Protestant teachers, 27 per cent. had Normal School diplomas, and only about 0 per cent. were without diplomas of any kind, whilst the average salary was \$191472, as a gainst \$142.65 senerally for the Province This showed that the Protestants, though in the minority, and in many cases conducting their schools under great difficulties, attached a much higher importance to the proper education of their children that did the Roman Catholic majority. "The St. Gregoiro le Thaumaturge school tax matter was referred to as a case of gross injustice in the operation of the school law, and it was stated that three years' taxes were due before the Protestants were navare of the situation. The courts were powerless to give redress and the Government had refused to intervene. Therefore, their seemed nothing to be done but to proclaim it as an instance of that liberality which the majority boasted at the present time characterized their actions towards the minority. In Ontario, the report said, there were registered in the public schools in 1894 pupils to the number of 1893, with an average attendance of 56 per cent. These figures showed an increase over the preceding year, and the average attendance was higher than in any previous year in the history of the Province. Every teacher comployed in the actions seemed to have a certificate of some grade, and over 36 per cent. had had a Normal school training. The average salary of teachers in Quete, whilst the average almost of teachers in Quete, whilst the average time of service was 43-4 years. The High schools numbered 129, with 554 teachers and 23,523 pupils. Of these teachers 482 matriculated at the universities. The total amount spent on education was nearly \$5,000,000, and the estimated value of the school property was over \$600,000, as against \$160,000 in the Province of Quetee. The schools were weard to the reverse of the discussion of the disabilities under which Province of the Schools was mind a trille of \$600,000, as against \$160,000 in the residuation of the order o

Among those who took part in the discussion were Rev. Dr. Moore. Rev Father Chiniquy, Rev. Mr. Cruikshank, Rev. Dr. Patterson (St. Andrew's), Rev.

Donald Tait. (Quebec), Rev Dr Campbell, Mr. W. Robb, Mr Scott (Lancaster), and Rov. Dr. Mackay.

A resolution expressing the modebtedness of the Synod to Rev. Dr. MacVicar, for his address having been pussed, it was decided to accept an miviation from Almonto for the Synod to hold its meeting there next year.

The morning and afternoon sessions of Thursday easily disposed of the remaining business before the Synod. First came a brief report from Dr. Scringer on Ecclesiastical co-operation which indicated that, while there was not much reason to complain of unnecessary duplication on the part of the Presslyterian and Mcthodist churches within the Synod, correspondence was proceeding with reference to several points which it was hoped might yet lead to some result.

The Rov. D. M. H. Scott, of Hull, presented the report of the Lumbermens Mission, which shlowed a very large amount on actual work to the congregations of the Synod.

The Rev. D. McLaren of Alexandra, ave in the vept of the Sabbath School committer, but in the matter of statistics much of its value was lost, as the figures are more or cass guessed at, owing to some of the presbyteries cither having failed to send in any returns or having sent in incomplete ones. There were, it was stated, 33 schools within the bounds of the Synod, and of these 345 had reported. There were, it was stated, 33 schools within the bounds of the Synod, and of these 345 had reported. There were, it was stated, 33 schools within the bounds of the Synod, and of these 345 had reported. There were 2,666 officers and teac, rs at work, and 24,600 schools which had raised no money whatever numbered 44, and 123 had given nothing at all 10 the schools. The schools which had raised no money whatever numbered 44, and 123 had given nothing at all 10 the schools. The chools as 32,20 had been received for all purposes from Sabbath Schools. The schools which had raised no money whatever numbered 44, and 123 had given rothing at the few processes of Processes and the schools and the schools

one The fees from tearders and day scholars had met the expenditure and left a favorable balance of about \$800. which met the interest upon the dold in view of the changes that are likely to occur in the work assigned to the present able director of the College. Rev. Dr. Warden, the Executive of the French Board had asked Rev. W. R. Cruickshank to undertake the direction of the affairs of the College, and, after due consideration, he had consented incidentally. Rev. Dr. MacVicar alluded to the Montreal Presbyterian College, which, he said, had ended the year with a balance on the right side of every account.

The Rev. Mr. Hastic moved a sories of resolutions with reference to Sabbuth Observance, and approving of the establishment of a Lord's Day Alliance for the Province of Quebec. These were carried and a committee appointed to co-operate with representative committees from other bodies for a like purpose. A pleasant break in the course of the business was a breezy address from Dr. Robertson, on the Home Mission Work of the Northwest, which met with the hearty sympathy of the Synod, and for which he was formally thanked by the moderator in its name. After the standing committees for the year had been appointed, and votes of thanks passed, the moderator congratulated the members on the pleasant meeting which all had enjoyed, and closed the Synod in the usual way.

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Wm. McCale, Esq.,
Managing Director,
North American Life.
Dear Sir,—In answer to your request for me to decide upon one of the following options offered me for settlement of my 15-Payment Life Investment policy, which has matured this year, viz.:

lat. To take the value of the policy in each \$5,003 00 and Or fully paid-up insurance for 3rd. Or take the profits in cash \$25.0 25

and continue my policy without fur-ther pryments being required from me such folicy participating in future

such forey participating in future profits.

I find it comewhat difficult to make a decision either of the three options being so satisfactory. I am certainly very much picased with the results of fered me, and as I find many others are giving full testimony to the profit-carning fower of this—one of our own Canadian compinies, and a Teronto company at that—I do not hesitate to give my enforcement as well, that the North America Life is one of our strongest Canadian institutions to-day, giving first-class results on investment policies, on a safe and conservative hasis. I find that my policy, which was originally a life, by 15 payments has become an endowment at the end of the investment period.

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