

the inheritance of one that is incorruptible, undefiled, and that fadeth not away."

"Jewel looked up at him then, the twelve all gone from her face, with delight in her eyes, and said, "I am glad Mr. Thane, so very glad," and then they both smiled at her confusion of his identity.

"Yes," Mr. Fielding said, looking fondly down at the boy again, "it was this little disciple's face and words which followed me over the ocean and would not let me rest until I pledged allegiance to my King and Lord."

"He spoke the words humbly, and his face wore so rapt an expression that Jewel could but contrast this with his former haughty mien. She did not speak for a moment, then she said, "It is wonderful what changes God can work in us." And Mr. Fielding understood what her silent thought had been. Winnie was awake again now, his eyes searching for Mr. Thane, who came over to him instantly.

"Did you do it, Mr. Thane?" he whispered.

"Yes, little Win, it is done for ever," Mr. Fielding said, pressing the hand that clung to his.

"I'm so glad," murmured the child. "Now you can pray, can't you?"

"Shall I pray for you, dear Win?"

"Yes, that I may be good and patient, and for Sister Jewel."

"So the new disciple knelt by the little bed and in tender words fulfilled the request."

"Jewel had occasion many times during the next month to wonder if this man could possibly be the same one, toward whom she had entertained such a prejudice. No brother could have been kinder. He insisted on taking his turn at watching, nights. He supplied all manner of delicacies and comforts and came as regularly each day as the sun, to speak words of cheer to the sister and soothe the sick boy as no one else could, sometimes holding him in his strong arms and rocking him to sleep with low lullabies."

"Mr. Thane," said Winnie suddenly, one day, speaking slowly and with difficulty, "will you take care of Sister Jewel if I die?"

"Jewel stood by the bureau, dropping medicine out of sight of Winnie, but in full range of Mr. Fielding's eyes, who sent one glance in her direction, long enough to see a bright colour mount to her cheeks, otherwise she gave no sign that she heard. He bent over and whispered something in Winnie's ear which seemed to satisfy him for he sank off to sleep."

The next fortnight was a trying one for the disease progressed, and there came a time when Mr. Fielding and Jewel were watching over the child, the father watching his share, and the mother, pulse with gentle anxiety. The morning found her still Mr. Thane's patient, and she was motionless, her eyes fixed on the ceiling.

Mr. Fielding and Jewel were very near to Winnie, as well as to two other people. He was sure of seeing his face, as he still called him, and usually brought choice fruit or a new story book. And then the faithful talks were renewed, listening apart and enjoying the conversation.

Mr. Bradshaw had been kind through his kind gifts and offers of aid, and by means of divers hints, given by Mr. Fielding, he had sent a month's wages to Jewel to spend a month at his country home a few miles from the city, as soon as her brother was able to go. Accordingly the next week found them established, one fine September morning, in a charming home with motherly Mrs. Bradshaw, who could not do enough for them.

Mr. Fielding called on them often, by invitation from Mrs. Bradshaw, who could put two and two together very well. It was when he and Jewel were taking a walk one evening that he told her something which made the wild roses in her cheeks visible even in the moonlight. Jewel did not need time to consider her answer, she knew it. In fact she had known it too well for her peace of mind for a long time. She had done her best to persuade herself that Mr. Fielding's love was all for "little brother."

When Jewel asked one of those questions which lovers sometimes ask each other, Mr. Fielding answered, "It dates far back almost as soon as I saw you, certainly after I had read that letter to your brother."

This remark opened up such extended explanations and revelations, that the moon grew tired and sank to rest behind a hill. She left them in the dark, but light was in their hearts.

On Christmas morning, Jewel, fair and sweet in soft white silk, stood with Mr. Fielding before her minister and promised to be "faithful unto death." The witnesses were Mr. and Mrs. Bradshaw, Mr. and Mrs. Peters, and Winnie, whose eyes shone like stars. The bridal tour was made in a carriage to Mr. Fielding's house in the other part of the city, where a fortnight was to be spent, and then Mr. Fielding would take them to Europe. He had a secret to carry out in regard to Winnie.

A celebrated surgeon, whom he had consulted when in London, had given him much hope in regard to a permanent cure for the boy. It was his purpose to remain as long as necessary to keep him under treatment. The surprising result was that, when they

returned at the end of a year, Winnie, to their great joy, was able to walk unassisted. His health now improved rapidly, so that he became quite robust and was able to attend school. In after years he carried out his cherished plan, becoming an artist of much note, although he was celebrated even more for his pure Christian life and his singular attachment for "Brother Thane."

—The Interior.

THE END.

### Sabbath School Work.

#### LESSON HELPS.

LESSON VIII, February 24, 1889.

#### THE GREAT TEACHER AND THE TWELVE.

Mark vi. 1-13.

COMMIT VERSES 10-12.

**GOLDEN TEXT.**—And they went out, and preached that men should repent.—Mark vi. 12.

#### CENTRAL TRUTH.

Our privilege and duty to make known the Gospel at home and abroad.

#### DAILY READINGS.

M. Mark vi. 1-13.

Tu. Matt. xiii. 54-58.

W. Matt. x. 1-25.

Th. Matt. x. 26-42.

F. Luke ix. 1-6.

Sa. 1 Cor. i. 18-31.

Su. Mark xvi. 15-20.

**TIME.**—Autumn of A.D. 28, and winter of A.D. 29. Jesus' visit to His Nazareth home was in the Autumn, soon after the last lesson. A little later he sends out his twelve disciples, who preach for several weeks, till the death of John, in March, A.D. 29.

**PLACE.**—Nazareth, and the towns and villages of Galilee.

**INTERVENING EVENTS.**—Between the raising of Jairus' daughter and the going to Nazareth, Jesus heals two blind men and a dumb possessed. (Matt. ix. 27-34.)

**PARALLEL ACCOUNTS.**—With v. 15, Jesus at Nazareth, Matt. xiii. 54-58. (The visit mentioned by Luke ix. 16-20 was earlier.) With vs. 6-13, Matt. ix. 35-38; x. 1-42; xi. 1, Luke ix. 1-6.

**HELPS OVER HARD PLACES.**—1. *Went out*, from Capernaum. *Own country*: Nazareth, seven hours' journey south-west from Capernaum. 2. *Sabbath day*: Jewish Sabbath. Our Saturday. *Synagogue*: Jewish church. *Astonished*: at the method and effect of His teaching, and the wonders they had heard of Him. *What wisdom*: where did He get it? Is it from above, or beneath? *Such mighty works*: Miracles which they had both seen and heard of. 3. *The carpenter*: Jesus had probably worked at the carpenter's trade with his father. *Offended*: caused to stumble; their Messiah was to be a temporal prince: how could this humble mechanic be their Messiah? 5. *No mighty work*: because of their want of faith. 7. *Called unto Him*: moved with compassion for the people (Matt. ix. 36-38). *The twelve*: the apostles whom he had chosen the previous summer just before the sermon on the mount. *Two and two*: to help, to counsel, and encourage each other. 8. *Take nothing*: make no special preparations. *Scrip*: a small bag for provisions or other things needed. *Purse*: rather, girdle or belt, where money was carried. 9. *Two coats*: tunics, or inner garments. 10. People there were accustomed to entertain travellers. The disciples went in the ordinary way, and with the ordinary preparation. 11. *Shake off the dust*: as a sign that they were not responsible for their salvation. 13. *Anointed with oil*: an external sign of healing power, also a symbol of anointing by the Holy Ghost. It was a common remedy in the East.

**SUBJECTS FOR FURTHER STUDY AND SPECIAL REPORTS.**—Jesus' former life at Nazareth.—Lessons from the fact that Jesus was a carpenter.—The brethren of Jesus.—A prophet's honour in his own country.—No mighty work, because of their unbelief.—Take nothing for your journey.—Scrip.—Sandals.—Shaking the dust from the feet.

**QUESTIONS.**—Where was Jesus in our last lesson? What miracle did he perform? CONNECTION.—What miracle did Jesus perform immediately after? What two more followed? (Matt. ix. 27-34.) How long after this did He go to Nazareth?

**SUBJECT: WORKING FOR JESUS.**

**I. PROCLAIMING THE GOSPEL AT HOME (vs. 1-6).**—From what place did Jesus go? Where was "His own country?" How far was it from Capernaum to Nazareth? Who went with Him? What had happened to Him there before? (Luke iv. 16-30.)

Why would He want specially to preach the Gospel there? Is it our duty to make known the Gospel in our own homes? In what ways are we responsible for its being known in our town and in our country? What societies are working for this end? What do you know about their work?

In what place did Jesus preach? Why were His hearers astonished? What had they known of Jesus before? What lessons can you learn from the fact that Jesus had worked as a carpenter? Meaning of "offended" here? What proverb did Jesus utter? Why is a prophet without honour in his own country? Was this a fair reason for

rejecting Him? What reasons had they for receiving Him? Why could Jesus do no mighty work there? Is the same true now? How can our unbelief hinder God's working? Is unbelief usually as unreasonable as in this case?

#### II. PREACHING THE GOSPEL ABROAD (vs. 6-13).

**JESUS PREACHING.**—Where did Jesus next preach the Gospel? (v. 6; Matt. ix. 35.) What was one reason that led Him to increase the working force? (Matt. ix. 36-38.) Does Jesus still need more workers in His kingdom?

**WORKERS SENT OUT.**—Who were the twelve? (v. 7; Mark iii. 14-17.) In what way did Jesus send them forth? Why two by two? What power did He give them? (v. 7; Matt. x. 8.) Does Jesus now give power to those He sends?

**WORKERS INSTRUCTED.**—What was their outfit? Why were they to go thus simply? How far is this a rule for missionaries now? What is the difference between their circumstances and those of modern missionaries? How were they to treat places which refused to receive them? Why? Why would it be more tolerable for Sodom than for such a city? (Luke xii. 47, 48.) What do you know about these cities? Is it still worse for us to reject Jesus?

**WORKERS AT WORK.**—What two things did the disciples do? Why should help for the body and help for the soul always go together? What did they preach? (v. 12, Matt. ix. 35, x. 7.) Why repentance first? In what ways can we now do the two kinds of work the apostles did?

#### PRACTICAL SUGGESTIONS.

I. Every Christian should be a home missionary.

II. The Gospel bears the marks of its divine origin.

III. The world is full of prejudices against the truth.

IV. Christ, as a carpenter, honoured and glorified daily toil.

V. The greatest men often rise from lowly positions.

VI. Unbelief prevents us from receiving the best blessings from God.

VII. It is well to do Christian work two by two.

VIII. We should do our Christian work in the simplest way, to call attention chiefly to the truth itself.

IX. We are more guilty than these Galileans if we reject Christ.

X. Let good works for the body accompany the good words of the Gospel.—Peloubet.

#### BARNACLES.

The following incident, taken from the *Youth's Companion*, is an excellent illustration of the way in which character is often wrecked:—

Five years ago the merchant ship *Albatross* sailed from an Atlantic port, bound for the coast of Africa.

"And she will never reach it," said an old sailor on the pier.

"Why?" asked a bystander. "She seemed to me to be a staunch well-built vessel."

"She should have had a copper bottom. Here is what I found on her hull."

He held out his hand, on which lay a soft, slimy mass, a lump of jelly within a wall of shell.

"What harm could that do?" said the other, laughing. "It is a harmless, half-dead creature."

"Harmless, half-dead creatures like that will eat into the soundest hull that ever was laid, and leave it a rotten hulk," was the reply.

At the end of a year the good ship *Albatross* was reported to have sprung a leak and sunk. The barnacles had eaten their way through the sound oak timbers, and brought ruin and death.

How many gallant boys and young men leave school and college with high hopes for the long voyage of life before them! They are well born and well-trained; they have inherited vigorous bodies and alert minds; they are honest, self-respecting, ambitious; they are equipped with some special craft or profession, which will, in all probability, bring them success. The ship is, to all appearance, sound and staunch; the sails are set, the wind is fair, the sun shines; every voice prophesies a fair voyage.

But has any miserable little barnacle fastened on the sound timbers? This lad relishes unclean jokes, and only is happy in low company; this gay, brilliant youth, a favourite in society, seeks only his own ease and comfort; another "good fellow" is oddly regardless of money, whether it be his own or his neighbour's.

It is the little neglected traits, like the harmless worms, that eat into the strongest character, until they bring ruin. Remember, boys, it is hard to clean them off in the middle of the voyage. A great vice, which draws upon us the scorn of the world, or its punishment, we strive to drag out by force; but the little habits, the routine of daily acts acquired in youth, usually stay with us.

When God intends to fill a soul, He first makes it empty; when He intends to enrich a soul, He first makes it poor; when He intends to exalt a soul, He first makes it humble; when He intends to save a soul, He first makes it sensible of its own miseries, wants, and nothingness.—Flavel.

## NORTH AMERICAN LIFE ASSURANCE CO.

### Annual Meeting of Policy-Holders and Guarantors.

The annual meeting of the North American Life Assurance Company was held in the Company's Head Office, on Tuesday, the 29th ult., the President, Hon. Alexander Mackenzie, M.P., in the chair, when the following report was read:—

The Directors submit to the meeting the accompanying Financial Statements, which exhibit the transactions of the Company in a clear and comprehensive manner.

During the year 1,636 applications for Insurance for \$2,626,000 were received, upon which were issued 1,549 policies, securing \$2,464,500.

This large addition to the Company's business is most gratifying, in view of the competition which existed during the year, and which, in some instances, in the opinion of your Directors, has been of a character most injurious to the best interests of Life Insurance.

The Directors have carried the balance of the year's income, after paying losses and expenses and providing for all liabilities, into the Reserve Fund.

The large amount of the Company's premiums invested in solid interest-bearing securities held in reserve, and to the advantage of the policy-holders, makes the Company's resources over \$500,000 and furnishes a security to policy-holders unsurpassed on this continent.

The Assets of the Company have been increased by a sum amounting to over 53 per cent of the premiums, all of which has been invested in first mortgages and debentures.

The Company's semi-annual investment plan continues to be most acceptable to insurers, combining as it does the privileges of the paid up and surrender cash values given to the holders of ordinary policies, with the various options given under outline policies at the end of the investment period.

The North American was the pioneer Home Company in giving Canadian insurers the many advantages of this form of Policy, which, after being denounced for years by most of its competitors, has now been adopted under one name or another by all the principal Home Companies.

The reports of the Superintendent of Insurance show that from 1860 to 1887, inclusive, Foreign Life Companies received in premiums from Canadian policy-holders nearly thirty millions of dollars, a great part of which was withdrawn from the available capital of this country and went abroad, thereby aiding the advancement of commercial competitors.

By dealing with our Home Companies, such money would have been utilized in building up and extending Canadian interests. The resources and the resources of this Company are invested in Canada.

Dr. James Thorburn, the Company's able and experienced Medical Director, has prepared his usual report of the Company's mortality experience.

Reports of the Company's business for the year are mailed to the Government within a few hours after the close of business on the last day of the year, and the examination of the Company's books and returns by the Government Insurance Department was completed on the 10th inst., at the Head Office.

The same minute and complete audit of the sources of income and expenditure, and of the property of the Company, has been continued by the Auditors appointed by the Annual Meeting. Their certificates are annexed to the Balance Sheet.

Every documentary security held by the Company has been examined and verified independently by the Auditors and the Auditing Committee of the Board.

The Directors have declared a dividend at the rate of 8 per cent, per annum, payable half-yearly to the Guarantors, as interest on the paid up portion of the Guarantee Fund.

The services of the Company's staff of Officers, Inspectors and Agents again deserve favourable recognition.

The Directors all retire, but are eligible for re-election.

**ALEXANDER MACKENZIE, President.**

**TORONTO, January 29th, 1889.**

Abstract of Financial Statement for the year ending December 31st, 1888:—

Cash Income for the year 1888 \$75,161 25  
Expenditure (including payment to policy-holders of \$58,750.20) 154 577 83  
Assets (including unclaimed Guarantors Fund) 917,074 19  
Reserve Fund (including claims under policies awaiting proofs, \$11,000) 533,694 32  
Surplus for Security of Policy-holders 363,379 87

**WILLIAM MCCABE, Managing Director.**

We have examined the Books, Documents, and Vouchers representing the foregoing Revenue Account, and also each of the Securities for the Property in the above Balance Sheet, and certify to their correctness.

**JAMES CARLISLE, M.D., W. G. CANNELL, Auditors.**

**TORONTO, January 3rd, 1889.**

We concur in the foregoing Certificate, and have personally made an independent examination of the said books quarterly, and also of each of the Securities representing said property.

**E. A. MERRITH, LL.D., B. B. HUGHES, Auditing Committee of the Board.**

Hon. A. Mackenzie, President, in moving the adoption of the report, said: "I have great pleasure in being again with you at this our annual meeting, and in making the usual formal motion to adopt the Report, printed copies of which you have in your hands. The financial statement before you exhibits very clearly the solid position attained by this Company. Following my usual custom, I propose to make some reference to the progress and position of our Company. In the first place, I draw your attention to our assets: our invested funds are all in excellent interest-bearing securities, and so carefully have these been selected by our Finance Committee that at the close of the year there was only due thereon the small sum of \$603.36 for interest. Since the close of the year this sum, I understand, has been reduced to about \$100. In the matter of security to policy-holders, we may justly say that we stand unexcelled by any of our competitors. My co-directors have always been in unison with myself in determining that this Company should be built on a solid foundation; and the statement before you is strong evidence of how well we have succeeded. It must be remembered that the majority of our policies being on our investment plans of insurance, will probably not mature until many of those present will not be here when they are presented for payment. It is therefore our duty to see that full provision for such policies be made. This I can assure you has been done. This should be gratifying to our policy-holders, and also to our agents; particularly to you, gentlemen, the agents of the Company who are present

with us to-day, and who, by your active, persistent and energetic efforts, have done so much towards bringing this Company to the very strong position I am proud to say it occupies as one of the leading financial corporations of the Dominion. It seems that a short time since we held our second annual meeting, and yet six years have slipped away since then. It was interesting to me, as no doubt it will be to you, to notice the very substantial progress we have made in that time. I will give you the figures. At the close of the year 1884 we had Premium Income, \$84,980; Interest Income, \$3,947; New Insurance, \$1,413,171; Reserve Fund, \$73,602. Assets, \$155,522. Surplus, \$8,430, and now at the close of the year 1888 we have Premium Income, \$244,034; Interest Income, \$31,123; New Insurance, \$2,461,500; Reserve Fund, \$522,694; Assets, \$677,074; Surplus, \$55,575. When you take into account the number of companies competing for business in this country, you will realize that our progress has not only been satisfactory, but exceedingly gratifying in all interests in this Company.

Now a word about competition: it has undoubtedly been keener and of a more reckless kind during the past year than was probably ever experienced before in this country. In common with other well-managed Canadian Companies, we have never to see it so again. Some of the inexperienced appear to think that the only object is to secure insurance, irrespective of the premium rate or its payment. This is an erroneous and unprofessional view in which to regard the business. Our Managing Director, who, as you all know, is well qualified to express an opinion on the subject, says the well being of all companies depends upon their receiving a proper premium rate, combined, of course, with sound conservative management. In this I entirely agree. From the inception of this Company we have worked on the principle of selling our insurance as a legitimate article, and obtaining therefor a fair price. This is of as much importance to the insured as it is to the Company; insurance is not solely for to-day, but for a long period of time. And it is a duty devolving upon the Directors and Managers of a company to see that safe and satisfactory provision be made for the future. I have already explained to you what we have done in this respect, and we know to-day that we are not only able to meet all calls on the Company, but we have in addition a handsome surplus above all liabilities.

Those contemplating insurance are very often led to form erroneous notions of the relative merits of companies, especially in the case of the older companies having large assets, which are almost wholly due to the company to its present policy-holders. New insurers having contributed nothing to the amount by which such assets exceed the company's liabilities, can derive no benefit from such surplus. A younger and smaller company may, from better plans and management, limiting its operations to our healthy climate, be a much better company in which to insure. I am pleased to see from the Government reports that the majority of our Canadian Companies are making such good progress. This is as it should be, for are they not quite able to meet the wants of all intending insurers? It appears to me that the people of this country should, in matters like Life Insurance, give the preference to our Home Companies. In doing so, they are not only helping to build up our own institutions, but also aiding in the development of our country. All the funds of the Canadian Companies are retained here and loaned to our own people; whereas the foreign companies, which are almost wholly invested in their securities, and the available capital of the country is distributed to that extent. I cannot press this important point upon your attention too strongly. I trust my remarks will be an impetus to our workers in the field, to add them in securing for us more insurance this year than in any past year in the history of the Company. As regards the Dominion, I am proud of my country, and of what, under great difficulties, it has accomplished so far. No man can foretell the future, but of this I feel certain, that if Canadians will go hand in hand pushing forward their respective interests, many of you will live to see this Dominion one of the most prosperous, peaceful and God-fearing countries in the world, far surpassing the most sanguine expectations of any of us. I will now take my seat, wishing you and yours a very happy and prosperous year.

Hon. Mr. Morris said:—Seconding the motion is a very light task after the able manner in which our esteemed President has placed before you the strong position of this Company, and the important bearing of Life Insurance upon our national prosperity. I am glad to see here such a large and representative body of men engaged in presenting to our people the claims of this Company, and who are establishing it in a position of prominence and usefulness on the solid foundation that was from the outset the basis of its organization. The great advantage of Life Insurance is not as generally understood as they should be: its benefits are of the highest value to the community. I was much impressed with this fact by an examination of the last Insurance Report. At the end of 1887 the policy-holders force amounted to the large sum of \$191,694,000. To the hard working mechanic, to the struggling clerk, to the merchant, and to the farmer, the boon of this great protection is in every sense a wise provision for their families, and meets their wants and necessities at a time when help is most needed, and in the majority of cases affords their only protection. I am very glad to know that our Company has been so successful in obtaining the confidence of the public. The large amount of business secured is the best evidence that the community have confidence in the Company. I think that the conservative methods upon which our business is conducted have contributed largely to this result. I most heartily concur with the President in the importance of Canadians giving their support to Canadian Companies. That our people are doing this is shown conclusively by the following figures:—In 1867 the official reports show that U. S. Companies effected eight times as much insurance in Canada as the Canadian Companies, while in 1887 Canadian Companies effected more than double that of the U. S. Companies. In 1867 the premium income of the U. S. Companies was nearly three and a half times that of the Canadian Companies; while in 1887 the premium income of the Canadian Companies was considerably in excess of that of their United States competitors. This is conclusive evidence that our people are realizing the great advantages and convenience, when accommodation is needed, of dealing with our own institutions, and that Companies like our own, which limit their operations to our healthy country and rigorous population, must necessarily be able to do better for their policy-holders than those extending their operations to the Southern States and other unhealthy parts of the world. Years ago, when consulting director of a large Scotch Company, I observed that the mortality in Canada was comparatively small; this fact, is one of the most important. The report shows that our Home Companies receive a better rate of interest than their foreign competitors, and, therefore, should be able to give more satisfactory returns to policy-holders than such Companies. The profits will not be divided for two years, if I was, I thought, a wise procedure, in view of passing events, to carry the whole of the savings of the past year to our Reserve Fund. This in no way affects the Surplus Fund, which could have been considerably

augmented this year, but makes the position of our Company in security to our policy holders and intending insurers unexcelled in this country. By reference to the official Government reports, it must be exceedingly gratifying to notice that in the matter of income, assets, interest, and in every other line, we far excel any of them at the same period in their history. I have such confidence in our agents that I have no doubt we will be enabled each year to report to our Company in even a more favourable position.

Mr. A. H. Campbell, Chairman of the Finance Committee, in speaking of the care and discrimination used in making the Company's investments, said that it was a remarkably satisfactory state of affairs to have only some \$600 due for interest at the close of the year, and a few days after that this sum should be reduced to about \$100.

The usual reports of thanks were passed and the election of Directors was then proceeded with. The scrutineers reported the old Board of Directors re-elected, with the addition thereto of his Worship, E. F. Clarke, Mayor of Toronto. After the adjournment of the meeting, the Board met and re-elected the officers of last year.

#### Books.

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**JOHN YOUNG**  
UPPER CANADA TRACT SOCIETY  
180 Yonge Street, Toronto.  
Dec. 1, 1888.

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