**Another club woman, Mrs. Haule, of Edgerton, Wis., tells how she was cured of irregularities and uterine trouble, terrible pains and backache by Lydia E. Pinkham's Vegetable Compound.**

"A while ago my health began to fail because of female troubles. The doctor did not help me. I remembered that my mother had used **Lydia E. Pinkham's Vegetable Compound** on many occasions for irregularities and uterine troubles, and I felt sure that it could not harm me at any rate to give it a trial.

"I was certainly glad to find that within a week I felt much better, the terrible pains in my back and side were beginning to cease, and at the time of menstruation I did not have nearly as serious a time as heretofore, so I continued its use for two months, and at the end of that time I was like a new woman. I really have never felt better in my life, have not had a sick headache since, and weigh 20 pounds more than I ever did, so I unhesitatingly recommend Vegetable Compound."—MRS. MAY HAULE, Edgerton, Wis., President Household Economics Club. —*$5000 forfeit if original of above letter proving genuineness cannot be produced.*

**Women should remember there is one tried and true remedy for all female ills, Lydia E. Pinkham's Vegetable Compound. Refuse to buy any other medicine, you need the best.**


### Policy Wanted.

A tough old fisherman of Grimsby presented himself at an insurance office the other day, and said he wished to insure his life. He was asked his age, and he replied, "94."

"What!" exclaimed the clerk; "ninety-four? Why, we cannot insure you at that age."

"Why not?" asked the old man.

"Why, because of your age," said the clerk.

"Get on," said the old salt, "look at the statistics, and you will find that fewer men die at ninety-four than at any other age!"—London Answers.

### BINDER TALK

In our last issue we spoke of some important features of binder construction. This subject is of sufficient moment to justify our pursuing it further in the interests of our farming readers.

We spoke of the advantage of the floating elevator as used on the Massey-Harris Binder. We repeat that it is very necessary to successful harvesting in heavy crops.

Another important point is the construction of the Main Frame of the Binder. A railway bridge requires a solid foundation, and a binder requires a strong frame. This is another place where the Massey-Harris Binder undoubtedly excells all its competitors. The frame on the Massey-Harris is splendidly trussed—it will stand all the strain that it is called upon to bear. We believe this is the secret of the success of this machine. If you are buying a binder this year we advise you to carefully look into this feature. You will be well repaid for so doing. And we do not speak without knowledge of the subject.

Remember what we have said about the Massey-Harris.

### The Nude in Modern Portrait Statues.

There is something peculiarly absurd in the idea just carried out at Leipsic of an undraped statue to Beethoven. If nude figures of distinguished men are to be encouraged in public thoroughfares it will add a new terror to eminence. The human mind almost reels at the thought of statues in Parliament Square of Lord Salisbury as Apollo, of Mr. Chamberlain as Hercules, of any distinguished prima donna as Venus, and let us say of Lord Rosebery, as Cupid.—London Truth.

### HAD TRIED IN VAIN

A young man by the name of William Kotz, coachman, came to my store, complaining that his feet hurt him very badly. He had in vain tried to get relief by consulting physicians. Being exposed a great deal to the cold by his occupation, his feet got worse daily, until one day he fainted in the street. A few days after he again came to my store and showed me his feet. I have seen a great many sores in my life, but nothing to equal this, and was afraid the poor fellow would lose his limbs. He asked me for St. Jacobs Oil; we rubbed his feet well with the oil, and he took the remainder with him. After nine days the same man again came into my store, perfectly well, and requested me to write to you of this most wonderful cure; he also stated that two other persons had been cured of Rheumatism by the same bottle which helped him.—John Lenzen.

### His Thrifty Excuse.

"What brought you home in this condition?" demanded Mrs. Bender, peering through the dark hallway in the wee hours.

"Thriftiness," mumbled Mr. Bender. "At Kelley's cafe theysh are giving awaysh a lump of coal with everysh drink, and I was trying to getsh a ton."—Chicago Record.

# Sunday School.

**INTERNATIONAL LESSON NO. VIII FEBRUARY 22, 1903.**

Christian Love.—1 Cor. 13. Read 1 John 4: 7-21

Commentary.—At the conclusion of the preceding chatper the apostle promised to show the Corinthians a more excelent way than that in which they were proceeding. They were so distracted with contentions, divided by parties, and envious of each other's gifts, that unity was nearly destroyed. This was a full proof that unity to God and man was wanting; and without this their numerous gifts and other graces were nothing in the eyes of God; for it was evident that they did not love one another, which is a proof that they did not love God, and, consequently, that they had not true religion.

Love superior to gifts (vs. 1-3). 1. though I speak—The objector insists that the cases cited in this and the two following verses could never cecur, but this has nothing to do with the apostle's argument. He does not stop to discuss whether it would or would not be possible for these things to actually take place; but even if it were possible, yet without charity there would be no profit. Tongues, etc.—That is, though I were able to speak all the languages spoken upon earth, and with the eloquence of angels, and though I have the gift of tongues bestowed by the spirit of Pentecost. But have not love—That love to God and man which is shed abroad in the regenerated and sanctified soul by the Holy Ghost.

2. Gift of prophecy—The knowledge of future events, and also ability to speak God's word (chap. xiv. 3). All mysteries—Though I understand the meaning of all the types and figures of the Old Testament, and all the secrets of nature, and the dark things in God's providences. All knowledge—Every human art and science. Remove mountains—See Matt. xvii. 20, xxi. 21. "Removing mountains in a phrase used to signify the removing or conquering great difficulties; getting through perplexities." Though I had the highest kind of faith and could accomplish the greatest possible results. But have not love—Notice that Paul does not assert that one could have these things without love, but says "if" he could. I am nothing—"Nothing in myself, nothing in the sight of God, nothing in the church, and good for nothing to mankind."

3. All my goods—Though I distribute them piece by piece with the greatest care. Body to be burned—"Men will fight for Christianity or die for Christianity who will not live its spirit, which is love. Without the soul, God rejects all else, and so rejects the man, who is therefore profited nothing."

II. The qualities of love (vs. 4-7).

4. Love—"Having exalted love as 'the golden key which opens the palace of eternity,' he proceeds to describe it. This he does as a man might describe gold, by showing its effects and the marks by which it may be distinguished." Suffereth long—This is the negative side of love. It suffers all the weakness, ignorance, errors and infirmities of the children of God; and all the malice and wickedness of the children of the world, not only for a time, but to the end. Is not puffed up—"Is not inflated with pride, or self-conceit on account of any endowments or qualifications, mental or physical, natural or acquired, civil or religious."

5. Unseemly — Unbecomingly, haughtily, seeketh not her own—Love is an utter enemy to selfishness. Charity never seeks its own to the hurt of others, or with the neglect of others; but prefers their welfare to its own.

6. Rejoiceth not in unrighteousness—It is not love, but its opposite that rejoiceth in the downfall or injury or disgrace of others, and in the triumph of wickedness. But ..... in the truth—In the victory of truth in the earth. "The truth" frequently means "the gospel." Love joys in the triumph of virtue and is glad when the gospel is extended, even though it be through rivals or enemies. See Phil. i., 15-18.

7. Beareth—Reproaches and hardships; or covereth the failings of others. Believeth—"Is ever ready to believe the best of every person, and will credit no evil of any but on the most positive evidence." Hopeth—Hope is desire, mingled with expectation. Endureth — Accepts everything as from the Lord; faithful under all circumstances.

III. Love enduring and abiding (vs. 8-13, 8.) Never faileth—It is eternal in its very nature and must endure as long as God endures, for God is love. Prophecies—The gift of prophecy "shall be done away." The revelation given by God to the church being completed, the gifts of prophecy will be no longer needed.

9-11. In part—God reserves for His children a knowledge far superior to what he has revealed to them here. Their greatest discoveries in nature and grace are only the beginning of better things. Perfect—The state of eternal blessedness. A child—"Paul uses this as an illustration. The present state is a state of childhood; the future, that of manhood. Such is the difference between earth and heaven."

12. For now—In this present life. In a mirror, darkly—Ancient mirrors were not made of glass, but of polished metal, and the reflections were very obscure and imperfect. Face to face—The medium through which we perceive heavenly things is faith, and with it we now see through a glass darkly. In our perfect vision, when face to face with our Maker, we shall comprehend the character of God, the mysteries of providence, the plan of redemption, and the glories of the heavenly state. —Bib. Mus. Shall I know—That is, there will be a thorough, complete knowledge, as the original word signifies. Mysteries will no longer trouble us.

13. Now abideth —Amid things changeable and perishing the Christian retains these principal saving graces, both here and hereafter. Faith—"The vision of the unseen (Heb. xi. 1.), with its consequent trust in God." Hope—The expectation of future good. Faith and hope will be stronger and more complete in the next world than in this. "That our happy state will continue forever we shall know simply because God has promised it, that is, by a faith similar to our present belief in the gospel."—Greatest . . . is love —Greatest in extent, in endurance, in manifestation. Greates because without love the others would profit nothing.

Teachings—It is more important to be good than to do good. Only actions prompted by love are acceptable to God. Sacrifice without love is vain. Love bears tests.

PRACTICAL SURVEY.

Why the Greek word "agape" is translated "charity" in this chapter and in the rest of the Bible "love," I cannot tell; or why the Greek word, "philia," which always means some form of human love, is translated by the same word, I do not know. It seems to me unfortunate that it is so, for there is nothing in common between the two words except that they both may be dominated emotions of the soul, and they are each spontaneous in their action. The first we lost all trace of in our federal head by sin; the latter, in various forms, is present in every human breast. They are evidently placed within us for a purpose, and well do they accomplish their object.

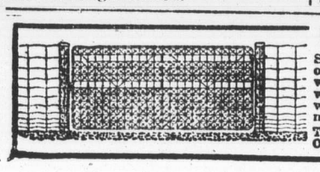
Divine love was placed in man when he was formed, for in the "image of God" was he made, and he never can regain what he has lost until it is shed abroad in his heart by the Holy Ghost at conversion. Having the Divine image makes man akin with his Maker, and causes man, in his measure, to feel for this lost world as Jesus did when he left Heaven to suffer and die to bring us back.

This word "agape," love, is more fully analyzed in this chapter than in any other part of the sacred word. The fact is clearly presented that a person may be possessed of many commendable things and yet be as a sounding brass or a tinkling cymbal, without a particle of the grace of God in the soul.

There has probably been more controversy over the question, Of what does religion consist? than over any other subject, and it will doubtless continue until the end of time; and this notwithstanding the fact that the Lord has condescended in this chapter to make it so plain that every school child can understand.

It is often said, "The preacher is too stringent in his remarks, he needs more love," when perhaps that is the very thing that has caused him to speak as he has. But this is often a perversion of divine love, for as a rule the more real love a person possesses the closer will he adhere to the teachings of the Scriptures.

A flood at Cornwall put out the fires in the Canadian Colored Cotton Company's mill and drove several people from their dwellings.

**Page Metal Gates,**

Single or double—light, strong, durable, economical. Will not sag or get rickety. Fitted with self-acting latches, which open either way. A child can open or close in a strong wind—no surface to resist. Best farm gate made. Use Page Fences and Poultry Netting.

The Page Wire Fence Co., Limited, Walkerville, Ont. Montreal, P.Q., and St. John, N.B. 10



## TWENTY-SECOND ANNUAL STATEMENT OF THE

# North American Life Assurance Company

**HEAD OFFICE—112-118 King St. West, TORONTO**

**For the Year Ended 31st December, 1902**

Dec. 30, 1901. To Net Ledger Assets..... $4,194,309 61

**RECEIPTS**

| | | |
|---|---|---|
| Dec. 31, 1902. To Cash for Premiums | $1,049,652 74 | |
| " " To Cash Income on Investments | 221,187 47 | |
| | | 1,270,840 21 |
| | | $5,465,149 82 |

**DISBURSEMENTS**

| | | |
|---|---|---|
| Dec. 31, 1902. By Payment for Death Claims, Profits, etc. | $ 374,513 14 | |
| " " By all other payments | 316,851 33 | |
| | | 691,364 47 |
| | | $4,773,785 35 |

**ASSETS**

| | | |
|---|---|---|
| Dec. 31, 1902. By Mortgages, etc. | | $1,070,703 98 |
| " Debentures, (market value $1,097,535 52) | | 1,080,601 72 |
| " Stock and Bonds (market value ..... $1,501,764 00) | | 1,455,729 87 |
| " Real Estate, including Company's building | | 404,684 69 |
| " Loans on Policies, etc. | | 321,642 92 |
| " Loans on Stocks (nearly all on call) | | 351,257 00 |
| " Cash in Banks and on hand | | 89,165 17 |
| | | $4,773,785 35 |
| " Premiums outstanding, etc., (less cost of collection) | | 198,982 10 |
| " Interest and Rents due and accrued | | 38,045 76 |
| | | $5,010,813 21 |

**LIABILITIES**

| | | |
|---|---|---|
| Dec. 31, 1902. To Guarantee Fund | $ 60,000 00 | |
| " Assurance and Annuity Reserve Fund | 4,385,565 00 | |
| " Death Losses awaiting proofs, etc. | 50,203 45 | |
| | | $4,495,768 45 |
| **Net Surplus** | | **$515,044 76** |

Audited and found correct—J. N. LAKE, Auditor.

The financial position of the Company is unexcelled—its percentage of net surplus to liabilities exceeds that of any other Home Company

New insurance issued during 1902 ..... $ 6,600,265 00

Exceeding the best previous year in the history of the Company by over one million dollars.

Insurance in force at end of 1902 (net) ..... $30,637,268 00

**PRESIDENT**
**JOHN L. BLAIKIE.**

**VICE-PRESIDENTS**
JAS. THORBURN, M.D. HON. SIR WILLIAM R. MEREDITH, K.C.

**DIRECTORS**
HON. SENATOR GOWAN, K.C., LLD., C.M.G. E. GURNEY, ESQ.
L. W. SMITH, Esq., K.C., D.C.L, J. K. OSBORNE, Esq.
D. McCRAE, Esq., GUELPH.

**MANAGING-DIRECTOR**
**WM. McCABE, LLB., F.I.A., F.S.S.**

**SECRETARY** L. GOLDMAN, A.I.A.

**MEDICAL DIRECTOR** J. THORBURN, M.D., (Edin).

The report containing the proceedings of the Annual Meeting, held on January 29th last, showing marked proofs of the continued progress and solid position of the Company, will be sent to policyholders. Pamphlets explanatory of the attractive investment plans of the Company, and a copy of the Annual Report, showing its unexcelled financial position, will be furnished on application to the Head Office or any of the Company's agencies.


### When The Hens Lay.

The hens are laying again.—Sioux City, Iowa, Journal.

Let joy spread her wings and quick
girdle the earth;
Let everything living go daffy with
mirth;
The hens
are now
laying again.
Turn on all the music pent up in the
soul
And let the wild tumults in great
torrents roll,
The hens
are now
laying again.

Who cares now for poor South America's fight,
And who cares a rap for the coal
price's flight?
The hens
are now
laying again.
What matters it, then, if the trusts
live or die?
So long as we hear them exultingly
cry:
"The hens
are now
laying again!"

What boots it if winter shall linger
for days,
Or if the spring sun shall in ardency
blaze?
The hens
are now
laying again.
We care not if Morgan should gobble
the earth
Or poor Russell Sage should increase in his girth,
The hens
are now
laying again.

So let the world wag in its own
funny way,
For springtime is coming—it nears
every day—
The hens
are now
laying again.
We soon will have eggs for our
breakfast each morn,
The yolks will our whiskers with yellow adorn—
The hens
are now
laying again.

Let everything noisy get busy and
scream
And wake the whole world from its
lethargic dream,
The hens
are now
laying again.
Let joy spread her wings and quick
girdle the earth,
And let everything living go daffy
with mirth,
The hens
are now
laying again.

### Disappointed.

Jacky longed for a bicycle, longed and prayed, too, that some one would give him one. Everyday he came downstairs hoping to find the machine of his prayers in the hall. At last something came, but it was a tricycle, and God mamma lying in ambush to be a witness of the child's raptures, heard instead a heavy sigh, and "Oh, God, I did not think you would know the difference between a bicycle and a tricycle.

# The Markets.

### Toronto Farmers' Market.

Feb. 16.—The offerings of grain on the street on Saturday were a little more liberal. Wheat is weaker, with sales of 300 bushels of white at 72 to 72 1-2c; 400 bushels of red winter at 72 to 72 1-2c, and 300 bushels of goose at 67 1-2c. Barley is unchanged, with sales of 1,000 bushels at 47 to 50c. Oats are firmer, with sales of 800 bushels at 36 to 36 1-2c.

Hay in fair supply, with prices steady; 30 loads sold at $12 to $14.50 a ton for timothy, and $6 to $9 for mixed. Straw, weaker, with sales of two loads at $8 to $9 a ton.

There was a good supply of dairy produce. New laid eggs, 20 to 22c per dozen, and held eggs 14 to 15c. Choice dairy rolls, 20c. Vegetables unchanged.

Dressed hogs are steady, with light selling at $7.80 to $8, and heavy at $7.50 to $7.75.

Following is the range of quotations:

Wheat, white, bush., 72 to 72 1-2c; red, 72 to 72 1-2c; spring, 70c; goose, 67 1-2c; oats, 36 to 36 1-2c; peas, 77 to 78c; barley, 47c to 50c; buckwheat, 50 to 51c; rye, 52 1-2c; hay, timothy, $12 to $14.50; mixed, $6 to $10; straw, per ton, $8; seeds, per bush.: alsike, No 1, $7 to $7.50; No. 2, $6 to $6.75; red clover, $6.50 to $7.50; timothy, $1.75 to $2.50; apples, per bbl., $1 to $2; dressed hogs, $7.50 to $8; eggs, new laid, 20 to 25c; butter, dairy, 16 to 20c; butter, creamery, 21 to 25c; chickens, per pair 75c to $1.25; ducks, per pair, 75c to $1.35; geese, per lb., 10 to 12c; turkeys, per lb., 15 to 18c; potatoes, per bag, $1.20 to $1.25.

### Leading Wheat Markets.

Following are the closing quotations at important wheat centres today:

| | Cash. | May. |
|---|---|---|
| New York | — | 81 1-4 |
| Chicago | — | 77 3-4 |
| Toledo | 77 1-2 | 80 1-8 |
| Duluth, No. 1 Northern | 76 1-8 | 77 1-8 |

### Failures This Weeks.

R. G. Dun & Co. report liabilities of commercial failures so far reported in February, $4,098,000, against $3,431,505 last year. Failures this week in the United States are 230, against 264 last week, 243 the preceding week and 240 the corresponding week last year, and in Canada 20 against 32 last week, 30 the preceding week, and 33 last year. Of failures in the United States 73 were in the east, 73 south, 64 west, and 20 in the Pacific States, and 76 report liabilities of $5,000 or more.

### Bradstreets on Trade.

Wholesale trade at Montreal this week has shown a good expanding demand for staple goods. Stocks in the hands of the domestic manufacturers are comparatively light, and there is a very firm feeling in all lines with increasing indifference on the part of sellers about effecting sales at present prices. Spring orders are coming forward freely at Toronto and trade in many departments is larger than a year ago. The firmer prices of staple goods have stimulated the demand, and there is some fear among retailers who were disappointed last year in getting early deliveries of goods on account of late ordering, that there will be a scarcity this year and this is causing an increase in business. Business at Quebec during the past week has been active, and there is a good inquiry for spring goods. Trade at the Pacific Coast centres is a trifle quiet, as is usual at this season, but there is a general feeling of confidence in the future. In Winnipeg many buyers have been in the market and they have been buying freely in expectation of a big increase in the turnover the coming season. Heavy shipments of spring and summer goods have been made by Hamilton wholesale firms again this week to the various trade centres of the country. Orders from the travellers are coming forward freely, and the manufacturers and the wholesale houses are busy meeting the demand. Values of staple goods are firmly held, and there is a good deal of talk about additional advances in prices. The cutlook for an increasing business in most departments of trade the coming season is very promising. London jobbers are busy booking and filling orders for spring and summer goods. The travellers out on the road now are meeting with encouraging success. In Ottawa there is a steady expansion in trade. Retailers are buying freely in order to get the goods before any further advance in prices is announced. The outlook for trade is very promising.

### A Social Solecism.

A friend of mine tells the following experience which happened to him while travelling in Ireland. He had gone to bed in an Irish inn, bidding the landlady to have him called at eight. At six, however, next morning, she knocked at his door.

"You've got to git up," she said.

"What o'clock is it?"

"Six, surr."

"Go away; I'm not going to get up till eight."

At seven she reappeared. "Indade, and ye must get up now, it's seven."

Finding him unmoved at her next return, she said. "Git up, there's a sweet gintleman; there's two commercial gintlemen waiting for their breakfast, and I can't lay the cloth till I have yer honor's top sheet."


# NO MORE PAIN IN THE BACK

**Chas. Gilchrist, of Port Hope, Cured by Dodd's Kidney Pills.**

**Ex-Fishery Overseer in Splendid Health at Seventy-four—What He Has to Say of the Matter.**

Port Hope, Ont., Feb. 2.—(Special)—Everybody in Port Hope knows Mr. Chas. Gilchrist, for fifteen years Chief of Police and afterward Fishery Overseer of the Dominion Government. He is seventy-four years of age now, and a healthy man. But he has had his share of suffering. For ten years he was afflicted with Diabetes and Kidney Disorder. Dodd's Kidney Pills cured him.

Speaking of the case recently Mr. Gilchrist said:

"I have used Dodd's Kidney Pills for about five years, off and on. When I get a pain in the back and my urine is full of brickdust I take a couple of Dodd's Kidney Pills and I am all right. I generally keep them on hand, for there is no medicine like them.

"When I commenced to take Dodd's Kidney Pills I was in a fearful state. They have made me a new man. I have about one-quarter acre in a garden. I dug and planted it last spring. When I first took Dodd's Kidney Pills I could not have done it to save my life.

"I believe I would have been dead only for Dodd's Kidney Pills."

It is cures like this that are giving Dodd's Kidney Pills their popularity.


### Mrs. Reese of Congo, W. Va.

The case against Sarah Jane Reese, of Congo, which was to have been up in Justice W. C. Johnson's court in Chester a few days ago, but which was dismissed on account of the failure of the witnesses to appear in time for the trial, has not been taken up again.

Since the case has been dropped it has been learned that Mrs. Reese is the mother of a remarkable family. She is only 37 years old, but is the mother of seventeen children. She was married when she was 16 years of age, and has five children married, and all have children. She is the mother of three sets of twins and one of triplets.

Eleven of the children are living at home and five are married. But one child of the entire family has died. The father of this remarkable family is still living, but for some time has not made his home with his wife. Mrs. Reese is said to be remarkably young looking.—New Cumberland Independent.


### ONE-WAY RATES

**Every day from February 15 to April 30, 1903, the Union Pacific will sell Oneway Colonist Tickets at the following rates from Missouri River:**

**$20.00 to Ogden and Salt Lake City.**

**$20.00 to Butte, Anaconda and Helena.**

**$22.50 to Spokane and Wanatchee, Wash.**

**$25.00 to Everett, Fairhaven and New Whatcom, via Huntington and Spokane.**

**$25.00 to Portland, Tacoma and Seattle.**

**$25.00 to Ashland, Roseburg, Eugene, Albany and Salem, via Portland.**

**$25.00 to San Francisco, Los Angeles and many other California points.**

**From Chicago and St. Louis proportionately low rates are in effect by lines connecting with the Union Pacific to all above points.**

**For full information call on or address**

**H. F. CARTER, T. P. A., 14 Janes Building, Toronto, Canada.**
**F. B. CHOATE, G. A., 126 Woodward ave., Detroit, Mich.**


### Soap in Shaving.

In spite of the fact that those who use the razor frequently cut themselves, yet it is rarely that anything more serious than a cut follows, the slight wound generally healing quickly, and the risk of septicaemia arising in this way would seem to be almost nil. In the majority of cases, therefore, it is clear that the razor blade must be bacteriologically clean—i. e., free from septic matter—which may be attributed to the fact that probably it is dipped into hot sterilized water before use or else that the soap lather is antiseptic. The latter explanation seems the more probable of the two. The amount of soap rubbed on the skin is considerable if the shaving is to be in any degree comfortable, and soap has considerable antiseptic power, a 6 per cent. solution being sufficient to destroy the typhoid bacillus. There can be little doubt, therefore, that the skin is rendered sterile by the liberal application of soap, and this fact is in favor of any cut that may be made remaining healthy and without any serious consequence.

In a word, soap in the operation of shaving not only facilitates the process, but plays the same valuable role when the shaver is unlucky enough to cut himself as does the antiseptic in surgery.—From the Lancet.


Why do we wear

**Granby Rubbers and Overshoes**

Dealers all over Dominion say they give better satisfaction than any others. The people say they fit better, look better, wear better.—Because they are honestly made out of pure new rubber.

**"Granby Rubbers wear like iron."**


THIS ORIGINAL DOCUMENT IS IN VERY POOR CONDITION