

For Entrance and Public School Leaving.

25c. PER YEAR. 20c. IN CLUBS. TORONTO, ONT., OCT. 15, 1896. VOL. II., No. 4.

ROFITS IN LIFE INSURAN

are now mainly derived from savings in mortality, (i.e.) from mortality being

lower than is provided for in the tables. This being the greatest source of profits, the Company that can have the lowest mortality by securing the best lives in the best localities has a distinct advantage over other Companies. Experience has shown that where abstainers and non-abstainers are classified separately the abstainers' class has always had a very distinct advantage over the non-abstainers' class.

The Temperance and General Life Assurance Co. classifies all its risks separately, but it has been so fortunate in the selection of its business that its mortality has been abnormally low in both sections. It accepts none but high-class risks, and all classes of its business are sure to give very satisfactory results.

This space is too small to admit of our saying all we would like to say to teachers, but we will gladly send them "Our Advocate," on request. It will give them a lot of information that is valuable. Address the Manager.

HON. G. W. ROSS,

H. SUTHERLAND, Manager.

President.

HEAD OFFICE: Globe Building, TORONTO.

BEATS THEM ALL !

Rev. Wm. Kettlewell. Pres. Hamilton Con. Meth. Church, and Past Grand Councillor of the R. T. of T of Ontario, says : "In response to your request that I should state my opinion of the 'folgraph,' which you manufacture I have pleasure in bearing testimony to its excellence. In the course of fil-teen years I have used several copying pads, made on the same general p inciple as yours, but have never used one with so much astistation. I think that both your pad and inks are perfect. There can be no question as to the utility of the 'Polygraph' in Pastoral, Sunday School and Society work. It may very quickly be made to pay the first cost." Yours cordially.

" I have tested the 'Polygraph' and am well pleased with It just suits my work." W. R. LOUGH, Principal Model School, Clinton, Ont. it.

W. O. McTAGGART, Agent, TORONTO. 25 KING ST. WEST **OUESTION BOOKS.**

Rhetoric.-Over 500 Questions with Answers, embracing the subject in all necessary particulars. Specially suited to Candidates preparing for examinations in English, at either Departmental or University Ex-

Price, 50 Cents. Stamps taken.

ADDRESS, R. SPARLING, Principal Pub. School, VERNON, B.C.



EDWARD FISHER, Musical Director.

THE LEADING MUSICAL INSTITUTION IN CANADA

Affiliated with the University of Toronto and with Trinity University.

Unequalled Facilities and Advantages for a Liberal and Artistic Musical Education

Pupils May Enter for Study at Any Time Scholarships, Diplomas, Certificates, Medals, etc.

CALENDAR FOR SEASON FREE. 1896-97

Conservatory School of Elocution.

H. N. SHAW, B.A., Principal.

Elocution, Oratory, Voice Culture, Recitation, Delsarte and Swedish Gymnastics, Greek Art, Literature, &c

For mutual advantage, when you write an Advertiser, please mention THE ENTRANCE.