with and tossed The sail the lost rudder mercy of the ne," Jim cried

for the shiver ying hair and drew Meg ime keeping a at prevented the desperately of the water he h and once she right scared if g caught in the

ing like a live little dory that rowds of curious ach where they "This is the yet. We'll be logs unless they

g arms around ressed her hands words of hope

that you do care t and that you rying me at the he said. "Our ut of this alive will. Please. His voice was illy.

or sure, Jim. so frightened. ng to die. The ne before." And enormous roll of

said. A moment ld crashing and hers saw the boat

stupid, senseless and wrung their saw a tall form stern of the boat.

in swathed in a The boat was the shore, and to pieces. Sud leaped into the ess burden in one ther he sought his lows and rolling s rushed to his as a mouse being some minded cat. ed the shore when ing itself against ty effort he threw ds the frantic

when his crushed floated gently on ves, which finally e dory had always t its anchor ropes. ason of a woman, avs sad and heartthe moaning of the g of beating, rest-and fortune have

g black hair and world bows down for her stories are and her pictures reably by all. She nds declare her to n in Christendom e air is filled with e sinks into a sad se eyes are heavy and whose throat is

er friends depart ords of pitying ten-nselves.

y Devotion. th, which Catholic

the veneration of nnually introduces ght to commend it d obtain a ready y Christian home. tions ought to conof our joys and hould be for all the st place on earth; itely, it is that for nankind, there are homes of which no be truthfully made none such though, votion to the Holy e universal observ

be accorded to it. joy of the happiest is capable of being y the practice of There are illim nerable graces at votion which when and holier the reily and add to the

tion to the test by onth a greater devo-Family, and see if ot sensibly increase s of our own homes an.

t occur in the blood

of a healthy living n or the lower ani the celebrated Dr. ors say that the best the blood perfectly is Ayer's Sarsapar

at the best Hair Re-

"THE CATHOLIC RULE OF FAITH. Lectures to English Non-Catholics.

Free lestures were given lately in London by the Very Rev. Canon Moyes, and were well attended. His subject — one of great utility and practical importance—was "The Catholic Rule of Faith." In his first lecture he showed what it is not, and in the

and, what it really is. He called attention to the fact that though a cursory glance is enough to show us how varied and how innumerable are the religions of the world, yet a more careful examination makes it abundantly evident that there are but two rules of faith. The Catholic Church, a united and compact body, numbering about 250,000,000 of ad while the hundreds of Protestant sects. each differing from each, and yet even when combined making only a frac-tion of the number of Catholics, fol-

Protestants of every complexion and color take the Bible, and the Bible only as their supreme and only infallible guide. Oatholics, on the other hand, take not the Church alone, nor the Bible alone, but the Church to gether with the Bible, as two infallible channels of divine truth. Church speaks with the authority of God Himself, "who heareth you, heareth Me," and this Church it is that interprets the written words of Holy Writ, and assures every honest inquirer when he has, and when he has

The Scriptures, of themselves, could never have been the rule of faith in-tended by Christ. Of many arguments-too many to repeat here-the most convincing to our mind was the visible consequences of such a principle, even at the present day.

To possess the actual words of Christ in a book was one thing; but to posses the real meaning of those words was altogether another; and that so long as one has not secured the true meaning that existed in the mind of Christ when He spoke them, one really has not the word of God at all.

It will be urged if a man approache the study of the Bible reverently, at-tentively and after invoking the Holy Spirit, God will so enlighten his mind that he will certainly arrive at the truth: the way will be made so plain that "even the fool will not err there-in," and so forth. "Very well." replied the Canon, "then let us put it to the test. Englishmen have the reputation of being practical and business-like. So let us see how it works in actual practice. I will place three representative men around the table with a copy of the Bible before them. Let us say the late Mr Gorham, the Protestant Bishop of Lincoln and the Protestant Bishop of Boston, Dr. Brooks. They are all learned men, good men, men of position and influence; and we would be very serry to suppose that they did not make of prayer to obtain God's help.

that reason, and the Bible, and the Church, all emanate from the same supreme and veracious God. All three are channels by which truth flows down to us from Him. Now, God being the infinite truth, can-not contradict Himself. He cannot declare one thing by reason and then deny it in revelation; nor can He unsay by the Scriptures what He says by the Church. Where the Bible and the Church seem to conflict, it is a clear sign that we have not properly understood. Hence the Church will explain difficult and disputed passages, and decide their meaning. The Church in such cases does not correct Scripture, or 'set it right, as though it were, or could be, wrong. It rather puts those right who read into a text what the text does not really contain; and discloses its genu

Many other questions followed, and other objections were raised. One lady got on to the platform at the conclusion, but as she confined herself to generalities and insisted that Chris was the only true Saviour, and that we should all love one another, and other facts which it has never entered into the mind of any true Catholie to deny, there was nothing to reply to : so the esturer thanked her and resumed his seat.

THE EVOLUTION OF CHRIS-TIANITY.

Why should evolutionists object to Christianity? Even on their own theory why should they not take Christianity as the highest development of the human race? Is it because it is not scientific? But is there no science except material sciences? Is there not a science of the mind, and may we no predicate evolution of the powers and operations of the mind, the intellect, the soul of man as well as of material bodies? Theology has well been styled the queen of sciences. But it is the misfortune of most of our Agnostic evolutionists that they know precious little about Catholic theology or if they have ever dipped into it was in very shallow, superficial and apparent

There has, undoubtedly, been a historical development of religion. The revelation given originally to the parents of the human race in the pro gress of ages was perverted by the ignorance and degeneracy of man. But remains and striking indications of this revelation have existed among the nations to the present time. The Jewish system was certainly a great advance upon all other nations and there was a distinct and well-defined development of Judaism down to the Prophet and Teacher-who was to en lighten the world with a new doctrine and bring life and immortality to light. Whether the prophets were inspired or not the tradition existed even out

tected always by the infallible prerogative of the successors of him who had been appointed by the Master Himself as chief teacher and supreme Shepherd of His Flock on earth.

But what of the supernatural char acter of Christianity? Can that be said to belong strictly to the scientific evolution of religion? It certainly is an essential feature, first, because it responds to and satisfies a natural eraving and deep seated impulse and conviction of human nature; and second, because it is necessary to the perfection of the system. The problem was to perfect human nature and, elevate it to the highest point of pro gress of which it is capable. This cannot be done without the motives, the high standard, the stimulating energy and the powerful helps which the supernatural features of the Gos pel alone can supply. Jesus was Himself the highest example of perfec tion the world has ever witnessed. His system of morality outshone all others and cast them entirely into the shade. The revelation of the sublime realities of the world to come; the promised rewards of virtue; the threatened punishment of incorrigible sin furnished the most powerful stim-ulus to self sacrifice, to noble deeds, to patience under trial, to consolation in affliction, and to the practice of perfection under all the varying circum-

stances of this changing and uncertain life that can possibly be imagined. The moral nature of man demands the supernatural. The very fact that the Author of our being has endowed us with a moral nature—a sense of right and wrong—a conscience which commends us when we do right and reproves and fills us with apprehensions of a judgment to come when we do wrong-this very essential constituent part of our nature should be suffic ient guarantee to us that our Maker would in time reveal Himself to us in such a manner as to show us what He would have us do and how we should attain to the highest perfection of which our nature is capable. This He has done in that grand system of Christian ity the distinguishing feature of which is its supernaturalism and the complete scientific development of which exists only in the Catholic Church. - Catholic

FATHER ROSSIGNOLI'S ESCAPE Placened by an English Major and

Successfully Carried Ont. Some weeks ago we announced through these columns that Father Rossignoli had escaped from slavery among the Mahdi in the Soudan and had arrived in Cairo, Egypt. A cor-respondent writes from Cairo to the time of Christ. The most distinguish. | London Graphic: I was introduced to ing characteristic of that development the Rossignoli by Major Wingate was the expectation of the coming of the Messiah — the King, the great The Father came into the room bent, ill, and weak, still suffering from his ter rible rush for life through the desert ; he was in that dazed condition which a man must be in when, after months of overstrung nerves, anxieties, risks of

Abdulla Mohammed Omar, of the Ashada tribe, who was born at Darau, near Assaun This guide, though in a measure paid for his undertaking, certainly deserves a medal from one of the humane societies at home, but, unfortunately, tall that he did do must, for the time being, remain a sealed book. It is interesting to know that one of the witnesses to Major Wingate's signature in the contract with this man was Father Ohrwalder himself—then only lately returned to Egypt. Unnecessary to say that a different guide has been employed on each occasion, for once he has effected the escape of a prisoner he forfeits his life should he ever return to the Soudan.

During our talk a most interesting

in the end meet all demands without the necessity of borrowing money.

Legislation—In previous years' reports we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed out that not only in the interests of insurance companies, that for the public we pointed to the thouse by the election of Patrons of Industry, something may be done; as also with the question of regulating the remaining of steam threshers, etc., and the remaining may be done; as also with the question of regulating the remaining of steam threshers, etc., and the remaining may be done; as also with the question of regulating the remaining of steam threshers, etc., and the remaining may be done; as also with

over return to the Soudan.

During our talk a most interesting episode took place. Major Wingate carried into the room what appeared to be a battered old caldron, and yet this very thing was used in the same way as the Turks of old used the banner of the prophet. It is the shell of an old drum made, as the inscription informs us, seven hundred years ago by the King of Beni Umaya. Two hundred years latter this drum of victory was wrested from the Umaya by the King of Abyssinia. It was later captured from the Abyssinians by the King of Senaar, and in 1883 was captured by the Madhi. This very object was the talisman sent around the tribes under a strong escort to incite them to religious and victorious war. It was taken in the recapture of Tokar in 1891, and is now the property of Major Windgate. It was with no unmixed feelings that Father Rossignoli looked once again upon the old relic which had, with its associations and the superstitions surrounding it, cost thousands of lives and kept him prisoner for fifteen years.

THE LONDON MUTUAL.

ANNUAL MEETING OF A RELIABLE OLD COMPANY,

The London Mutual Fire Insurance Company of Canada held their thirty fifth annual meeting in the splendid offices of the Company in London on the 6th. Among the members and agents present were Capt. T. E. Robson, President, Ilderton: A. Campbell, Appin: Jos. H. Marshall, London: John Geary, London: Richard Gibson, Deleware: Robert McEwen, Byron: C. C. Hodgins, Lucan: D. C. Macdonald, manager: E. R. Cameron, city: W. D. Stanley, Granton: D. Mackenzie, Hyde Park: W. H. Ferguson, city; Gilbert Roche, St. Thomas: Frank Love, city; John Overell, city: B. D. Livingston, Tilsonburg: James Cameron, Strathroy: Jas. Brown, city: Alex. Cameron, Metcalfe: John Burnell, Cortland: D. Macmillan, city: G. Elliott, Appin: M. McArthur, Lobo: J. E. Tuttle, Dundels: E. Ironside, Ilderton: A McBrayne, city: John A. Leitch, Brantford; J. W. Cameron, Metcalfe: M. M. Black, Springfield: C. A. Bertrand, Courtright: Thomas Brown, Ailsa Craig: D. Smith, city: and others.

Annual Reports. PRESIDENT ROBSON'S REVIEW. Capt. Robson read the review of the board

and would wrom,

a filt lead themserability in the properties of the content of t To the members of the London Mutual Fire Insurance Company of Canada: Insurance Company of Canada:

This is the thirty fifth annual report of your Company, and the directors take plea-ure in chronicling the fact that the volume of business has increased during the past year by the largest issue of policies since the establishment of the Company in the year 1859, thus showing that the confidence of the public in the "old London Mutual" streng thems with age, no fewer than 15,962 policies having been issued, insuring property to the amount of \$18,042,906.42, which added to the sum theretofore in-ured, amounts to \$45,597,436.62 at risk on the 31st day of December, 1894, covered by 41,940 policies. This may be called the bright side of our report, but we must now turn to the other. Our table of losses, which have far exceeded the average, amounted to the sum of \$125,734.57, of which \$117,640.87 occurred during the year, and \$9,083.70 that were carried from the previous year, either not having been reported or in reported or fullen days at the end of 1893. The

parison with other companies, taking into consideration the business done by us, will show in our favor.

Your Boarl cannot close their report without referring to the death of the late Vice-President, Daniel Black, Esq.. which occurred on the 6th of January, Mr. Black was the last survivor of the original Board of Directors. He died at a ripe old age, retaining his fidelity to the Company, and it was his constant boast that in over thirty years, excepting during a brief visit to his native land, he had never missed a Board meeting. His familiar face will ever be remembered by his old colleagues.

It will be necessary to elect three Directors in the place of J. H. Marshall, M. P., and Angus Campbell, Esq. and who are eligible for re election, and to fill the vacancy caused by the death of Mr. Black.

All of which is respectfully submitted,
J. C. MACDONALD, T. E. ROBSON, Secretary,
London, Feb. 6th, 1895.

Secretary. London, Feb. 6th, 1895. FIRE INSPECTOR'S REPORT.

London, February 5, 1895. To the President, Directors and Members of the London Mutual Fire Insurance Comthe London Mutual Fire Insurance Company:—
Gentlemen,—Your Inspector begs to report that during the past year he has inspected and reported on 250 claims against your Company. Twenty of the above claims amounting to \$2,906 40, have been rejected by the Beard, and two, amounting to \$1,690 will come before this meeting, leaving 498 adjusted after reductions at \$121,442.02 up to the 31st of December, 1894. Of these I find—

find—
One hundred and fifteen from defective chi.aneys, stovepipes and sparks, \$14,144,61. Sixty from unknown causes, \$28,202.69. Ninety-eight buildings burned and damaged by lightning, \$21,740.10
One hundred and twenty five from animals killed by lightning, \$2 758.15; or 223 in all from lightning, \$24,498.25.
Twenty live from incendiarism, \$9,220.25. Twenty hive from lanterns and lamps, \$8,388.25.

Nine from other burning buildings, \$4, 901.-

Fifteen from matches, \$3,726.11.
Seven from tramps, 3,509.75.
Six from steam threshers, \$2,845.50.
One from a burning stump, \$650.
One from cat getting on fire and going in barn, \$500.
One from a coffee roaster, \$440.
One from a running fire, \$255.
One from ash burrel near dwelling, \$66.45.
One from wooden fire board in chimney \$30.

One from heated journal, \$29.76 One from gas jet, \$23.65 One from lighted cigar, \$10. I also found other losses:—

On outbuildings and contents, amounted t On outcomings and contents, amounted \$62,120 08.
On dwellings and contents, \$54,006.24.
On commercial risks, \$2,649.31.
On churches and parsonages, \$1,231.73.
On school houses, \$833.

On commercial risks, 2,2,03.3.

On school houses, \$833.

On threshing machines, specifically insured, \$565,33

On balls, \$22.

On House of Industry, \$4.33.

The total losses passed show an increase over last year of \$15,65;82, but the business of the year showed a corresponding increase. The losses from bad chimneys and stove pipes helped to swell the amount on dwellings, which larkely increased; I would ask our agents to carry out the Company's rules, and closely inspect all chimneys and pipes when insuring, and would impress on our members to keep them in good order, and thus reduce this enormous fire waste.

We used to have a large percentage of fires in cheese factories from these causes, but since we enforced our rules the losses have failen off, not one loss occurring in the year.

The amount under the head "Unknown" includes as usual many fires whose origin is to well known to the a-sured, the real cause being concealed. The losses from lightning, though not quite so heavy as 1833, are still severe. Incendary fires, and losses from lamps and lanterns, show a slight talling off, but too much carelessness exists in using coal oil lanterns about barns, leaving them on the barn floors and halls where horses and cattle are running losse. Many losses of this kind have a very suspicious appearance.

The tramp and steam thresher have done a little more damage than in the year previous I in the great dauger was a standard to the resher the work of the work of the work of the standard of the work of the work of the standard of the standard of the work of

١	Received from agents		60
1	Assessments	93,489	
1	Bills payable	65,000	
ı	Interest	2,991	
1	Tran-fer fees	331	17
ı	Extra premium	54	09
ı	Steam thresher license	4	00
ı	Assessments in advance	378	05
ı	Rents		
١	Bills receivable		
	Reinsurance		
ı			
ı	Old assessments		
١			
ı	Moison's Bank	2,582	
ı	Moison's Bank City of Hamilton debentures	10,920	00
1	of war the state of the state of	\$243,274	16
	Disbusements.	4-10,-11	200
	Losses	\$196 724	57
ú	Bank commission	48	97
	Bank commission	. 40	
	salary	2,552	
	Agency inspection	1,167	
	Commission to agents	19,148	50



O	alaries - chiciais, auditors and	
	clerks	8,707 21
D	drectors' fees.	1,237 35
ā	eneral postage	1,292 99
ï	gents' postage	581 08
2	gents' postage. rinting, advertising and stationary. aw expenses. etinsurance on large risks	0 075 05
ī,	ranting, advertising and stationary.	2,075 05
L	aw expenses	1,393 44
R	einsurance on large riskseturned premium	365 19 266 68
Ď	eturned premium	900 02
*	eturned premium	191 60
Ä	axes	421 62
F	uel and light	103 06
D	axes Tuel and light Viscount on stamps sold Lending annual reports. Intario license fee	7 35
S	ending annual reports	148 83
ö	ntario license foe	100.00
ĸ	mario nicense rec	67 28
u	ominion Government inspection	01 25
E	xpenses re Agricultural transfer	160 95
ŀ	ntario license fee. cominion Government inspection. cxpenses re Agricultural transfer. cetty expenses — telegrams, water, telephone, etc	
	'etty expenses — telegrams, water, telephone, etc over-paid premium returned Bills receiveable nterest	407 6R
c	vor-paid premium returned	689 01
H	ver paid premium returned	002 02
Ē	ills receiveable	24 00
1	nterest	3,534 56
F	Real estate. Rewards and gratuities	Tota our
ī	Rewards and gratuities	
ř	tille payable	60.000.00
1	Kewards and gratuities Sills payable Jash in treasurer's hands Juron & Erie Loan & Saving Co. de- bentures	701 05
5	ash to treasurer s hands	101 10
İ	turon & Erie Loan & Saving Co. de-	
		5,460 00
0	Ontario Loan & Debenture Society	
-7	debentures	5,460 00
	dependates	0,400 00
	I have examined the books, voucher accounts of the London Mutual Fire I Company, and find the above statement in accordance therewith JOHN OVER	ELL.
		Auditor.
	London, 5th February, 1895.	
	CAPITAL ACCOUNT.	
	Assets	
1	Amount available of premium notes. Amount due on assessment No. 32. Amount due on assessment No. 33. Amount due on lat assessment No. 34. Balance due by agents. Bills receivable. Office furniture. City of St. Thomas debentures, par value, \$22,500; market value, 10 per cent \$24,860 O Town of Tilsonburg debentures, par value, \$1,500; market value. 7,150 O Ontario Loan & Debenture	1,186 01
١	market value 7,150 0	
ı	Ontario Loan & Debenture	
1	Co. debentures, par value,	
1	\$13,260 : market value 13,260 0	
1	Huron & Erie Loan &	
1	Savings Co debentures par	
1	value 419 960, market value 19 960 (vo.
1	Huron & Erie Loan & Savings Co debentures par value, \$13,260; market value 13.960 (0 50 500 00
١		-\$ 58,550 CO
1	Accrued interest on debentures	493 35
1	Accrued interest on debentures Office building and real estate Due from other insurance companies	14,110 81
1	Due from other insurance companies	
1	reinsprance	400 00
1	Cook in transpress's hands	701 95
١	Due from other insurance companies reinsurance. Cash in treasurer's hands	101 93
1		*****
١		\$361,903.41
-	Liabilities.	
١	Losses adjusted in 1894 but not due	
J		
	until 1895	\$ 3,801 15
1	Bills payable	18,000 00
	Due Molsons Bank	2,582 95
		\$ 24,384 10
	Balance	261 909 41
	Dalance	24 384 10

Dyspepsia Cured "My wife has been a great sufferer with dys-pepsia for over four years. Three bottles o Hood's Sarsaparilla



bly. She could not could tell how badly she felt. She was also troubled with sick headaches. She nad tried different kinds of medicine, but none did her any good. At last Hood's Sarsaparilla was recommended. and had tried different Mrs. Otis Merritt one bottle did her so much good that she took two more and new

\$337,519.31

she is perfectly well. She is not now troubled Hood's Sarsaparilla with any sick headaches nor bad feelings, can eat heartily and sleep well. To Hood's Sarsaparilla belongs all the credit."
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