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E SUMMER HOTEL out of the hands of Mr. o has conducted it for 20 rumored. He is still at epleased to meet all old r news ones as can make l. The house has been ted for the reception of y beach, good bathing, and driving. Beauting the end the comforts of lary arranagements peroveniences.

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OWLERS EXT: OF ·WILD. **RAWBERRY** CURES **HOLERA** olera Morbus LIC & AMPS

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JMMER COMPLAINTS S OF THE BOWELS AND RELIABLE FOR OR ADULTS.

nadian Ins. Co'y. AND MARINE. SHORT SERMONS FOR BUSY PEOPLE.

Preached in St. Patrick's Cathedral, New York.

well as the meanest and the worst, are its prey. As the serpents of old wrapped Laocoon and his guiltless sons in their deadly coils it assails sinless and sinful, pure and impure, good and bad. St. Paul, though rapt to the saventh heaven cries in vain for our seventh heaven, cries in vain for surcease; many a heart, pure as an angel's, pleads for a cessation; many a repentent heart that has known sin, and wallowed in its noisome filth, awakened to its sense of its hatefulness by the presence of God's love, shudders at its semblance and its shadows pite-ously appealing for relief, but to all, to saint and sinner, comes the answer:
"My grace is sufficient for thee." In his measure share the consolation of St. Paul and gladly glory in our infirmi-ties, that the power of Christ may dwell in us, we will consider first the nature of Temptation seeing in what it differs from sin; then, secondly, the sources of and reasons for our tempta-tions: and finally, the aids given us

Temptation seeks to attract it by pre-senting something which has an ap-also from within. We even carry our pearance of good but which is in reality temptations about with us. A scintilla evil, or at least if not evil in itself leads of flame from without is sufficient to evil, or at least it not evil in itself leads of flame from without is sufficient to easily and almostly directly toit. Thus, for example, a person who is inclined to be vain may be tempted even in the very act of bestowing charity. He may

A Bicyclist's Peril. be assailed by the temptation that every body is watching him and praising his generosity; and even though the reverse may be the case, yet if he yields to this thought of vanity, his good action becomes stained and sometimes nulli-fied by the evil concomitant. This example may likwise emphasize the dis-tinction between temptation and sin. I may be in the very act of giving alms and simultaneously have in my mind this temptation of vain glory. If I join in the laudation which I suppose to ex ist in the minds of those around me, and if I mentally conclude that I am a pretty charitable sort of fellow after all, the temptation ceases and sin begins. I accepted the challenge to sin and was conquered by giving consent. But if instead I instead in a reflection that is not so indulge in a reflection that is not so flattering but eminently truer, viz. that I deserve no praise for doing what is my duty; or even if it be not my duty, at least I deserve no praise from men for trying to atone by almsdeed for some heinous offense that God has pardoned, but whose hateful memory sears my soul; and if I thus refer all the praise to God, I have met the temptation and have overcome it, and there has been no sin. It is related in the life of a saint that the inhabitants of a certain city enthusiastically welcomed him, shouting out their encomiums. A brother who was with him, becoming fearful for the modesty and humility of the saint, asked him why he did not tell these good folk to praise God rather than His servant. But the saint replied that in his heart he was offer-

But the saint ing all his glory to God, keeping no part of it for himself. Here again was part of it for himself. Here gain was temptation without sin. The difference, therefore, consists in the lack of consent. Three things constitute sin: sinful matter, advertence of the intellect, and consen of the will. In temptation this last condition is wanting until I, by a deliberate act of my will, supply it. I am safe, then, as long as my will is directed to God, and I do what is right. It matters not how much I suffer; all the day long and even through the night I may be tempted, at home and on the street, in the church and in the shop, in the school-room and in the theatre, when alone and when in the midst of the maddening crowd; no place however sacred, no occupation however holy, will secure me from temptation; and though I may be driven almost to distraction, though I may feel drenched with the moral filth that has been in me and around me, yet so long as I keep inviolable the citadel of my will so long am I free from sin, and temptation may dash its angry waves as furiously as the sea against the lighthouse, but as vainly as long as the foundation holds firm. The fleecy foam may holds firm. The fleecy foam may lash the sullen rocks, and the spray may obscure the light; there spray may obscure the light; there will be scars enough to tell of the storm, but they will be the signs of victory. The suffering may be dreadful and agonizing in intensity. The devil has often power to make us imagine that we have given consent and to sometimes fill our minds with a feeling of sinful complacency. To a soul that is earnestly striving to sorve God, there can be no more

CHURCH.

stratagem. But let us animate our-selves with the reflection that if we are habitually disposed to die rather than offend God and shudder at the bare possibility of committing a mortal sin,

and 9.)

To every heart there is a pathos deepening with experience of life in the words of the king of sacred song: He giveth His beloved sleep. For rest is the desired of us all. Our life is a warfare. We wrestle not with flesh and blood but with the powers of darkness, with spiritual wickedness in high places. Our struggle is with Sin, and principally with its forerunner, Tempation. The greatest and the best well as the means. The content of the same and the proved as the means of the means of the man at other times. This fact is trikingly manifested by an incident in the life of St. Catherine of Sienna. She once had a temptation against places. Our struggle is with Sin, and principally with its forerunner, Tempation. The greatest and the best well as the means.

"in the centre of your heart, watching joyfully how you fought for Me." We can console ourselves then with the thought that temptation is not sin. But it easily leads to sin and may become sinful. Thus if a person were deliberately to retain in his mind an evil thought which he knows to be dangerous for him, or to continue unnecessary reading which he believes will be injurious to his faith or morals. he has consciously placed himself in order therefore that we may each in temptation and the occasion of sin and is already guilty of sin.

The sources of temptation are three the devil, the world and the flesh Temptation is external or internal according as it proceeds from a source outside us as from our own disordered appetite. Our Blessed Lord was tempted, but His temptations came to overcome them.

Temptation is a provocation to sin.
It is an attempt to deceive the will.

Temptation is a provocation to sin.
It is an attempt to deceive the will.

William Sauer, a young law student, had an experience the other day, says the St. Paul *Pioneer Press*, which he will never forget. Bright and early he started out for a good, long bicycle ride, heading toward Montgomery, a place in Hennepin county, seven or eight mile beyond Ft. Kneeling. He reached the village, and after a good rest. turned about and started back. Three miles on the way he became thirsty, and discovering a well at an unoccu pied farm house, halted to get a drink He stepped on to the boards which surrounded the pump and commenced pumping. He had not made more than three strokes when the board upon which he stood broke in two and he dropped to the bottom of the well, a distance of fifty feet. He was stunned and remained in a dazed condition for some time. When he at length came to his senses he began calling for help.

ten or twelve feet he would reach the point where the well hole became so narrow that he could brace himself against the stone wall with his feet. He mustered all his strength and wrapped himself about the pipe once more. Again and again he climbed

part way up and slipped back. Once he was so far up that he could almost touch the wall with a hand. And then down in the water he went again. At length an idea struck him. He took of his shirt, tore it into strips, dug up sand from the bottom of the well and worked it into the cloth and wrappod the strips around the pipe as far as he could reach. Then he climbed up and wrapped strips still farther up. At last, with one superhuman effort, he planted a foot on a stone in the wall. After a few moments' remains wall. After a few moments' pause to catch his breath he began moving upward, and very soon he was on the outside once more. He was badly bruised, but not seriously hurt.

serve God, there can be no more exquisite suffering than this. Many have fallen away from God by succumbing to this truly diabolical Minard's Liniment is the best.

Our esteemed Unitarian contempor-"And lest the greatness of the revelations should exalt me, there was given me a sting of the flesh, an angel of Satan, to buffet me. For which thing thrice I besought the Lord, that it might depart from me. And He said to me, My grace is sufficient for thee; for power is made perfect in infirmity.

Another similarity of temptation to Gladly therefore will I glory in my ary, the Christian Register, of Boston,

acteristic passage, anent the Church and modern progress:— "If it were no more than an embodiment of 'mediævalism,' as people some-times hint, it would have little to say, and would not keep abreast of the times.
The actual 'mediævalism' in the case seems to me to be that of the critics who keep going back to the discussion of some phase of the Church's past history in the Middle Ages; while the Church itself strides onward and applies the truth of the Master to every generation. Mr. Lathrop finds liberty in the

Church. The second writer declares that he found intellectual slavery. The Christian Register informs us that this young man, not yet widely known," and whose name it is asked to withhold. Here is an element of weakness, at the outset. But the whole article is weak, and betrays a mind not only immature, but very imperfectle in manature, but very imperfectly in-structed. He begins by protesting against a miraculously revealed religion; and talks as flippantly as any votary of Ingersoll might, as to seeming

WHY HE LEFT THE CATHOLIC statement that 'Tobias' deg wagged

If he puts the above absurdity for ward as the Catholic attitude towards the Bible, we are justified in believing

absolution where for any reason verbal confession cannot be made? or, fo that matter, the justifying of the con trite sinner, who cannot reach th sacrament, without absolution at all? Again, the writer mistranslates and

misinterprets St. Augustine, besides misstating his place in the Church. He attributes Calvinism to St. Augustine, and Augustinianism to the Church A student of theology should know that none of the Fathers of the Church, taken singly, has a final and indisputable authority, except so far as his teaching is warranted by some extrinsic and higher criterion, or supported by its intrinsic reasons—the Church

disciplined his mind sufficiently to have prevented him from discovering to the world now little he knows about Catholicity.—Boston Pilot.

oncity.—Boston Pilot.

The "Sunlight" Soap Co., Toronto, offer the following prizes every month till further notice, to boys and girls under 16, residing in the Properties.

"Alas!" he cries:—

"Men have put the Bible on a false pedestal. They have set it up as an infallible oracle—all alike inspired, each and every word the word of God, every sentence, on whatever subject, a little divine proposition. Thus one would incur eternal reprobation if he doubted the accuary of the Biblical

"Monthly Prizes for Division Later The Soap Co., Toronto, offer the following prizes every month till further notice, to boys and girls under 16, residing in the Proposition, who send the greatest number of "Sunlight" wrappers: 1st, \$10; 2nd, \$8; 3rd, a pretty picture to those who send not leave in 12 man 12 wrappers. Send wrappers to "Sunlight" Soap Office, 13 Scott St., Toronto not later and 2th of each month, and 2th of each month, and 2th of each month and 2th of each m

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TWENTY-FIRST ANNUAL REPORT

Ontario Mutual Life Assurance Company.

The twenty-first annual meeting of the inc Ontario Mutual Life Assurance Company was held in the Town Hall, Waterloo, on to his senses he began calling for help. The well was back from the road at least one hundred and fifty feet, and there was not a residence within a mile of the place. After a half hour of lung effort his eyes were sufficiently used to the darkness of the hole to enable him to see a little. A small pipe extended down into the water from the pump above.

He wrapped his arms and legs about it with the hope of being able to climb it. It was damp and slippery, and when he got up two or three feet he slipped back into the water. He tried it over again, with the same tresult. Then he tried calling again. He was finally so hoarse that he could not utter a sound. He made another desperate effort to climb the pipe, but it was a failure. Then he gave up hope. But as one thing and another trooped through his mind it seemed to him that he was too young to die. The thought was so terrible. He became very calm and considered the situation carefully. If he could climb the pipe ten or twelve feet he would reach the pint where the well hole became so narrow that he could brace himself

form.

The President, I. E. Bowman, Esq., M. P., having taken the chair, on motion the Secretary of the Company, W. H. Riddell, Esq., acted as secretary of the meeting. The minutes of last meeting on motion were taken as read and confirmed. The President then read

minutes of last meeting on motion were taken as read and confirmed. The President then read

THE DIRECTORS' REPORT.

Your Directors in submitting their twenty-first annual statement for the year ending on the 31st December, 1800, are again in a position to report to you with confidence that the business of the Company during the year was in its essential features and general results of a highly satisfactory character.

The amount of new insurance issued is \$2,318,150, under 1783 policies, on which the first year's premiums amounted to \$77,450,90. The total insurance in force at the close of the year was \$189,858, consisting of \$400,920 from premiums and \$79,938 from interest on investments, showing an increase of \$26,728 on premiums and \$14,230 on interest over the receipts of the previous year.

Our net and total assets are again largely increased and our surplus over all liabilities is \$134,066, which will enable us to continue a liberal distribution to our policy-holders.

The death losses, considering the general high rate of mortality during the year, were exceptionally low, the actual losses for the year being \$85,522, or \$88,633 less than during the previous year, and less than the interest income for the year by nearly \$5,000.

The general expense account shows a decrease in amount as well as a reduction in the ratio of expense to income as compared with that of 1889, which affords satisfactory evidence of care and economy in the management.

income from year to year shows that the funds are carefully invested so as to yield a satisfactory return to the policy-holders.

Your Directors have, on the recommendation of the Manager, decided to change from anmal to quinquennial division of surplus on future business.

annual to quinquennial division of surplus on future business.

In compliance with the public demand for this kind of insurance we have adopted a twenty year Survivorship Distribution Plan prepared by the Manager, which embraces all the mobjectionable features of the ordinary Tontine, and which we are confident will prove beneficial and satisfactory to those who desire a profitable investment in connection with their insurance policy.

The Executive Committee made a careful examination of all the investments of the Company and found the mortgages, debentures and cash in the Bank to correspond with the respective Ledger accounts at the close of the year.

You will be called on to elect four Directors in the place of Robert Melvin of Guelph, C. M. Taylor of Waterloo, Robert Bard of Kincardine, and James Hope of Ottawa, whose term of office has expired, but all of whom are eligible for re-election.

The detailed Financial Statement, prepared and duly certified to by your Auditors, is submitted herewith for your consideration. On behalf of the Board,

I. E. BOWMAN, President.

On behalf of the Board,

I. E. BOWMAN, President.

Pamphlets containing the Financial Statement and Auditors' Report having been placed in the hands of those in attendance, the President moved the adoption of the various reports. He spoke of the favorable death rate experienced in 1800, the low expense ratio, the keen competition our agents encountered from rival companies when seeking new business, the steps taken by the Board to extend the operations of the Company, the care taken to invest the Company's funds safely and judiciously, and of other prominent features of the business during the past 2! years, proving that the growth of the Company has been healthy, the progress gratifying and the prospects for the future most encouraging. The agency staff was never better equipped or more active and the new business for 1891 would show that the Company was in a position to hold its own against all comets.

Messrs. Robt. Melvin, Second Vice-President, Guelph, B. M. Britton, Q. C., director, Kingston, and others, in brief and effective speeches, seconded the adoption of the reports. They invited a full and searching criticism of the past year's business. A careful examination of the present standing of the Company will show that it has done and can do better for its members than any of its competitors. The actual results attained for individual policy-holders prove conclusively that this Company has no peer in the insurance at the lowest possible cost, consistent with security.

The following gentlemen were elected

is \$134,066, which will enable us to continue a liberal distribution to our policy-holders.

The death losses, considering the general high rate of mortality during the year, were exceptionally low, the actual losses for the year being \$55,522, or \$38,653 less than during year being \$55,522, or \$38,653 less than during the previous year, and less than the interest income for the year by nearly \$15,060.

The general expense account shows a decrease in amount as well as a reduction in the ratio of expense to income as compared with that of 1889, which affords satisfactory evidence of care and economy in the management.

The funds of the Company, as will be seen by the financial statement contained in our policies, which are all safe, and profit our policies, which are all safe, and profit able securities. The increase in our interest able securities. The increase in our interest and loans of the company for the ensuing year.

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