

Western Assurance and Marine Co'y
 Assets, over \$3,546,000
 Annual Income, over \$3,678,000
 HEAD OFFICE,
 Cor. Scott & Wellington Streets
 TORONTO
 HON. GEO. A. COX, President.
 J. J. KENNY, Managing Dir.
 C. C. FOSTER, Secretary.

GEO. W. COOLEY
 Importer of 567 Yonge St.
 High-Class Wines & Spirits for Medicinal use.
 Telephone 8089. Sacramental Wine

Business Bringing Printing.

Good printing holds old business on your books and draws new. We are better equipped than ever to do all kinds of Commercial Printing that draws trade.

MONETARY TIMES PRINTERY,
 62 Church Street, Toronto. Telephone Main 1485.

MENEELY BELL COMPANY
 22, 24 & 26 RIVER ST., 177 BROADWAY, TROY, N. Y., NEW YORK.
 Manufacturers Superior CHURCH, CHIME, SCHOOL & OTHER BELLS

CHURCH FURNITURE SCHOOL DESKS
 THE GLOBE FURNITURE CO. LIMITED.
 WALSHEVILLE, ONTARIO

Dominion Line Steamships.
 WEEKLY SAILINGS
Montreal to Liverpool
 MODERATE RATE SERVICE
\$37.50 to Liverpool, \$40.00 to London
 "Kensington" (Twin Screw) 8,660 Tons.
 "Mouthwork" (Twin Screw) 8,667 Tons.
 "Vancouver" 5,300 Tons.
 This service enables those of moderate means to travel on steamers where they occupy the highest class and have all the privileges given passengers on any steamer.
 Clergymen and those engaged in educational work are taking advantage of this service to visit Europe. For full particulars apply to Local Agents, or at DOMINION LINE Office
 Toronto: King St., East Montreal: 17 St. Sacrament St.

GRAND TRUNK RAILWAY SYSTEM
 A GOOD TIME TO GO
TO THE WORLD'S FAIR ST. LOUIS.

The weather is delightful. Through Tourist Sleepers to St. Louis every Friday., \$19.20 round trip from Toronto with stop over privileges at Chicago, Detroit and intermediate Canadian stations. Make application to J. D. Macdonald, district passenger agent, Toronto, for handsome illustrated booklet of the World's Fair.

TO THE WEST

Reduced One Way Rates to points in British Columbia, California, Colorado, Idaho, Montana, Oregon, Utah, Washington. On sale daily.

HAUNTS FOR BIG GAME

The open season for Deer and Moose in the "Highlands of Ontario" from Nov. 1st to 15th. And from Oct. 16 to Nov. 15 in the Temagami country.

Make your arrangements early for trip.

For tickets and full information apply to—
 Agents Grand Trunk Railway System.
 J. D. MACDONALD,
 District Passenger Agent, Toronto.

A Physician's Testimony for Labatt's Ale.

"We find that the ale uniformly and well agreed with the patients, that it stimulated the appetite, and thereby increased nutrition. The taste, likewise, is always highly spoken of. In nervous women, we found that a glass at bedtime acted as a very effective and harmless hypnotic."—SUPERINTENDENT OF LARGE U. S. HOSPITAL.

BELL Art PIANOS ORGANS Piano Players

Canada's Standard used exclusively in many prominent institutions.

THE BELL AND ORGAN CO., Limited
 GUELPH, ONTARIO.

Catalogue No. 56 free. Warerooms at 146 Yonge St., Toronto.

Office and Yard, FRONT ST., NEAR BATHURST. Telephone No. 449. Established 1856.
 JIMES and Yard, PRINCESS STREET DOCK Telephone No. 190.
P. Burns & Co. Wholesale and Retail Dealers in Coal and Wood
 Head Office, 35 King St. West, Toronto. Telephone 181 & 182

If You Think

of changing your present location of business

It Will Pay You

to investigate the advantages offered in the way of cheap land, minerals, Lumber, labor, etc., in

NEW ONTARIO.

For information, maps, etc., write

HON. E. J. DAVIS,
 Commissioner of Crown Lands,
 TORONTO, Ont.

COWAN'S Healthful and Nutritious
 Hygienic Cocoa...
 Sold in 1 lb., 1/2 lb. and 1 lb. Tins only. Absolutely Pure.

C.B.S.—A ward of the Confraternity of the Blessed Sacrament of the Body and Blood of Christ has been organized in Toronto. For further information apply to W. H. FAIRBAIRN, Esq., Hon Secretary, 24 Victoria Street, Toronto, or to REV FATHER HARTLEY, Rector St. Matthias Church.

FAVORABLY KNOWN SINCE 1826 BELLS HAVE FURNISHED 25,000 CHURCH, SCHOOL & OTHER BELLS. PUREST BEST GENUINE WEST-TROY N.Y. BELL-METAL CHIMES, ETC. CATALOGUE & PRICES FREE.

TOOLS AND TOOL BOXES

We carry a full line of Tools and Benches suitable for - Mechanics and - Amateurs, also a full line of ADDIS English CARVING TOOLS.

Rice Lewis & Son, Limited,
 Cor. King & Victoria Sts., Toronto.

LADIES' TAILORING AND GOWNING.

In addition to the facilities afforded Toronto Ladies in these departments, we have recently added special equipment for making

Satisfactorily for Ladies At A Distance

who cannot avail themselves of personal selections, fittings, &c.

Our new self-measure chart, price lists, and style cards explain how this can be done. We will send same on application.

JOHN CATTO & SON
 King Street—opposite the Post-Office. Established 1864. TORONTO.

"You have no business so important as the solvency of your estate and the safety of your family."



INSURING IN THE NORTH AMERICAN LIFE

meets both demands on you. We would like to have an opportunity of sending you full information on the

CONTINUOUS INSTALMENT POLICY,

whereby you can secure to your beneficiary, at your death, an income for life.

WRITE TO THE Home Office, Toronto, Ont.

J. L. BLAIKIE, - - - President.
 L. GOLDMAN, A.I.A., F.C.A.,
 Managing Director.
 W. B. TAYLOR, B.A., LL.B., Sec.



The Alexander Engraving Co.
 (Successors to Moore & Alexander.)
 16 Adelaide Street West, Toronto.
 Half tone Engravings, Zinc Etchings, Wood Cuts, Designing and Commercial Photography.

Our Cuts give Satisfaction. Samples on Application. Phone Main 2158.

The York County LOAN & SAVINGS CO.

Plans suitable for those desiring to own their homes instead of continuing to pay rent. Literature free. Head Office—Confederation Life Building, Toronto.

JOSEPH PHILLIPS, President.

J. YOUNG THE LEADING Undertaker and 359 YONGE ST. Embalmer
 Telephone 679.

When Writing to Advertisers Please Mention The Canadian Churchman.