediate exchange of pris

It is hard to say which side behaved the more nobly in this adventure. The Spaniards should naturally have exasperated to madness by the blocking up the harbor. If they had fired upon and destroyed the heroes, the laws of war would have extenuated if not justified, the act; but they chose the more magnanimous part, and proved themselves true inheritors of the old Hidaigo spirit-

The conduct of attackers and at tacked has a parallel in our own history. When Lieutenant Cushing destroyed the Confederate ram Albe-marle in Roanoke River, he inflicted a loss on the enemy as great as that done by Lieutenant Hobson in Santiago The rest of the crew fell into the hand of the enemy and for a moment their lives were in deadly peril. But Captain Cook of the Albemarle sprang to their defence, saying: served forty years in the American navy, and this is the bravest deed l ever witnessed."

condemned to death because he surrendered his ship before the over-whelming odds of our fleet some weeks after the battle of Manilla Bay, and that Admiral Dewey on learning of the fact mads a vigorous remonstrance threatening to bombard the city if the sentence were carried out. The story may be apocryphal, but we incline to think it is true. Brave men have a code of honor little understood worldly poltroons, and we think that a man of Dewey's make up would fight as earnestly for the life and honor of a

brave enemy as for his own. That is one of the redeeming traits of war. It brings out manhood. It develops the primitive virtues too apt to be neglected in the piping times of peace when

The jingle of the guinea helps the hurt that

And the nations do but murmur, snarling at each other's heels." Lieutenant Hobson and his men did nore to glorify their country in scutting the Merrimac than they would bave done by capturing a town. miral Cervera served Spain better by his manly message to Admiral Samp son than he would have done by sink ing the whole blockading squadron And so it is that ever the soul is greater than the body and that a nation's life is conserved by the nobility of its sons. -Boston Pilot.

"QUESTION BOX."

Philadelphia Catholic Standard and Times "A Subscriber" asks several ques-tions for the benefit of a non-Catholic friend, and thanks us for answers in a previous issue which proved very satisfactory

(1) Is there a place between Heaven and hell? What authority have Catholics for calling it purgatory? Is it a construction of their own? What proof is there that there is such a place?

The Catholic Church teaches that

there is a middle place in the next

world, where some souls suffer for a time before being admitted to Heaven In this place venial or trivial sins are punished and the soul purged of them. hence the name purgatory. A belief in a middle state in the next world is almost if not fully as old as the belief in the immortality of the soul, and was held by the ancient pagans. belief is reasonable, it must be admitted. We all believe that nothing impure can enter in Heaven. There fore for those who believe in hell, but not in purgatory, there is no alternative, but to say that one who dies in the slightest sin is punished for all eternity, the same as one who dies guilty of all the crimes in the calendar. This alternative has caused such a reaction that infidelity has been most successful against the sects holding it, while the Universalists have abolished hell altogether and made it a universal purgatory without the name. In the Book of Maccabees, which Protestants hold is not inspired, but is historically correct, there is recorded that Judas Maccabeus offered sacrifice for his dead soldiers, saying: "It is a hely and wholesome thought to pray for the dead that they may be loosed from their sins." See also St. Paul's first epistle to the Corinthians iii., 15 "If any man's work burn he shall suf fer loss : but he himself shall be saved. yet so as by fire." Even the civil law recognizes the justice of the Catholic doctrine when it punishes certain offenses with death and others with varying terms of imprisonment, the divine law punishing mortal sin with eterna death and venial sin with temporary punishment. See Scripture texts. Matt. xii., 32, where some sins are no forgiven in the next world, the natural inference being that others are Again, II. Tim. i., 16, 17, 18, Paul's prayer for Onesiphorus. who is dead.

ee II. Tim., iv., 191 "A Subscriber "who sends his paper to a non-Catholic friend every week and who knows that many Protestants and at least one Jew of his acquaint ance read it, does not think politic to answer the query of another correspondent regarding the supposed ease of a priest who, having committed a grievous sin and finding it impossible to go to confession, celebrated Mass after making a perfect act of con-

The Catholic Church has nothing to hide. It teaches that a layman find-ing it impossible to go to confession hide. can be restored to grace by a perfect act of contrition, with a firm resolve to go to confession as soon as possible. Why should a priest be forbidden the same? Finding it impossible to go to confession is an extreme case with either priest or layman, though it might happen that in some isolated districts perfect contrition would be the only means of cleansing the soul from the stains of mortal sin. Priests go to confession much oftener than the laity.

(2). The same writer finds fault with the charge of five cents for a seat in certain churches, while Protestant churches have up their cards "All Welcome." "A Subscriber" has seen cople leave a church where the pay nent was insisted upon by the usher r trustee

Some other subscriber may think it mpolitic to answer this. It is a mere uestion of taste with the correspond ave up such cards, it is true, and very sensational device to catch the owd, but fail. "Pews are Protestnt" is an old saying, and Christian Reid, the novelist; and a leading Pail-

eral theory of free pews, but failed so signally that even their parishioners complained that they did not use the proper means to raise funds. The Baltimore Council provided that seats should be reserved for those unable to We have known young men to pay fifty cents for the privilege of standing all of Saturday evening at a place of amusement, and to complain because they were asked for five cents on Sunday for a seat at Mass, when if they did not pay it, they would have to stand and kneel but a little over a

half hour.
"L. H." wishes to know (1) the difference between the Catholic and the Protestant Bibles?

The Catholic Bible contains these books of the Old Testament which are not in the Protestant Bible: Tobias, Judith, Esther, Wisdom, Ecclesiasticus, Baruch, First and Second Maccabees. Protestants accept the New Testament as declared canonical by Catholic

"What is the sense of holy water?"

Councils

You might as well ask why did our Lord use clay in curing the blind man. Water is used to signify the purification of the soul and reminds us that we must seek this purity by repentance. Its use is very ancient. St. Justin, the martyr, who lived in the second century, says in the second book of his Apology that every Sunday in their assemblies the faithful were sprinkled with holy water. done now before a Solemn High Mass "Another Irish Catholic" not believe that one can be saved by

God does not ask the impossible from us, and those who are invincibly ignor

invincible ignorance.

ant cannot learn the truth. States that the Philadelphia Inquirer's Home Study Circle tells a story of the treatment of Giordano

Bruno and Galileo Galilei which insinuates that the Church condemned as heresy in their day what she permits to be believed now.

The Catholic Church does not and has not claimed infallibility in matters of science, but does so in matters of faith and morals. Those who deny her this attribute are usually the most emphatic as to their own infallibility on questions of science, which are chang-ing all the time as new discoveries are made. Galileo was not condemned for his scientific theories, which were the same as those of Cusa and Copernicus, who were encouraged by Catholic dignitaries to teach, but because he taught them as demonstrated truths provable from Scripture, thus trench ing on the ground of the Church instead of confining himself to science He was confined at the pleasing villa of Ascetri, about a mile from Florence, and was free to do everything but continue his efforts at denouncing every one who disagreed with him and insisting on his theory being comfortable to Scripture. decree of the inquisition against Gal leo was not a formal Papal document The Protestants themselves condemned Kepler at Tubingen, Germany, for affirming the same theory thirty seven years before Galileo was condemned and he, Protestant though he was, fled for refuge to the Jesuit Fathers of Gratz and Ingolstadt. It is just as well to take most alleged histories with a grain of salt when they are dealing with Catholic matters.

THE EXPIRING KICK OF ORANGEISM.

Ireland is slowly winning even from

the Tory Government. It is a very singular fact that the holding of the It is a very 98 centenary almost synchronized with the passage through Committee in the House of Commons of the Bill which confers upon Ireland the right of Local Government. Although this measure short of Home Rule, it is a very decided step in that direction, for it radically reforms the whole machinery of local administration. The grand juries are superseded by County cils. Both are to be elected by an electorate of peers, qualified women and all Parliamentary electors. There are to be no Aldermen, but the chairmen of the District Councils will have seats ex officio on the County Councils. The ex-officios are banished from the Boards of Guardians. The elections will be triennial. Peers may be elected to County Councils, but neither priests nor women. Women, however, will for the first time be admitted to citizenship in Ireland. The exclusion of priests marks the chief difference between the Irish measure and the British system as now estab lished. A priest is eligible in Eng land or Wales, although these are Pro testant countries, but in Ireland, which is Catholic, he is not, and we may remark that a priest was recently elected in Aberdeen, in Wales after a very spirited fight, of a very bigoted attempt on the part of a small section to stir up ill-feeling. The Ulster Orangebigoted attempt on men have shown their teeth, as usual, over the Local Government Bill. They have gone so far as to disgust their whilem thick and thin defender. Mr W. Russell, so much so as to lead to the belief that that gentleman now, at nts, but the "Question Box" is for the end of his career, may become an bat purpose. The Protestant churches out and out Nationalist. In a very acrid letter to one Johnston, the Bel fast Grand Master, who had written to him in expostulation over the bill, he says

'The real difference between us is simple earry His message of peace and love to every description of the Divine Healer. But the paint to the Divine Healer. But what of the vanquished, for whom the ground; no excuse that would in the what of the vanquished, for whom the least relieve from the command and allow the Apostle to be a consistent and faithful servant. St. Peter, before being called to the service of the Savbeing called to the service of the Merringals and a leading Philadelphia lawyer, a Protestant, who addephia lawyer, a Protestant, who advanted the eight heroes of the Merring also the chivalrous foeman who by his blood of the Lamb has been too strong? He too, was of the elect, but for him the blood of the Lamb has been shed in vain. Thus a morbid foreboding oppresses the witness who loves and reverse every one of the thousands of festal-garbed innecents. "Oh God, man your friends still lingre and a leading Philadelphia lawyer, a Protestant, who addelphia lawyer, a Protestant, who adelphia lawyer, a Protestant, who

This is a very pretty quarrel as its stands, and we await the outcome with lively interest. Meanwhile the Orange mediavalists are giving proof that they cling to ancient history rather than the ideas of progress. anticipated the annual July saturnalia of riot, drumming and dramming by a month. In the streets of Belfast they have emphasized their disapproval of Local Government (outside Belfast, where they enjoy it themselves,) by attacking the Nationalists' celebra-However, tion of '98 found that even a Tory Government may find their loyalty, like the caressing of a bear, a little too affectionate. for the Magistrates and police have shown that the ancient alliance between the Sons of Williams and the English Administration is only a sweet tradition that had its day. Local Government will in a few weeks be an accomplished fact in Ireland, and the most hopeful feature about the situation is the steadfast English Liberals like John Morley, Earl Spencer and Herbert Gladstone are unanimous in declaring that Local Government is not a substitute, but only a valuable precursor and ancillary to the larger demand and need of Ireland-the full measure of Home Rule. - Philadephia Catholic Standard and Times.

GRAND TRUNK SYSTEM MUSKOKA LAKES

In the Highlands of Ontario The Muskoka region, with its many hundreds of lakes and streams, is undoubtedly the best blace on the continent for Fishing, Shooting amping. The fishing, consisting of brook or lakes are among the highest on the continent, being about 500 feet above Lake Ontarlo, 159 feet above Lake Burer, and 138 feet above Lake Superior. There can be no Hay Fever in so pure an atmosphere. A glance at our map will show how easy of access they are and the flow.

gree.

One of the most noteworthy characteristics of this region is the entire freedom from Hay Fever experienced even by the most acute sufferers from this malady. This is due to many causes—its great elevation above the level of Lake Ontario, the balsamic odor of the prounding forests of vine, cedar and balsam, and freedom from damp owing to the rocky ature of the country. Write for an illustratiopy cettact from "Outing" regarding his region, to M. C. Dickson, D. P. A., Tornical and the country of the country

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Steamers sail weekly from Montreal to Liverpool, calling at Londonderry, during the season of navigation; also separate service from New York to Glasgow.

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PROVINCE OF ONTARIO.

Issue of Forty-Year Annuities.

Sealed tenders for the purchase of termin-Sealed tenders for the purchase of terminable annuities running for a period of forty years, issued under authority of an act of the Ontario Parliament, 47 Vic., chapter 31, will be received by the undersigned at his office. Parliament buildings, Toronto, on or before 14th day of July next, at 2:30 p. m., when the tenders will be opened in the presence of such

rariament buildings, Toronto, on or before 14th day of July next, at 2:30 p. m., when the tenders will be opened in the presence of such of the applicants, or their agents, as may attend.

The annuities will be in the form of certificates signed by the Provincial Treasurer, in which certificates the Provincial Treasurer, in which certificates the Provincial Treasurer, will agree to make halt yearly payments at his office at Toronto, or in London, England, of sums of \$100, or larger sums, or their equivalent in sterling at the par of exchange (£20 10s 11½d) on the 30th day of June and 31st day of December in each year, for forty years from 30th day of June instant, the first half yearly certificates being payable on the 31st December next.

The total amount of annuities to be issued in 1898 is \$5,700 annually, but tenders will be received for any part of the same not less than \$200 annually.

Tenders may, if preferred, be upon condition that the annuities be payable in sterling in London, England. In such case the conversion will be at the par of exchange, \$1.80\frac{1}{2}\$ to the pound sterling. Tenders will be required to state the purchase money which will be paid for either the whole annuities offered or such portion as may be tendered for.

Notification of allotments will be given to

r. Notification of allotments will be given to

Notification of allotments will be given to tenderers on or before 20th July and payments from the persons whose tenders are accepted must be made within ten days thereafter at the office of the Provincial Treasurer in Toronto, but if, from any cause, the purchase money is not paid by the 1st day of August next, purchasers who have not then paid will be required to pay interest on their purchase money from that date to date of payment, at the rate of interest which the

day of Alugus next, purchasers who have not then paid will be required to pay interest on their purchase money from that date to date of payment, at the rate of interest which the investment will yield, according to their respective tenders.

The annuity certificates will be delivered at the office of the Provincial Treasurer in Toronto, where, if desired, they may be specially registered.

The Provincial Treasurer reserves the right to determine what tender is most advantageous to the province, but no tender will necessarily be accepted. Tenders should be on the accompanying form. Envelopes containing tenders should be indorsed "Tender for Province of Ontario Annuities."

Further information may be obtained on application to the Provincial Treasurer.

Provincial Treasurer's Ifflice, Toronto, 2nd June, 1898.

NOTE — Illustration of calculation on in-

2nd June, 1898.
NOTE.—Hlustration of calculation on interest basis—At the rate of 3 per cent, per annum (or in strictness 1½ per cent, half yearly) a present payment of \$2,320.36 would represent an annuity of \$100 for forty years, \$50 payable each half year.

MUSKOKA LAKES.

Furnished cottage to rent: \$50 for season—pretty point, sandy beach, J, Fent, Whitesice, Muskoka, 1025-3.