

Rev. W. A. Hunter, M.A.

The young minister whose sermon appears in our Pulpit Series of this issue, is Rev. W. A. Hunter, M.A., of Erskine church, Toronto. He was born in Millbrook, Ont., and received his education in Peterborough and Toronto University. He was a bright student, and matriculated with honours in classics and moderns, and the possessor of a scholarship for general proficiency. He was graduated in 1877 with honours in mental and moral philosophy and civil polity. He studied theology in Knox College and Union Seminary, New York. In 1880 he settled in Parkdale, then a mission with a membership of thirty-five, a number which increased to one hundred and sixty in 1881, when he left this charge for Orangville. In Orangville he laboured with great success, reaping the reward of joy which falls to the lot of the faithful and successful pastor. He was called to Erskine church, Toronto, in 1883, to succeed the Rev. John Smith, of sainted memory, and under his able, evangelical ministrations, the congregation has maintained its high character and has greatly prospered.

The Opinion of a Financial Expert.

A LEADING citizen, one who is connected with several wealthy corporations in Toronto, whose financial experience extends over half a century, was overheard expressing his opinion on the subject of life insurance last week. He stated that he had carried a life insurance policy in a company for nearly forty years, and during that time had paid in premiums a sum in excess of the face of the policy; now he would be able to obtain but a very small value if he surrendered it. He expressed himself thus: After having looked over a pamphlet explanatory of a policy on the Compound Investment Plan of the North American Life Assurance Company of this city, had he been insured under this form of policy he could, at the end of twenty years, have surrendered the policy for the guaranteed surrender value named therein, and also withdrawn the surplus, and thus have terminated the contract after the necessity for life insurance had passed away, as was the case at that time with the citizen above referred to.

Or, supposing that at the end of the twenty years he had some member of his family depending on him, he could have converted the whole of the policy's accumulations into paid-up insurance, and the policy being paid up, by its terms, would become payable at his death. This paid-up insurance could have then been carried until the object desired, viz., protection, had passed away, and then, if he desired to surrender the policy, he would have received from the North American Assurance Company a cash surrender value for the same. Any person who is insured in some of the many companies operating here, is well aware that after their policies have existed for some years, if they desire to obtain a cash value or a loan, they are invariably met with the reply, "That the company does not loan on its policies," or, "That they not purchase the same for cash." This is undoubtedly the case with many of the leading American companies, and is in strong contrast with the liberal practice of first-class Canadian companies, all of which are pleased to be able to accommodate their policy-holders by making loans on their policies after they have run for some few years, or, if so desired, they will pay an equitable cash value. These are but two of the many advantages to policy-holders in dealing with a first-class home company. Intending insurers should be careful to see that the company they are insuring with has been successful, and is also under competent management, otherwise it is unlikely that satisfactory returns will be realized on the money invested by way of premiums. Under the Compound Investment plan all question as to loaning on the policy is removed after it has existed for ten years, because the contract definitely specifies that the eleventh and subsequent premiums will be loaned to maintain the policy, and, moreover, a further advantage is guaranteed in the contract, that if death occur before termination of the investment period, say twenty years, the loan will be cancelled, and the full face of

the policy paid. Intending insurers would do well to communicate with the Company at its head office, 22 to 28 King Street West, Toronto, when full particulars respecting this excellent plan of insurance will be furnished; or, parties desiring to undertake an agency will find it to their advantage to communicate with the company.

S.S. Lesson, September 24.

REVIEW.—Acts xvi: 20-31; xvii: 30; xx: 18-21, 35; xxvi: 28, 29.

QUESTIONS.

INTRODUCTORY.—How many chapters of the Acts have we been studying this last quarter? Over how many years of Paul's ministry does this period extend? Into what great countries did he carry the Gospel? Give some account of the state of the Roman empire at this time.

SUBJECT: TWENTY-TWO YEARS WITH ST. PAUL.

Trace the whole course of Paul on the map, as you proceed with this lesson.

I. THE CALL TO EUROPE.—Give an account of Paul's third missionary journey. Whom did he seem to hear calling him to Europe? To what countries and cities there did he go? Why was this an important era in the progress of the Gospel? What practical lessons do you learn from this part of the history?

II. EXPERIENCES IN MACEDONIA.—What was the first city in Europe where Paul preached? Give his experiences there? In what two other cities did he preach? The inhabitants of which were more noble than others? What practical lessons do you find in this history?

III. EXPERIENCES IN GREECE.—What were the two chief cities in Greece? Why was Greece an important region? What was Paul's work in Athens? How long did he remain in Corinth? Practical lessons.

IV. EXPERIENCES IN ASIA MINOR.—In what city did Paul remain three years? What proof of sincerity was given by some of the disciples there? Describe the mob, and the reasons for it? Where do you find an account of Paul's work at Ephesus, as stated by himself? Practical lessons.

V. EXPERIENCES AT JERUSALEM.—Why did Paul go to Jerusalem? Give the date. What befell him there? How did he escape? What plot was formed against him? Where was he sent?

VI. EXPERIENCES AT CESARCA.—How long was Paul at Cesarea? Under what governors? On what two occasions did he have an opportunity to preach the Gospel to the heathen rulers? What great desire of Paul was being realized through these hard experiences? In what way?

VII. ON THE MEDITERRANEAN.—Why was Paul sent to Rome? Trace out his voyage on the map. Describe the storm, the wreck, and the escape. Practical lessons.

VIII. PAUL AT ROME.—When did Paul reach Rome? Who was emperor? What was done with Paul there? How long was he a prisoner? How could he aid the Gospel there? Why had he wanted to go there? What lessons do you learn from Paul's life?

IX. EPISTLES.—Name some of the Epistles Paul wrote. Point out on the map the places to which they were written. Why did Paul write them?

**DUNN'S
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Births, Marriages and Deaths.

Births.

HONEYSETT—On Sept. 2nd, at the Fraser House, Port Stanley, the wife of J. S. Honeysett, Toronto, of a son.

WISHART—At 22 St. Vincent Street, Toronto, on Wednesday, Sept. 9th, the wife of Dr. D. J. Gibb Wishart, of a daughter.

Marriages.

MACGILLIVRAY—TALYER—At 72 St. Alban Street, Toronto, at the residence of the bride's parents, by the Rev. Robert Ure, D.D., the Rev. John MacGillivray, B.D., of Cote St. Antoine, Montreal, to Janet (Nettie) Soumerville Telfer, B.A., daughter of Andrew Telfer, Esq.

JOHNSON—URQUHART—At 310 Avenue Road, Toronto, on Tuesday, Sept. 5th, by the Rev. W. G. Wallace, M.A., B.D., the Rev. W. R. Johnston, B.D., of the Presbyterian church, Penetanguishene, to Bertha, daughter of Donald Urquhart.

SUTHERLAND—MACKENZIE—At Winnipeg, on Sept. 6th, at the residence of George H. Campbell, Esq., cousin of the bride, by the Rev. J. P. Peck, B.A., the Rev. Hugh C. Sutherland, of Carman, Man., and Ida Gatherer, daughter of the late Hugh Mackenzie, of Woodstock, Ont.

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