

has been prepared. Bible truths are being presented each evening at 7 p. m. in Foresters Hall, on Charlotte street, by the pas-tor. Sunday evening, Jan. 17th, the subject will be: "Reason or Inspira-tion, Which?" All are cordially in-wited to attend, and feast upon pre-sent day truths. ment pay arrears of premiums be-tween the ages of 20 and 40, and com-plete the contract as if he had entered at age 20. You may provide by single payments for annuities for yourself, your wife, and your children, the annuities to be-gin at some subsequent age. You may provide for a joint annuity for yourself and wife, to be enjoyed so long as either of you live.

Because however good our intentions may be to lay aside something for the 'rainy day,' experience proves that we will not do so unless the obliga-tion is created.

Because you will only require to set aside a small sum regularly—which possibly you now unwisely spend—to erable you to provide for yourself a competency in the sunset of your life. Because it closes the door of the poor-house, removes the possibility of your becoming a charge upon the public, or upon friends or relatives, and rives you in your old age comfort and lependence, and freedom from care

Because it is preferable to a deposit in a Savings Bank, not only on ac-count of the constantly recurring temptation to withdraw from the bank, but it gives a contingent right in the common fund which a deposit in a Savings Bank does not do beyond its



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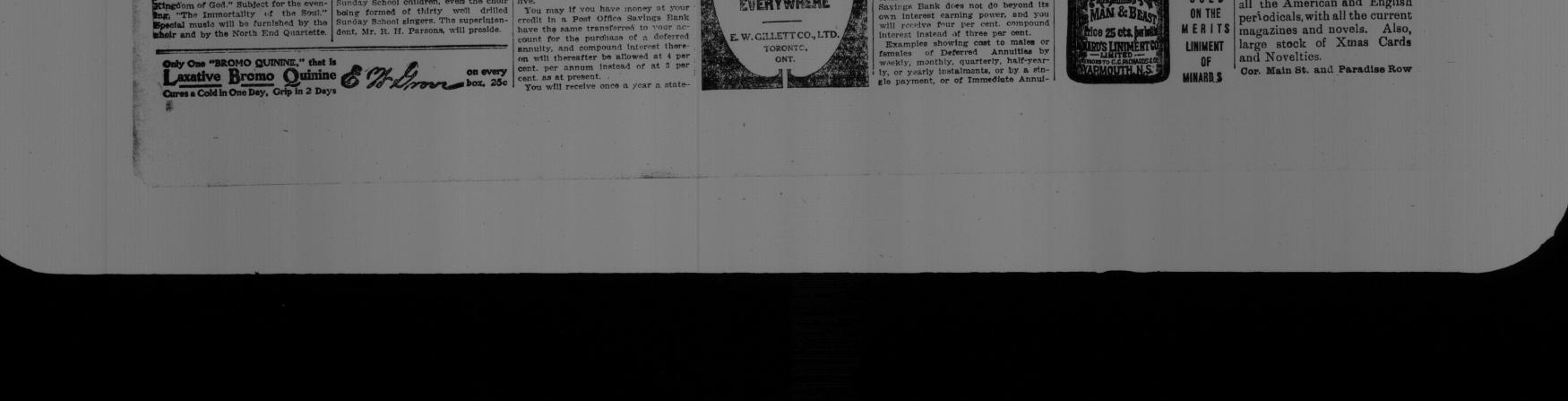


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Hampton, charged with stealing long as either of you live. Watches. You may complete your payments at a certain age, and allow these to fur-

Sent day truths.
St. John Presbyterian church, King street east. Pastor, Rev. J. H. A. Andrest east. Pastor, An expectally interest ing programme provided. Instead of the regular service, three will be a very interest ing programme provided. Instead of the regular service, three will be an installation of the Sunday School officer, east in any even ing service, "The Sunday School children, even the choir boing formed of thirty well drilled Sunday School singers. The superinten-



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