

THE MANUFACTURERS LIFE INSURANCE COMPANY

The Twenty-Ninth Annual Report submitted to the Policyholders and Shareholders of The Manufacturers Life Insurance Company was very satisfactory in every respect.

The total net premium income amounted to \$3,232,297.44, the income from interest, dividends, etc., \$1,155,926.82, making a total income of \$4,388,224.26.

The payments to Policyholders amounted to the large sum of \$1,824,161.88, in addition to which the Company set aside the further sum of \$1,476,365.00 for reserves and dividends, and the general surplus was increased \$402,825.95.

After setting aside a special mortality reserve of \$125,000.00, and dividends payable to policyholders in 1915 amounting to \$266,198.00, the general surplus of the Company amounted to \$2,254,655.10. The surplus earned, \$789,102.79, was the largest in the history of the Company.

The new insurances issued and revived amounted to \$12,599,040.00, and the total insurance for 1915 now amounts to \$83,746,172.00.

The Assets of the Company have now reached the large sum of \$20,744,678.84, and the Policy Reserves, \$17,337,011.00. The high standard of the Assets held is fully demonstrated by the following classification: First Mortgages 42.02 per cent; Government, Municipal and School Debentures 23.01 per cent; Loans to Policyholders 18.24 per cent; Stocks 5.95 per cent; Cash 4.21 per cent; Railway Bonds 1.18 per cent; Industrial Bonds 1.80 per cent; Interest, Premiums, Real Estate, Call Loans and all other Assets 6.18 per cent.

The year 1915 was a unique one for the large Canadian Companies on account of operating a full year under War Conditions. The mortality experienced in 1915 was 80 per cent of the expected, compared with 65 per cent in 1914.

THE PRIEST AT THE FRONT

"I have heard thousands of confessions," says Father Paul, S. J., with the Connaught Rangers in France. "Whenever I give them a chance, the men come to me galore. Yesterday, as I was passing through a village, some men recognized me as a priest, and immediately officers and men came around me asking me when I could hear them. In another letter Father Paul says: 'Two days ago, as I sat under a tree, an officer, a Canadian convert, serving in an Indian regiment, came up and asked if I was a priest and could hear his confession. He said that for months he had not met an English-speaking priest. The same evening, as an attack was about to take place, thirty men came for absolution. Among them was a Protestant who was eager to become a Catholic. There was no time to lose—a short instruction, profession of faith, confession and conditional baptism with water from a brook close by.' The priest solemnly adds: 'God's hand is wonderfully visible here.'"

From Gallipoli come similar stories telling how the sight of a priest brings gladness to men harassed and bewildered by the incessant perils of war. "Whenever I go up the reserve trenches," says Father Devas, S. J., "I am welcomed by officers and men. Wherever I go they come up with their 'Father, could I speak to you a minute?' What harrowing incidents attend these ministrations! 'One man had had his face blown away after such a roadside confession,' Father Devas continues. 'We were sitting under cover. When we finished I moved away to another man lower down, and as I was hearing him, number one foolishly stood up and was shot at once.'"

Father Peter O'Farrell, chaplain to the 6th Royal Irish Regiment at Gallipoli (Commanded by Lord Granard), tells some of his own experiences, and pays a tribute to the devotion to duty of his brother priests: "In the advanced dressing station, just beneath the hill on which the combat raged, I did what I could for the wounded men. Even here it was not safe. Four men were hit beside me. Two of the victims, who were shot through the head, happened to be Catholics, and I was very proud to be able to administer the Last Sacraments to them before they expired. Every day some of us priests have narrow shaves. Still my position as chaplain to the 6th is much easier and safer than that which other poor priests have to endure. Once or twice I volunteered to help them in the hospitals; yet they did not accept my services. They seem to glory in being up to their eyes in work and to brave all danger in doing it."

Father Fahey is a Tipperary man, and was stationed in Western Australia for six years before the war. The Archbishop of Perth (Australia) has received a letter from an officer at Gallipoli saying: "You are to be congratulated for sending us such an admirable chaplain as Father Fahey. He is the idol of the 11th Battalion, and every one, irrespective of creed, has a good word to say for him." Dr. McWhae, of the Australian Expeditionary Force, puts in a different way the estimation in which Father Fahey is held: "He is one of the finest fellows in the world, and everybody swears by him. He landed at Gallipoli with the covering party,

and spends his time in the trenches." Before the troops left Lemnos Island for Gallipoli the Brigadier went around and told the chaplains of all denominations that they could go aboard the hospital ships if they wished. Father Fahey and Father McMeamin, a chaplain with the New Zealand Forces, said they would go in the transports with the men and also accompany them into the trenches. And, sure enough, these two priests were the first of the chaplains in the firing line looking after their men. "The Padre" as he is called by his battalion," writes the officer in his letter to the Archbishop of Perth, "fills in his spare time carrying up provisions to the men at the front, and helps the wounded back, and I can tell you he is not afraid to go where the bullets fly pretty thickly." Since that communication was written Father Fahey has done more in the way of utilizing his spare time—he has led the men in a charge against the Turkish entrenchments. On an occasion, when all the officers had been killed or disabled, he called on the remnants of the company: "Follow me, and though I have only a stick, you can give the Turks some Western Australian cold steel." In the engagement Father Fahey was wounded, and, the latest account of him is that he is in a hospital at Malta.

In the military hospital at Epsom, outside London, I met a wounded private of the 11th Battalion, an Irish Catholic, who boasted that he was a parishioner of Father Fahey in the little dug-out parish in Gallipoli." He was loud in his praise of the priest, not only as a chaplain, but as an all round athlete. At a Perth sports meeting Father Fahey won the State championship for "putting the stone" in the Irish style, and also won a lead on the horizontal bar and trapeze. Then the soldier told me a story which illustrates Father Fahey's sense of humour. During the training of the Australian Force in Egypt, before they were ordered to Gallipoli, the officers were entertained at dinner. To the toast of "The Chaplains," one of the Protestant clergymen first replied. In the course of his speech he made some indirect references to the Catholic Church which the company considered were not quite in good taste. Then came Father Fahey. In his mellifluous Tipperary brogue, which in itself was highly appreciated, he said that his brother-in-arms had left him but little to say, though some of his remarks might possibly lead to differences of opinion.

"However," he added, "as I am not much of a hand at speaking, I'll tell you a story. Recently I was visiting the Barracks at Perth. The militia was on sentry duty, and on being challenged I just responded, 'A friend—the chaplain,' and, being known, was allowed to pass. On my return, the regulars were in charge of the gates. Who goes there?" was the cry. A friend, I replied. 'Give the countersign,' said a voice that sounded decidedly like some part of Ireland. 'Oh, I'm the chaplain,' said I. 'That won't do for me. I want the countersign of the rejoinder.' 'Tell me,' said I, 'aren't you an Irishman?' 'Begor, I am, your reverence,' said the sentry. 'And tell me, I continued, 'don't you belong to the true Faith?' 'Troth, and I don't,' he replied; 'I'm a Protestant.' 'The laugh,' said my informant, 'was turned against the Protestant Chaplain, who was sorry he spoke.'—Catholic Opinion.

SCIENCE UPHOLDS RELIGION

Science is gradually by new discoveries upsetting the theories of Darwin and others on the evolution of man from a very low species, resembling the ape, and is being obliged to render tribute to the teachings of the Bible and Christianity. One of the most important finds bearing on this subject, was made a little more than a year ago in the caverns of the Pyrenees mountains close to the boundaries of Spain. Researches which were made by a French count and his three sons were interrupted by the European war, two of the latter having joined the French colors. However, enough has been revealed by the specimens brought to light that the most ancient inhabitants of the globe, as far as has been ascertained up to the present time, belonging to what is known as the paleolithic age, when they used the rudimentary implements were not at all low down in the scale of humanity, having nothing but the baser instincts to gratify, but, besides attending to their daily wants, cultivated art to a most extraordinary degree. Dr. James J. Walsh of Fordham University comments on this valuable discovery.

"The contrast between the cave man as here shown and the man of our generation is so striking that it deserves to be noted. Cave men are usually supposed to have been interested only in hunting for a living and in fighting with their fellows. The favorite figure of the evolutionist is the cave man with his utter lack of anything like civilization and the unfavorable comparison that he suggests with modern civilized man, interested in art, literature, education and the ways of peace. Here, however, is a little family party engaged in exploring some of the habitations of the cave man in which they find magnificent remains of real art work, and while engaged in this unearthing of the artistic past they are suddenly called away from the study of art and of history to the tasks of

war. Whether any of the young men are to be back or not to continue their work is in the hands of Providence. The destruction of art objects contrasted with the fact that the cave man was engaged in the creation of objects of art is thought-provoking. It is possible that modern man may have progressed far beyond his paleolithic ancestor, but certainly these incidents would not seem to make the demonstration of that fact easy."

We are told that stationary art embellishes the walls and ceilings of caverns and rock shelters, and among the portable objects are a few that would be considered real gems at the present day. There is a picture of a bison or buffalo at bay, which by artists has been declared a marvelous exhibition of muscular tension.

So little by little, discoveries are upsetting theories of the evolutionists, and it is becoming plainer that man was created from the beginning the highest type of living creature, endowed with understanding and will power, with all the faculties of the soul as distinct from the body. Science and religion will always agree. They must, for God is truth.—Intermountain Catholic.

AUTHORITY IN CHURCH

When Anglican writers undertake to deal with the question of religious authority they soon find themselves laboring in difficulties. A contributor to the Church Times who professes to examine the place of authority in the Church, says that authority is vested in "the universal episcopate," and omits to mention the special authority given to St. Peter, with the result that he is compelled by the position he assumes to hold that the Church errs in doctrine, says the Times of Liverpool.

The Pope, says St. Thomas, has the plenitude of pontifical power; he is in the Church what a King is in a kingdom, and the Bishops are called to share a part of his care as judges established in each city. His supreme authority is a perfect safeguard established by Christ for the preservation of divisions in the true Church. Refusing to acknowledge his authority, the writer in the Church Times can point to no remedy for divisions. All he can say is that, in spite of inveterate divisions, the authority of the Church, though grievously impaired, still operates and is found in "the consentient witness of the whole Church in regard to those matters on which all parts of the Church are agreed."

That is to say, Our Lord's plan for the establishment of the Church was that Christians should believe as the Bishops thought fit, right or wrong, but that if they happened to agree on any point beyond those points was to be deemed obligatory. Could there be a more absurd theory of the teaching of the Church? By its false doctrine would be tolerated and truth left to the working of chance.—Boston Pilot.

CAN CATHOLICS BE LOYAL CITIZENS?

"They are Catholics and therefore not loyal citizens," is a stock phrase that for a century or so has often done good service, whenever revolutionists have taken the trouble to offer the world an excuse for their wholesale persecution and spoliation. The Mexican revolutionaries, the last but not the least of the Church's oppressors, have now taken up the cry, and to the strength of violent deeds are adding the weakness of false words. And the marvelous part of it is that well-intentioned and fair-minded persons in the United States accept the statement as true. But it is absolutely false. No one can be a good Catholic who is not at the same time a good citizen. Loyalty to the Church implies obedience to her commands, and one of the strictest of the commands of the Church is concerned with submission to lawfully constituted authority. No priest would give absolution to a man who refused to fulfil his essential duties to the State. At all times the Church has insisted with St. Peter and St. Paul that her children should be obedient to their lords as to Christ, that they should: "Honor all men. Love the brethren. Fear God. Honor the King."

How ready Mexican Catholics are to submit even to the present infamous regime, is evident to all who have seen the latest manifesto of the Mexican Bishops. But at present Mexican Catholics are living the life of the Christians in the Catacombs; for although they love their country passionately, they are loyal to God first and above all. If they are not in favor with the dominant party, it is because they have been forced to make a choice between Christ and Carranza; and they are willing to leave the decision to all the world, when they say to the First Chief in the words of St. Peter and St. John: "If it be just in the sight of God to hear you rather than God, judge ye." They will obey any authority that is lawfully constituted, in all save sin; but when they are ordered to repudiate God's commands, they refuse like the martyrs of old, they prefer to give up all things rather than be guilty of such impiety. While deprecating, therefore, the injustice that has compelled them to make such a choice, we applaud their constancy, for it is clearer than the noonday sun that the repudiation of Christ would be for them, not the foundation, but rather the destruction of loyal citizenship.—America.

DEATH OF MRS. P. J. McAULEY

Mrs. P. J. McAuley, mother of Rev. J. V. McAuley, of Peterboro, died on January 16 at her late residence Brighton Township. The deceased was well known and loved by a large circle of friends.

The obsequies took place in Wooler on Wednesday, January 19. Solemn Requiem Mass was sung by his son, Rev. J. V. McAuley, of Sacred Heart Church, Peterboro; Rev. C. J. Phelan, nephew of the deceased, acted as deacon, Rev. Father Kesley, of Raiton, as sub-deacon, and Father McFadden as master of ceremonies. An eloquent and impressive sermon was preached by Right Rev. Bishop O'Brien, of Peterboro. The other clergy present were: Rev. Dean McCall, Rev. M. J. McGuire, Rev. A. Cole, Rev. Father O'Reilly, Rev. P. Flanagan and Rev. J. O'Connor.

Interment took place in the Catholic cemetery, Trenton. Mrs. McAuley leaves to mourn her loss a husband, four sons and three daughters. The family have the sympathy of a host of friends in the loss of a truly devoted wife and mother.

DEATH OF MISS MILNE

On January 16th, at St. Joseph's Hospital, there passed away one of the oldest members of St. Peter's parish in the person of Miss Helen Milne, a lady who was not alone respected and esteemed by all who knew her but whose gentle kindness and steadfast devotion to all works pertaining to the good of the community in which she lived will cause all who knew the departed to regret exceedingly her demise and breathe a prayer that the soul of the kindly, good and gentle Miss Milne will receive the reward of a useful and well spent life. The deceased lady's birthplace was Lochaber, Barfshire, Scotland. She came to Canada in 1850. She was a niece of the late Right Reverend John Murdoch, D. D., Bishop of Glasgow, and papal delegate for the west district of Scotland. Her brother, the late Rev. James Milne, was parish priest of Hamilton, Scotland; she was also a niece of the late Bishop Scott, of Glasgow. She is survived by one brother, Alexander Milne, of Gilroy, California.

The CATHOLIC RECORD extends to her many relatives and friends sincere sympathy in the loss of so exemplary and faithful an adherent to all that pertained to the advancement of Catholicity. May her soul rest in peace.

FRIENDSHIP

Friendship that is enduring means that some one has given something of thought and time and service. A letter with a bit of kindly thought or a little love-touch in it, a birthday remembrance, a sacrifice for our friend of something he realizes that we ourselves want, always having for him a "happy morning face"—these are recipes for a constant and abiding friendship.

DIED

COYNE—At Portage du Fort, Que., on Sunday, January 9, Mr. Patrick Bernard Coyne aged sixty four years. May his soul rest in peace.

COLLINS—At St. Paul's Hospital, Vancouver, B. C. on Thursday, Jan. 27th, 1916, Sarah, beloved wife of Daniel Collins, formerly of Hastings, Ont. Interment at Vancouver. May her soul rest in peace.

LONG—At Albuquerque, New Mexico, January 19, 1916, Mr. William Long, eldest son of Mr. and Mrs. Michael Long, 97 Academy Road, Winnipeg aged twenty-four years. May his soul rest in peace.

WANTED EVERYONE TO SELL OUR shamrocks for Patriotic or church purposes. Last year we sold over 500 gross. They are going to be very scarce this year. Plain silk threaded shamrocks, \$1.25 a gross; with every order of 5 gross or more we will give free 50 perfumed carnations. Rose Buds, \$1.50 a 100; Easter Lilies, 50 cents a dozen; Violet 40 cents a dozen; Carnations, Iris Lily, 40 cents a dozen; Carnations, perfumed, long stems, 30 cents a dozen; Carnations with buds, 20 cents a dozen; Tulips, 50 cents a dozen; Easter Lilies, waxed and diamond dusted, 75 cents a dozen; shaded Roses, 75 cents a dozen. We pay postage express. Write at once. Bramford Artificial Flower Co., Bramford, Ont. 1916-4.

HOUSEKEEPER WANTED WIDOWER IN WESTERN CITY WITH YEAR old baby wants capable and refined housekeeper. Good pay and comfortable home to right party. Give full particulars first letter. If application accepted, testimonial from parish priest will be required. Apply to Box 7, CATHOLIC RECORD, London, Ont. 1916-2.

PRIVATE NURSES EASILY EARN \$25 weekly. Learn without leaving home. Booklet free. Royal College of Science, Spadina Ave., Toronto, Canada.

YOUNG LADIES WHO DESIRE TO ENTER a Training School for Nurses, may apply to St. Joseph's Sanitarium, Mt. Clemens, Mich. Applicants must have a good education. Address Sisters of Charity, Mt. Clemens, Mich. 1916-4.

WANTED GOOD HEALTHY CATHOLIC woman, about 30 years of age, to keep house for young widow, with three small children. Duties to commence April 1st, 1916. Apply to J. J. Coonan, Jarvis, Ont. 1916-4.

EXPERIENCED PIPE ORGANIST AND Choir Director for St. Mary's Church, North Bay, Ont. Male preferred. Apply with testimonials to Rt. Rev. D. J. Scollard, North Bay, Ont. 1916-2.

CATHOLIC LADY, BETWEEN TWENTY-five and forty years as housekeeper for gentleman in small town. Must be a good Catholic. One who would prefer a permanent home. For particulars write to Box 7, CATHOLIC RECORD, London, Ont. 1916-1.

POSITION WANTED CATHOLIC OF LONG BUSINESS EXPERIENCE, temperate and reliable, conversant with office details, financing etc. is open for good position. Apply Box 7, CATHOLIC RECORD, London, Ont. 1916-4.

NURSE WANTED WANTED PROBATIONER NURSE (Catholic) at once. Apply Lady Superintendent, Welland County and General Hospital, Ont. 1916-3.

PARTNER WANTED WANTED A CONSCIENTIOUS PARTNER TO start in Manufacturing business. Have Canadian Patents for Men's Trousers Plus (No Coat and Shirt Hangers). Applications for patents have been applied for in all Foreign Countries. More inventions are now in process of development. Apply Box 5, The CATHOLIC RECORD, London Ont. 1916-1.

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1915—A Record Year IN every particular the business of the London Life Insurance Company reached high-water mark in 1915. In new business written, in gain in business in force, in gain in income, in gain in assets, and in surplus earnings the year's operations show the most favorable results yet attained.

The following comparative statement speaks for itself:

|                                  | 1909         | 1911         | 1913         | 1915         |
|----------------------------------|--------------|--------------|--------------|--------------|
| Insurance in Force.....          | \$14,189,613 | \$20,237,984 | \$27,118,375 | \$34,820,327 |
| Insurance Issued.....            | 5,011,227    | 7,369,183    | 8,828,189    | 11,060,511   |
| Total Assets.....                | 2,927,055    | 3,589,797    | 4,645,695    | 6,075,323    |
| Policy Reserves.....             | 2,667,513    | 3,278,616    | 4,226,152    | 5,459,242    |
| Premium and Interest Income..... | 754,307      | 959,185      | 1,295,840    | 1,666,122    |
| Rate of Interest Earned.....     | 6.57%        | 6.68%        | 6.81%        | 7.08%        |

Notwithstanding the strain of the war conditions, of which this Company has borne its full share, the favorable results experienced in recent years has made it possible to introduce a still further increase in the scale of profits apportionable to Participating Policies. The new scale comes into effect in 1916. Actual Results exceed Estimates by more than one-third in the London Life Insurance Co. Head Office, London, Canada. R. H. Morrison, District Agent. R. T. Harding, General Agent. Geo. McBroom, Inspector. R. P. Pearce, Superintendent "Industrial" Branch.

WANTED A MAN TO HELP AT FARM WORK BY the month or year. Address, stating wages expected, to A. A. O'Leary, Seaforth, R. R. No. 4, 1917-2.

RIDER AGENTS WANTED In every locality to ride and collect a 1916 Hyslop Bicycle with latest improvements. Every Hyslop Bicycle is sold with the understanding that it is to be resold at a profit, and money will be promptly refunded. DO NOT BUY A Bicycle, Tricycle or Sporting Goods until you see the Hyslop Bicycle. It is all in all the best bicycle ever made. Hyslop Bicycles are sold in all parts of the world. Write to-day. HYSLOP BROTHERS, Limited Dept. 1 Toronto, Ontario.

SELL HERO AND HOLY PICTURES Steel Constructor Given Away A wonderful outfit for building model bridges, sky-scrapers, elevators, trucks, cranes, and countless other structures; all complete given for selling only 25¢. Beautiful pictures of the great Irish-Canadian Hero; and magnificent Sacred Pictures in brilliant colors, sizes, copies of Sacred Paintings: Crucifixion, Our Lady of the Rosary, the Redeemer of the World, Sacred Heart of Jesus, Immaculate Heart of Mary, Holy Family, etc., etc. These big 16 x 20 inch pictures are well worth five each, and at our price of ONLY 25¢ EACH, you will often sell several in one home. ORDER TODAY; sell; return the money, and we will ship your Steel Constructor, same day. The Empire Art Co. Dept. R 53 Toronto, Ont.

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