

**An Investment Yielding Nearly 5 p. c. Compound Interest.**

The following satisfactory acknowledgment was recently received from a holder of an investment policy in the North American Life Assurance Company:—

Bowmanville, Ont., Nov. 30, '06.  
Wm. McCabe, Esq., Managing Director,  
North American Life Assurance Company,  
Toronto:

Dear Sir,—Of the three options to which my matured policy entitles me, viz.: Cash, \$1,543.84; paid-up policy, \$2,800, or annuity, \$140.65, I have decided to take the cash, and have to day received from your inspector, W. R. Miller, Esq., your check for that amount.

I find that in addition to having had reliable life insurance for fifteen years, the company returns me all my premiums, and within a very small fraction of 5 per cent. compound interest on every dollar I paid you. Such magnificent results are the best possible evidence of the ability with which the North American is managed, and of the advisability of carrying investment insurance in your company. I am highly satisfied with the result and heartily recommend the North American to the insuring public. Yours sincerely,  
(Signed) A. BEITH.

Full information regarding the company's superior plans of insurance will be furnished on application to Wm. McCabe, Managing Director of the North American Life, head office, 22 to 23 King street west, Toronto, or to any of the company's agents.

**Cinematograph.**

MANAGER HILL has secured Association Hall for Christmas Day in order to accommodate the crowds who will, doubtless, wish to see the Cinematographs. This will not interfere with the exhibition at 98 Yonge street, which will go on as usual, the machine to be used in Association Hall having been specially imported for the purpose. In addition, on Christmas evening a grand concert will be given. Twenty-four or twenty-five of the best views of the Cinematographs will also be shown, forming an entertainment of the highest class.

**An Item of Interest to All.**

This particular season is one which brings with it the unwelcome colds, coughs and other ailments of the throat and lungs. They are in the air we breathe, and if great care and a good deal of thoughtfulness is not exercised we are liable to contract them to the discomfort of ourselves as well as others round about us. Prevention is better than cure, and an ounce of the former is worth at least a pound of the latter, figuratively speaking, but with all our care we some time or another during the winter months manage to have a cold. It is quite right to use all prevention possible, but when that has failed and the malady makes its appearance, it is then time to look for the cure.

We understand that a preparation manufactured by one of the largest medicine firms in Canada is now before the public, and giving extreme satisfaction in all cases of coughs and colds. It is guaranteed to cure the most distressing cough in a few hours time, and is recommended by thousands who have been benefited by its use. The name of this wonderful remedy is Piny Pectoral, and can be had of all dealers in medicine.

SOME one said recently that the value of the widow's mite was not in the mite, but in what was left.

Do our gifts imply sacrifice or do we give that which we can easily do without, the leftovers after personal desires are met? Said a woman in speaking of the daughter of a dear friend who had been adopted by the Board as a foreign missionary: "This comes home and makes me question if I could give my child. It is easy to urge self-sacrifice upon others, and it costs little to commend it in them. It is a different matter when it touches my own family or my own immediate circle."

**GRAND TRUNK RAILWAY SYSTEM**  
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Between all Stations in Canada.

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Good going Dec. 23, 24, and 25, or Dec. 30, 31, and January 1, valid for return on or before January 4.

**SCHOOL VACATIONS**

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Good going Dec. 11 to Dec. 24, valid for return on or before January 11, 1897, on presentation and surrender of standard certificate.

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Good going Dec. 19 to 24, valid for return on or before January 4, on presentation of certificate.

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This article has been thoroughly tested in this country during the past sixty years and has been found to be the most cheapest and most useful

**For all External Complaints**

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White Swellings, scratches,  
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and Swellings of every description

**ON MAN OR BEAST**

Also Rheumatism, Ague in the Breast, Inflammation of the Eyes, Contraction of the Cords and Muscles, Warts, Chillsains, Dislocated Joints, Swellings caused by Broken Limbs, Frozen Feet, External Poisons, Galls of all kinds, Cracked Heels, Mergo, Ring Bone, and Spavin (if applied when first lame), Sand Cracks together with External Bruises or Wounds to which it may be applied at all times with perfect safety.

For Burns or Scalds, no other remedy excels it (if immediately applied). If blistered apply it until the fire is extracted and it will not leave a scar.  
Price 25c. per bottle. For Sale Everywhere

**Pain-Killer.**  
(MERRY DAVID'S)  
A Sure and Safe Remedy in every case and every kind of Bowel Complaint is

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This is a true statement and it can't be made too strong or too emphatic.

It is a simple, safe and quick cure for  
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DIVIDEND NO. 35.

Notice is hereby given that a dividend at the rate of SEVEN PER CENT. PER ANNUM has this day been declared on the paid-up capital stock of the company for the half year ending 31st December inst., and that the same will be payable at the office of the Company, No 78 Church street Toronto, on and after 2nd January prox. The transfer books will be closed from 16th to 31st December inst., both days inclusive.

By order of the Board. JAMES MASON, Manager.  
Toronto, Dec. 10th, 1896.

50 YEARS' EXPERIENCE.

**PATENTS**

TRADE MARKS, DESIGNS, COPYRIGHTS &c.

Anyone sending a sketch and description may quickly ascertain, free, whether an invention is probably patentable. Communications strictly confidential. Oldest agency for securing patents in America. We have a Washington office. Patents taken through Munn & Co. receive special notice in the

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