### SAULT STE MARIE.

"Education" was the subject treated by Bro

V. McNamara last evening at the third
monthly entertainment of the Catholic Order
of Foresters. He drew attention to the fact
that "education" and "information" are not
by any means y nonymous terms, for education
is its complete sense is the full land harmonious
development of all the faculties. It is not,
there fore, mere instruction, nor communication of knowledge. In fact, the acquisition of
knowledge, though it necessarily accompanies
any right system is a secondary result of education, Learning is the instrument of education, not its outcome. Its outcome is culture,
physical, mental and moral and whatever
drill, training or studies are best adapted to
the attainment of this end should be found in
every educational institution worthy of the
name.
Physical exercise is not education, clae the INTERESTING LECTURE IN FORESTER'S HALL.

every educational institution worthy of the name.
Physical exercise is not education, else the prize-fighters of America would be all highly educated gentlemen. But physical exercise is a part of education, as is also military drill, and voice culture, and the storing of the memory with every kind of useful information, but we must not stop half way. The intellect has to be cultivated and above all the heart disciplined. Youth must learn the difference between right and wrong and be encouraged to choose the former, cost what it may.

Here the speaker dwelt upon what he called education by influence and impressions left on the plastic mind of youth. Hence the care parents and teachers should have of their own actions, and the necessity of really being what they wish their tender wards to become. It is not so much the text-book as the pure hear and watchful eye that count in the training of youth.

We are too well aware that the modern edu

and watchfuleye that count in the training of youth.

We are too well aware that the modern educational trend is greatly in the direction of many and varied text books, yet the more serious educators to-day are treating it as highly dangerous to the best interests of education. Again, our over hasty age of modern rush would hurry the youthful mind through its operations as one runs a machine night and day, forgetting that mental food must be digested by a slow process and thoroughly assimilated, and that seeds of learning must have their spring time and summer season ere the fruits of autum are gathered in with joy.

But all disinterested educationists who have noticed this breaking away from the traditional methods see in it only ruin of genuine culture, and the mental deterioration of those subjected to its discipline. As said in the outset, real education patiently aims at developing the moral and intellectual faculties of the student, without neglecting his physical welfare. It would send forth to the world, not men who have acquired superficial information on a great variety of subjects, but educated men—men of sound judgment of keen and vigorous intellect, of upright and manly conscience.

The other speakers were Bros. J. J. Kehoe.

conscience.

The other speakers were Bros. J. J. Kehoe,
The other speakers were Bros. J. J. Kehoe,
Charles Sullivan, Mesers. F. Quinn and C.
Donoghue. Mr. Reille enlivened the evening
by his brilliant plano selections.

### OBITUARIES.

MRS. K. MACDONALD, SUMMERSTOWN.

MRS. K. M.cDonald, Summerstown.

We regret exceedingly to announce the death of Mrs. Kenneth MacDonald, of Summerstown, which sad event occurred at her late residence on the 16th ultimo, in the eighty-fourth year of her age.

During her illness, which lasted about four weeks, she was watched over and tenderly cared for by her two the sympathy of all.

Mrs. McDonald was a woman who possessed the affection of all the community, as she was of a charitable and amiable disposition. Her charity in the relief of the poor knew no bound. No one could leave her house either in hunger or went when she could relieve them. Are friend, a good neighbor, and a devoted mother—auch was the verdiet rendered in her regard by those who were privileged to know her long and intimately: a sentence which we sincerely trust has been ratified by our Heavenly Father. The funeral took place which was sincerely trust has been ratified by our Heavenly Father. The funeral took place which was sincerely trust has been ratified by our Heavenly Father. The funeral took place which was sincerely trust has been ratified by our Heavenly Father. The funeral took place which was sincerely trust has been ratified by our Heavenly Father. The funeral took place which was sincerely trust has been ratified by our Heavenly Father. The funeral took place which we come to the form of the funeral took place which her remains were conveyed to St. Mary's cemetery, where Rev. Father Foley ciliciated at the grave. The pall bearers were: A. J. Baker, D. J. Chisholm. N. A. Craig, H. Jarett, G. Nickelson and R. McGlaughlin. Two daughtors—Catherine and Margaret—and two sons—John in Les Angeles and Kenneth at homemourn the loss of their departed mother. Her death will cause a vacancy in the hone which no one but a mother can fill; and many a day will have passed before the family, whose at tachment for her was almost devotional, will forget the happy and interesting hours passed in the enjoyment of their mother's loving presence. The family and friends have the sympat

Miss. Mary Carroll., Thibury.

In the death of Mrs. Mary Carroll on Wednesday, February H. Chetham loses one of its most esteemed residents. Her age was seventy four years and six months. For some time Mrs. Carroll's health also months. For some time Mrs. Carroll's health had been declining, and at Christimas she had; had been declining, and the watchtla attention of her daughter and grand-children—Mrs. J. Mount and family—with the visits of many kind friends. Her sister, Mrs. W. C. Mo-Gregor of Tilbury, as is so with her for a few days before the end. The deceased was born at Stratford, county Wicklow, Ireland. She was the second dugsther of Mr, and Mrs. Mrs. W. J. Coutts of Tilbury and Mrs. W. J. Coutts of Tilbury and Mrs. W. J. Coutts of Tilbury and Mrs. W. C. McFregor, already mentioned, are thonly survivors. The family after coming to America, were among the first settlers of St. Patrick's parish, Raleigh, where they, each and sl. practiced the most generous and universal hoestality. The deceased delighten to recount anecdotes of the obstacles they had to surmount in getting to church and going furnity of four sons and four daughters.

At the age of twenty-two Mary Drew was married to John Curtis, who died leaving her with a young family of four sons and four daughters.

John Curtis, who died leaving her with a young family of four sons and four daughters.

John Curtis, who died fourteen months ago. An all wise Providence seems to have allotted crosses to the dear deceased in proportion to the strength and energy of her character. These she carried courageously to the end in a spirit of lively faith and truly Christian parience. May Ann Lanagan Toronto. MRS. MARY CARROLL, TILBURY. MARY ANN LANAGAN, TORONTO.

patience. May her soul rest in peace!

MARY ANN LANAGAN, TORONTO.

We are grieved to announce the death of Mary Lanagan, better known as "Millie," which occurred Max, let, at her home, on Fenning street. But a strength of the strength of

MRS. ELLEN TUNN, FOREST.

After about ten days illness with la grippe another of Forest's early pioneers passed peace fully away from earth's joys and sorrows on Saturday, February 29th, in the person of Ellen, reliet of the late James Tunn, at the family residence, Clyde street, aged seventy eighty years. The funeral took place on Tuesday morning from said residence to Catholic Church where the services for the dead were celebrated by Rev. Father Costello, of Sarnia, The pall-beavers were John Farrell, Wm. Leonard, Michael Murphy, John Malley, Miohael Garrett and Alex, Love. The interment took place at Beechwood cemetery. Ellen Tunn, whose maiden name was Gloeson. was born in the County of Tipperary, Ireland. She came to Canada in 1344 and settled in London, Ont. Here she was married to Patrick Claracy, who died leaving her with two little girls, now Mrs. Mahoney, of Cleveland, and Julia at home. Soon MRS. ELLEN TUNN, FOREST.

after she married James Tunn and came to Forest, about forty years ago and has lived here continuously until her decease. There was born to them two daughters so to Mirs. A. G. Flower, of Cleveland, and Mrs. John Cavanagh, of Port Huron. Some fitteen years ago Mr. Tunn was fatally crushed between two cars in the station yards here. Since that sad event his widow has lived a quiet life, was highly respected by all who knew her and very much sympathy is felt and expressed to the bereaved children above mentioned who will eleven grandchildren and one great grand child mourn her loss. Her daughters were all presents at the funeral, also Mr. A. G. Flower, Mrs. Wright. John and Thoe, Cairne, of Port Huron, Mrs. McKenzie and Mrs. Walton, of Pt. Edward.—Forest Standard.

May she rest in peace!

### DIOCESE OF LONDON.

MISSION AT THE CATREDRAL.

The Mission which had been for some time previously announced, began in the Cathedral on last Sunday evening. Rev. Father Devlin, S. J., who in conjunction with Rev. Father O'Bryan, S. J., gave the Mission in St. Mary's church last year, was the preacher, his text being, "But one thing is necessary," (St. Luke chapter 10, verse 12.) The first week of the Mission will be for the women of the parish. Judging by the large number in attendance at the opening instruction and by the carrestness and zeal of the women of the congregation, the Mission will be an unqualified success.

Rev. Father Devlin is accompanied by Rev. Gregory O'Bryan, S. J., so well known to the cathedral congregation, having for a number of years past been one of the Fathers who conducted Missions in our midst. Father O'Bryan preached at the three Masses on Sunday morning, and in the afternoon he gave an instruction to the members of the Sodality of the Blessed Virgin Mary, his subject being the chief characteristics of our Blessed Lady. MISSION AT THE CATHEDRAL.

Death of Father Keough Hamilton, Ont., March 9—Rev. John Keough one of the oldest and best known priests in the Hamilton diocese, died to day at the House of Providence, Dundas, where he had been con-fined for a year. Deceased was born in Guelph in 1810, was educated at Ottawa College and the Grand Seminary, Montreal, and was ordained priest by Bishop Farrell at Hamilton in 1871,

# MR. WM. WALSH HONORED.

Teronto Globs, March 7.

Mr. William Walsh, the Toronto general sgent of the Dominion Express Company, was presented on Saturday afternoon with an illuminated address and a gold watch chain and charm on the occasion of his leaving to take the position of assistant to the President and Manager. The event took him quite by surprise, and when he was called into the office he found the drivers and clerks of the Teronto branch, numbering one hundred and four in all, awaiting him.

Mr. A G Carruthers presented the address on behalf of the men who fully appreciated the work that had been done in their division of the branch and the fairness in Mr. Walsh's dealings with them.

Mr. James Sutherland, the customs house clerk, made the presentation of the watch and charm, stating that the clerks wished to show their respect for Mr. Walsh and the general satisfaction with which he had performed his duties.

Mr. Walsh, in replying said that if the new Teronto Globe, March 7.

their respect for Mr. Walsh and the general satisfaction with which he had performed his duties.

Mr. Walsh, in replying, said that if the new general agent, Mr. H. P. Sharpe, was tendered the same support he had received, he had no doubt of his success. Mr. Sharpe, he said, was a clerk about ten years ago when the Dominion Express Company offices in Toronto were situated on King steet, and since that time he has acted as the general agent at London. Ont. He thanked Mr. Sutherland and Mr. Carruthers for the kind words they had spoken and the employees for the valuable presents they had made.

Mr. Walsh started his career as a messenger boy in the employ of the Vickers Express Company, and for the last twenty years has been in the employ of the Dominion Express Co., in the capacities of chief clerk, agent, and latter ly general agent. The position of assistant manager which he will fill is a new one, with headquarters at the Union Station, He will have control of all the outside offices in the various towns throughout Ontario.

The Young Color Guard: or Tommy Collins at Santingo, by Mary G. Boneteel and The Haldeman Children by Mary E. Mannix, are two of the latest stories for children published by Benziger Bros., New York, 45 cts. each. 'Stories on the Rosary.' by Louisa Emily Dobree, author of 'Stories of the Seven Sacraments,' etc., published by Longmans, Green & Co., 39 Paternoster Row, London. Price 40 cents.

Crumiin, Ont., March 6, 1899.

Dear Sirs: It is with pleasure that I testify to the excellent qualities of your Thorold Cement for building purposes. Lest summer I built a concrete wall under my barn size 34 x 122 x 9ft high). It makes a splendid wall, and I consider that I have a first-class job. I also put in concrete floors for horses and cattle with your Cement; they give good satisfaction, being perfectly dry and warm, and are easily kept clean. I can strongly recommend it to all farmers who intend using Cement.

WM. J. WKIR,

C. M. B. A .- Branch No. 4, London. Meets on the 2nd and 4th Thursday of every month, at 8 o'clock, at their hall, on Albior Block, Richmond Street, Rev. D. J. Egan, President; P. F. Boyle, Secretary.

"OUR CHOIRS."

A contribution to the Record of the 7th all, scores the choir singers of our day and directs the attention of organists to the rules laid down by the suthor close with regard Thee "technique preserved course for criticism; but a choir under strict discipline and good training will not habitually fall into the errors complained of. Organists and singers cannot be blamed for the incompetency and lack of judgment of lay choir directors. These seem to be the "lordly personages" that neither organists nor singers can influence one way or another, and unless the clergy take a hand in and guide them there will often be evidence of ignorance or Indifference to rules prescribed. Very few directors so called, are satisfactorily competent for the work they pretend to understand and undertake to perform. Few are educated muslicians, and in consequence inferior to the organists and the trained senior members of the choir, whose suggestions and advice they are so unwilling to accept. In consequence shell lack of experince and judgment becomes painfully apparent in the selections made and in their invariable habit of ignoring the male voices of their choirs by monopolizing the solos, till both clergy and congregation have become heartily tired of hearing the same voice Sunday after Sunday. Added to this is an unsatiable mania for publicity. A recent report of Christmas music had repeated allusions to the "able leadership" of the director, whose name was mentioned five times in the article. It is an indisputable fact that the best choirs are to be found in Cathedral churches and churches of religious orders where a number of priests are available. It is to be regretted that all orr choirs are not thus director, and criticism when deserved add immensely to the efficiency of these choirs are not thus director, and criticism when deserved add immensely to the efficiency of these choirs are not thus director and criticism when deserved and incenting the result of the congregation of their chourse of the congregation

### DEATH OF MR. WM. O'NEIL-

more maken and the arrange in Mr. A shalls.

Mr. James Stuherland, the controls home places, made the present close of the maken the present agent at Longino, Ontone the present close of the maken the present agent at Longino, Ontone the present close of the maken the present agent at Longino, Ontone the present close of the maken the present agent at Longino, Ontone the present close of the maken the present agent at Longino, Ontone the present close of the pre

Good Business Opening.
Thorold, Ont., March 10, 1904,
Editor CATHOLIC RECORD, London, Ont.: Editor CATHOLIC RECORD, London, Ont.:

Dear Sir.—The business committee of our branch has in looking about found that out of a population of 2500 residents in our town, 500 of whom are Catholics, only three of our people are occupied in commercial persuits—a coal and wood merchant, a boot and shoe dealer and a butcher. The latter, who has conducted a meat market successfully for many years, has lately been appointed to the position of postmaster and is anxious to dispose of his meat business. We do not know why some

energetic C. M. B. A. man who understands the business might not take it over and do equally as well. There is a splendid opening for a grocer, or in tact in any of the lines other than the two first named.

Our people are all prosperous in as much as 90 per cent. of them own their own homes. Our locality is of the healthlest. The two Weiland canals run directly through it giving cm ployment to our people with its various manufactures. Our Separate schools are among the best equipped in the Province. Our church was built and furnished at a cost of over \$40,000 and the parish is practically free of debt. If there are any of your readers who looking for a change and who have the ability to conduct any of the various lines let them pay us a visit, or communicate with Branch 24.

ED P. FOLEY. Rec Sec.

### THE LONDON MUTUAL FIRE INSURANCE COMPANY OF

CANADA. FORTY-FOURTH ANNUAL REPORT.

FORTY-FOURTHANNUAL REPORT.

The annual meeting of the Company was held on Monday, Feb. 22, at the Head Office. S2 St King street cast. Toronto. The report is as follows:

Your directors have much pleasure in laying before you the 44th annual report and balance sheet of the Company
From the statement it will be seen that the assets on Dec. 31 last amounted to 8736 796 55, an increase of \$108 106 39 over the amount shown at the close of the year 19(2.
Thore were issued during the year (including renewal), 28 597 policies, insuring property to the extent of \$38 794, 178 85, the gross amount at risk on the 31st of December, 19(3, being \$74. 815.901.29)

The assets have all been carefully valued, and after providing for an ample reinsurance reserve fund, and writing of 25 per cent, from cilice furniture and Goad's plans account there remains a surplus over all liabilities of \$376.016.

The year 19(3) is noted for the large number of conflagrations occasioned chiefly by prolonged seasons of dry weather, but though the Company contributed in each case, the amounts were comparatively small, it being the policy of your board to write small lines spread over a large area

In April last, in compliance with a bylaw pressed at the last annual meeting, the Head offlice was removed from London to Toronto. The offlices at present occupied are commoditions and well adapted to the needs of the Company, and it gives much pleasure to state that the change has been beneficial.

Your directors are pleased to report that the office and field forces have performed their duties in a very satisfactory manner.

Three directors, viz., Hon. John Dryden, Rev. G I Taylor and Mr. D. Kemp, retire from office, all being eligible for re election.

Respectfully submitted.

Toronto, Feb. 22, 1904.

# Toronto, Feb. 22, 1904.

INCOME.

Balance of cash on hand and in banks, 31st Dec. \$110.297 94 |

Agents' balances, 31st Dec. 19,447 77 |
1902 19447 77 |
1907 1907 19745 71

ASSETS. 

Bonds and debentures...\$119,970 00 Mortgage loans...... 32,750 00

- 287,787 51 Tctal.....\$736,796 55 EXPENDITURE.

223,444 46 Total.....\$567,178 76 LIABILITIES.

\$ 17,500 00 12,161 01 Investment, surplus ac 2 666 55

Count. 232 63
Cher liabilities. 232 63
Cher liabilities. 3326,476 20
Surplus. 376,760 16
703 236 36 Total.....\$736,796 55 H. WADDINGTON, Managing Director.

H. WADDINGTON, MARRAGING DIFFERENT I have audited the books and accounts and have verified the securities of the London Mutual Fire Insurance Company of Canada, and hereby certify to the accuracy of the above statements, which correctly set forth the posi-tion of the Company as on December 31, 1903.

Toronto, February 4, 1604. W. H. CROSS, Auditor. W. H. CROSS, Auditor.

The president spoke at length on the operations of the Company for the year 1993, and moved the adoption of the report. The motion was seconded by the vice-president, Mr. George Gillies, and was carried unanimously by the meeting. The retiring directors. Hon John Dryden Rev. G. I. Taylor, and Mr. D. Kemp, were re-elected, the Hon. John Dryden representing the policyholders, the Rev. G. I. Taylor and Mr. Kemp the shareholders.

At a subsequent meeting of the board the Hon. John Dryden was re-elected president, Mr. George Gillies vice-president, and Mr. H. Waddington managing director, for the year 1994. Mr. W. H. Cross, F.C.A., was appointed auditor for the year.

# Thorold Cement and **Portland Cement**

For building purposes of all kinds including Churches, Schools, Houses, Barn Walls and Floors, Silos, Root Houses, Cisterns, Pig Pens, Hen Houses and Sewers, Tile, Abutments and Piers for Bridges, Granolithic Sidewalks, in fact, for all work that it is possible to do with cement,

WHOLESALE IN CAR LOTS ONLY.

Estate of John Battle THOROLD, ONT.

### MARKET REPORTS.

London. March 17.—Grain. per cental.—Wheat per cental. \$150; cata. 98 to \$100; corn. 90 to \$100; corn. 90 to \$100; corn. 90 to \$100; corn. 90 to \$1.01; rye, 90 to \$250; corn. 90 to \$1.50; corn. 90 to \$1.

\$2.12): sows, \$3.26 to \$3.50: fat cattle, \$4.10 to \$4.50. Produce.—Hay, \$8.00 to \$9.00; straw. per local, \$3.00, to \$3.50. Dairy Produce—Eggs, per doz... wholesale, 21 to \$22; teggs, per dozen, retail, \$3.00 25c; butter, best roll, 18 to 20c; butter, best roll, 18 to 20c; butter, best cream ery, 22 to 24c; butter, crock, 16 to 18c; honey, strained \$5.00; butter, best cream ery, 22 to 24c; butter, crock, 16 to 18c; honey, strained \$5.00; butter, best cream ery, 22 to 24c; butter, crock, 16 to 18c; honey, \$2.50; butter, per dox, 10 to 50c; carrots, per bag, \$2.50; celery, per doz., 40 to 59c; carrots, per bag, \$0 to 50c; bests, per bag, \$0 to 50c; turnios, per bag, 30 to 35c; parsnips, per bag, 60 to 75c.; applies, per bbl, \$1 to \$1.75.

hats are duil; No 1 white is quoted at 33c bid east.

MONTREAL

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### Live Stock Markets.

Live Stock Markets.

TORONTO.

Toronto March II. — There was perhaps a keener demand for good butchers' cattle than has been seen during the whole long period of severe weather and the blocked up roads. While prices are not abnormally high in themselves, they are high for the quality of cattle to be had. On the whole prices butchers' cattle to day were from 10 to 25c higher than any time during the week. Top prices were from \$4 25 to \$4.50 for the best lots offering, and poor cattle were selling at \$4.

Export—There were no loads of export offering, and only a very few small lots of picked cattle for export were in the market. Prices were steady at \$4.60 to \$4.80.

Feeders and stockers:—Good inquiry and several loads offering. Prices ranged from \$3.75 to \$4.25.

Sheep and lambs—Receip's were very light and the market for 'ambs, grain-fed, selling at \$5.80. Sheep steady.

live Stock— Live hogs, \$4.75; pigs, air. \$3.50 to \$6.00; stags, per cwt. \$2.00 to 2.124; sows, \$3.25 to \$3.50; fat cattle, \$4.10

TORONTO.

TORONTO.

TORONTO.

TORONTO.

March 17.—The market is dull and prices lower. No 2 white and red winter quoted at 93 to 94c east for red, white or mixed winter, high, low or middle freights; No. 1, spring is quoted at 90c east and No. 2 goose at 83c to 85c; Manitoba wheat No. 1 northern, is quoted at \$1.01 at Georgian Bay points and No. 2 northern at 98.5 No. 1 hard at \$1.63, lake ports, and 6c more for g, i. t.

Barley — There is a good demand for export trade via New York; No. 2 quoted at 45c, low: No. 3 extra at 43c and No. 3 at 11c middle reights.

No. 3 extra at 43c and No. 3 at 41c middle freights.

Peas No. 2 white quoted at 64c to 65c high freights, and at 53cdow freights.

Corn—No. 3, yellow, old American, quoted at 56jc on track Toronto; No 3 yellow at 54jc to 55c; No. 3 mixed, old, at 55 to 55jc new American yellow, 51c; new mixed, 59c Toronto; Canada new yellow corn offered at 44c Toronto; 41c bid.

Buckwheat — The market is steady, with quotations at 50c.

Oats are dull; No 1 white is quoted at 33c low freights to New York; No. 2 white, 32c bid east.

Hogs — The market is weak, but prices unchanged. There are too many thick fats coming forward, and these are an element in the present weather conditions in the market. Receipts to day were 28 loads, with 332 head of cattle, 208 sheep and lambs, 1,500 hogs and 32 calves.

East Buffalo March 17. — Cattle—Receipts 75 head; steady to strong; prime steers. \$5 to \$5.20; shipping, \$4.40 to \$4.75; butchers, \$4 to \$5.50; shipping, \$4.40 to \$4.75; butchers, \$4 to \$5.50; helfers, \$2.25 to \$3.90; bulls, \$3 to \$4.25; stockers and feeders, \$3.40 to \$4.25; stockers and feeders, \$3.40 to \$4.25; color, \$2.75; hegg—heccipts, 4.300 head; slow; \$2.00 to \$0.00; lower; heavy, \$5.90 to \$5.50; mixed, \$5.80 to \$5.50; Yorkers, \$5.70 to \$5.55; pigs, \$5.40 to \$5.50; roughs, \$5.25 to \$5.50; stage, \$4 to \$4.75. Sheep and lambs —Receipts, 16.00 head; active; sheep, steady; lambs, \$5 to \$6.15; yearlings, \$5.15 to \$5.55; wethers, \$4.90 to \$5.50; even; \$5.50; stage, \$4 to \$4.75. Sheep, mixed, \$5.50; stage, \$4 to \$4.75. Sheep, mixed, \$5.15; yearlings, \$5.15 to \$5.35; wethers, \$4.90 to \$5.85; wees, \$4.60 to \$4.75; sheep, mixed, \$5.50; \$4.85.

### TO CATHOLIC BUSINESS MEN

Good openings for Catholic Merchants in town of Thoroid. Neither grocer, butcher, baker or any other line now being filled except coal and wood and boots and shoes. For steepty energetic men with ability to look after their business, there is a good living here. Ed. Foley, Rec. Sec. Branch 54, C. M. B. A.

San

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model and finish.....\$ 2.00 No. 4 - Flamed wood, yellow brown, good model and

No. 3-Maple, red brown, good

finisb.....\$ 3.00 No. 33-Amber, shaded, polished, Extra fine quality......\$ 5.00

No. 15-Stradivarious, red brown, imitation old, stamped conservatory, superior quality, full ebony trimmings. .....\$10.00

# Wm. McPhillips

189 Dundas Street, London, Ont. good bow with each violin.

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CARPETS - Special designs made for church use in Wilton, Brussels, Velvet, Tapestry and all wool ingrains. COCOA MATTINGS-In all widths; for corridors, aisles, steps, etc. CORK CARPET-Specially suitable as a floor covering where extra warmth and noiselessness are required, as in church passages, aisles, stairways, and for infirmaries, hospitals, etc.

LINOLEUMS, RUGS, REPPS FOR CUSHIONS, ETC., ETC. Write for samples and A. Screaton & Co.

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Is essential to the maintenance of life. You may yourself find it difficult to provide your family with the needed supply together with other necessities and a few luxuries, but have you ever thought how they would fare without you? This thought suggests insurance as the most reliable friend of the family. The question of selecting a company naturally presents itself when considering insurance.

# North American Life

with its unexcelled financial position, liberal policy contracts and the excellent results attained under its matured investment policies, leave nothing better or more certain to be desired by an intending insurer.

# NORTH AMERICAN LIFE

ASSURANCE COMPANY HOME OFFICE: TORONTO, ONT. L. G@LDMAN, A.I.A., F.C.A. Managing Director,

JOHN L. BLAIKIE, President. W. B. TAYLOR, B.A., LL.B., Secretary.

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