

Our Young Folks.

THE MOTHER'S CRADLE SONG.

The following beautiful hymn is a translation from the "Home Songs" of Sweden. It is crooned by the mother as she is putting her little one to sleep:—

Oh, little child, lie still and sleep;
Jesus is near, thou needst not fear;
No one need fear whom God doth keep
By day or night.
Then lay thee down in slumber deep
Till morning light.

Oh, little child, be still and rest;
He sweetly sleeps whom Jesus keeps;
And in the morning wake so blest
His child to be.
Love every one, but love Him best—
He first loved thee.

Oh, little child, when thou must die,
Fear nothing then, but say "Amen"
To God's demand, and quiet lie
In His kind hand,
Until He say: "Dear child, come thy
To heaven's bright land."

Then when thy work on earth is done
Thou shalt ascend to meet thy friend;
Jesus the little child will own,
Safe at His side;
And thou shalt dwell before the throne,
For He hath died.

STUDYING GEOGRAPHY.

George Jewett was the envy of all the boys and girls in his geography class at school and the pride of his teacher. He seemed to have a genius for geography. He could give the boundaries of all the countries on the globe, tell the direction of the mountain chains, the courses of the principal rivers, the capitals of the various countries, and was accurate in all the details of capes, promontories, isthmuses, etc.

There is always a reason for things. When George was a little fellow his mother bought a magnetic globe, five or six inches in diameter, and when Mr. Jewett was away from home, as he was much of the time during one summer, this little globe was put in the centre of the table at meal-time, and the table talk took the form of geography. Mrs. Jewett had been a teacher before her marriage, and always a great reader of travels, and she had that invaluable habit of always finding every place mentioned on the map and every new word in the dictionary. As she had required of herself, while teaching, to hear the map questions answered without an atlas before her, she was "up" in that department.

George and his brother were encouraged to select the country or the locality that should form the topic of conversation, and what Mrs. Jewett didn't know or had forgotten she studied up in the gazetteer and geography. There were review lessons in which, globe in hand, the boys retold stories of travel and adventure, giving names and localities, and pointing them out. Thus was laid a good foundation for thorough acquaintance with the text-books studied at school, and such a love for the study that the mastery of its details was not work, but play.

Later the mother taught them the first principles of physical geography and climatology, and so prepared their way in these branches.

Among the fine results that naturally followed this method of instruction was the habit of discussing at meal-time something intrinsically interesting and instructive, so that the table talk did not degenerate into mere senseless babble.

A BAND OF MERCY BOY.

A short time ago, as I was crossing Market Street, near Twenty Second Street, a boy, not over ten years old, who had been walking just before me, ran into the street and picked up a broken glass pitcher. I supposed he intended the pieces as missiles, since the desire to throw something seems instinct in every boy. Consequently, I was much surprised when he tossed the pieces into a vacant lot at the corner and walked quietly on. As he passed me, whistling, I said:—

"Why did you pick up that pitcher?"

"I was afraid it might cut some horse's foot," he replied.

My next question was a natural one:—

"Are you a Band of Mercy boy?"

He smiled as he said:—

"O, yes; that's why I did it."

The bands of mercy were drawn very closely around the dear little fellow's heart, I am sure.

GOOD MANNERS.

Never try to outshine, but to please.
Never press a favour when it seems undesired.
Never intrude ill-health, pains, losses or misfortune.
Never intentionally wound the feelings of a human being.
Never talk or laugh aloud in public places or upon the street.

Do not ask another to do what you would not be glad to do under similar circumstances.

Never omit to perform a kind act when it can be done with any reasonable amount of exertion.

Do not make witticisms at the expense of others which you would not wish to have made upon yourself.

Remember that good manners are thoughts filled with kindness and refinement and then translated into behaviour.

Be rude to none, rudeness harms not even the humblest and poorest to whom it is directed, but it injures the exhibitors.

Sabbath School Teacher.

INTERNATIONAL LESSONS

THE BLESSINGS OF THE GOSPEL.

GOLDEN TRUTH.—The glory of the Lord shall be revealed, and all flesh shall see it together.—Isaiah xl. 5.

INTRODUCTORY.

Both the people of Israel and Judah had been driven into captivity for their rebellion against God. The period of exile extended about seventy years. The Jewish people had been dispersed throughout the east and subjected to severe hardship and unremitting toil. They were deprived of their religious privileges, but having suffered so much these people had time to reflect on the causes that brought them into this disastrous condition, and they were then in a position to listen to God's message. The time of their deliverance was drawing near. The prophet Isaiah in this lesson speaks of the glorious return of the exiles to their own land. In its scope, however, it extends to events still in the future. It refers not only to the deliverance of the exiled Israelites from the cruelty and oppression they had endured in the Babylonian captivity, not only to the comfort which God's pardon brings to the individual soul in every age, but to the blessed and glorious future when Christ's gentle and holy sway shall extend over all the earth.

I. Deliverance.—God's message comes to the prophet. It is one of comfort, encouragement, hope. The people had suffered severely. They had been deprived of their freedom, driven from their land and made to serve, rigorously by their conquerors. The iron of oppression had entered their souls. They could not help reflecting that they had brought these evils upon themselves by their unbelief and wickedness. Now words of comfort are addressed to them. God speaks of them as "My people." He had remembered them. They had been under His disciplinary care all these sad years of exile, and now He tells them comforting tidings. Jerusalem is here used as the personification of the Jewish people. The declaration begins with the announcement that "her warfare is accomplished." The time of humiliation and suffering has come to an end, and the reason that it now ends is "that her iniquity is pardoned." That means that the people had repented of their sins, for the Lord does not pardon unrepented sin. It is made clear by God's dealing with the exiled Israelites that God is merciful and compassionate, "for," it is added, "she hath received of the Lord's hand double for all her sins." The suffering would endure no longer than was needful to bring to repentance. We are not to understand by these words, "she hath received of the Lord's hand double for all her sins," that personal suffering is an atonement for sin. In ordinary speech this idea is often found, but it is not the meaning or teaching of Scripture. Pardon of sin is bestowed because Christ has borne the penalty of sin. He has suffered for our sins. On Him the chastisement of our peace was laid. We suffer for our sins, but that suffering does not make an atonement for them. These sufferings are designed to lead us to repentance. When we repent of our sins and accept Christ as our atoning sacrifice God forgives us our sins for Christ's sake.

II. Preparing the Way of the Lord.—The prophet is commissioned to cry in the wilderness, "prepare ye the way of the Lord, make straight in the desert a highway for our God." When royal personages in the East were about to travel, their servants were sent in advance to level the inequalities in the way and make the royal passage easy. The proclamation was made that the way should be prepared for the exiles' return to their own land. We know how these words had a wider and a grander application to the appearing of Jesus Christ, when John the Baptist was the messenger sent before Him to prepare His way. So also they still have an application to the preparation of the Saviour's way in the extension of His kingdom and of His second advent. God's dealings with His people, His care over them, the many deliverances wrought for them and the unfolding of His mercy and grace through the Messiah are so many successive revelations of His glory, and in time it will be universally recognized, "for all flesh shall see it together: for the mouth of the Lord hath spoken it." The voice that had cried "prepare ye the way of the Lord," now says to the prophet "Cry," and the prophet responds, "What shall I cry? All flesh is grass and all the goodness thereof as the flower of the field." All that is of the world is of short and uncertain duration. To the eye it may be beautiful and attractive, but its beauty is short lived. So also is earthly greatness. The kingdoms that appeared so powerful and so enduring were like the grass of the field, perishable. At that time it did not look to the oppressed and captive Jews that the Babylonian power, with all its apparent strength and splendour, was to be so speedily overthrown. Fresh and beautiful as the outer garb of nature appears to the eye, the scorching heat of summer and the blighting frost of winter wither its beauty. So the spirit of the Lord passes over a nation that violates His unerringly righteous laws. "Surely the people is grass." In contrast with the changing and evanescent character of all things human there is something that endures and changes not. "The grass withereth, the flower fadeth: but the Word of our God shall stand for ever." In these days when so much is said by learned critics about the authorship of certain books of Scripture, it is well to remember this declaration, "The Word of our God shall stand for ever." It has withstood all assaults made on it hitherto. The fires of the persecutors have left it unconsumed. It has survived the attacks of infidelity in every age, and it will come out of the existing controversies unharmed. The prophecies of that Book have been manifestly fulfilled, its promises have been made good, its warnings have proved true, its revelation of salvation by Jesus Christ has brought peace and joy to countless multitudes. The apostle Peter also applies these words of Isaiah, "But the Word of the Lord endureth for ever. And this is the Word which by the Gospel is preached unto you."

III. The Good Tidings.—As the prophet dwells on the glorious message he is commissioned to deliver he apostrophizes Zion and Jerusalem. From the holy city was to sound forth the good news to all the cities of the land, "Behold your God." The covenant God of Israel, who had watched over them through all their past history, who had delivered them from their enemies and through whose providence and mercy they were about to be restored to their own land, was the God they should henceforth love, serve and worship. He was their God and had done great things for them. The power of God is pledged for their deliverance, and it is pledged for the accomplishment of the work of redemption. "The Lord will come with strong hand, and His arm shall rule for Him." It is the power of God that sustains the universe, and He who rules over all is infinite in power. He is faithful and just, for "His reward is with Him and His work before Him."

PRACTICAL SUGGESTIONS.

God chastises His people for their good. He lays no more upon them than is necessary. In their deepest distress He has words of comfort for them.

The troubles that befall people are intended to lead to repentance, and God delights in mercy and is ready to pardon the iniquity of every penitent soul.

God through His providence is preparing the way for the final triumph of His righteous and gracious kingdom.

Let us not forget that "the Word of our God shall stand for ever."

THE FEDERAL LIFE ASSURANCE CO.

TENTH ANNUAL REPORT.

The annual meeting of the Shareholders of this Company was held at the Company's head office in Hamilton on Tuesday, March 1, 1892, at one o'clock p.m., and was well attended. The President, Mr. James H. Beatty, occupied the chair, when the following reports were submitted:—

DIRECTORS' REPORT.

Your Directors have the honour to submit for your consideration the tenth annual report of the Company, a statement of receipts and disbursements for the year and of assets and liabilities on December 31 last, accompanied by a report from your Auditors.

During the year 1,013 applications for assurance, amounting to \$2,024,500 were received. Of these applications 925, for \$1,759,000 were accepted. The others, eight y-eight in number, for \$265,500, were declined, or were in some instances incomplete as to the information desired. The aggregate amount of assurance in force at the close of the year was \$10,860,837 46, under 4,405 policies.

The new assurance written is of a very satisfactory character as to the plans and premiums. Our investment forms of assurance having grown steadily in favour with applicants, especially our guaranteed four per cent. Insurance Bond and Limited Payment Life Policy. The premium income of the year was \$224,584.82.

Forty-seven policies became claims for \$117,890, re-insurance deducted. As in the previous year, the average claim was greater than the average amount of the policies in force. An unusual proportion—twenty-two per cent.—of the loss by death was due to accidents.

As will be seen from the financial statement, the general expenses were, as in previous years, very low unequalled for the amount of assurance in force. While giving due attention to the Company's interest in securing a fair amount of approved new business at a moderate outlay, your Directors did not deem it wise to anticipate too far the future value of a policy by an unreasonable present expenditure.

In the last five years our Company has returned in various ways to policy-holders throughout the several provinces and territories of the Dominion over half a million dollars.

Commencing the second decade of our existence with the greatest amount of assurance in force of any Canadian company at same age, and with well-established agencies, we can now look forward with confidence to a future of steady and substantial progress.

The accounts of the Company covering all items shown in the financial statement have been examined in every particular and verified by the auditors, whose certificates are submitted herewith.

AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance Company:—

GENTLEMEN,—We beg to advise completion of the audit of the books of your Company for the year ending December 31 last. The books, vouchers, etc., have been carefully examined, and we have much pleasure in certifying to their accuracy. As usual, all assets of a doubtful character have been eliminated. The accompanying statement indicates the financial position of your company as at December 31.

Respectfully submitted,

H. STEPHENS, } Auditors
SHERMAN E. TOWNSEND, }

Hamilton, March 1, 1892.

FINANCIAL STATEMENT.

INCOME.	
Ledger assets (31st January, 1892)	\$ 104,373 10
Premiums	\$ 224,584 82
Less paid for re-insurance	12,241 53
Interest	\$ 212,331 29
	10,906 16
	223,237 45
	\$ 327,610 55
DISBURSEMENTS.	
Paid claims by death and endowment	\$ 117,890 00
Paid dividends to policy-holders	36,979 20
Paid for surrendered policies	1,582 82
Total to policy-holders	\$ 155,552 02
Paid general expenses	67,170 99
Balance	\$ 164,087 42
ASSETS.	
Municipal bonds and mortgage securities	\$ 97,906 00
Cash in banks and on hand	51,541 00
Loans on policies and other securities	11,943 02
Agents' and other ledger balances	3,033 06
Furniture at head office and agencies	1,587 13
Premiums deferred, in course of collection, and under short date notes (less ten per cent.)	49,102 17
Interest due and accrued	1,601 70
Guarantee capital subject to all	\$ 210,734 47
For security of policy holders	61,803 00
	\$ 272,537 47
LIABILITIES.	
Reserve fund (including claims waiting proof, \$7,505 40)	152,146 63
Surplus security to policy holders	\$ 696,390 84

JAMES H. BEATTY, President.
DAVID DEXTER, Managing Director.

Mr. James H. Beatty, President, in moving the adoption of the report, referred to the large amount of assurance in force and congratulated all concerned in the welfare of the Company upon the substantial foundation thus built up, in which continued good management will add to and make productive of good results.

Speaking of the amount of new business written in the last year, he said it was in many respects more satisfactory to the Directors than that of any preceding year, a considerable portion of it having been written on plans combining insurance with investment. Contracts of this class offered by the Company have been much called for, and latterly represent the greater portion of the policy issue of the Company. The average amount of risk under each policy in force is, on the average, less than formerly, owing to the greater number of high-premium contracts written, which were taking the place of lapsed policies.

Accidental deaths had contributed much more than the usual per centage to the losses of the year; such an exceptional occurrence would not, he believed, be likely to repeat itself in many years, if again, in the Company's experience.

Mr. William Kearns, vice president, in seconding the motion to adopt the report, said he fully concurred in what the President had stated as to the position and prospects of the Company. Doing business in Canada alone, with a population of five millions distributed over thousands of miles, and in keen competition with others, a Company must necessarily be well managed and well represented to make its way successfully, especially so to have retained in force on its books more than a million of dollars of assurance for each year of its existence. The expenses of the Federal have always been low, and now compare most favourably with any Company assuring a similar amount. Agencies of the Company are well established from Halifax to Vancouver.

The report was adopted unanimously. Dr. A. Wolverson, Medical Director, read a very interesting report and analysis of the mortality experience of the Company, with comments as to the duties and responsibilities of medical officers and examiners.

The retiring Directors were all re-elected.

A resolution of thanks to the officers and agents was passed and responded to by the President.

At a subsequent meeting of the Directors the officers of the previous year were re-appointed.