

# THE PRUDENTIAL

## made the Greatest Gain in Insurance in Force In 1908

### Of any Life Insurance Company in the World

#### GIANT STRIDES OF A GIANT COMPANY:

Gain in Life Insurance in Force, in 1908, over	97 Million Dollars
Paid Policyholders, during 1908, over	19 Million Dollars
Insurance Issued and Paid For in 1908, on over	1 1-2 Million Policies, over 309 Million Dollars
Dividend Fund to Credit of Participating Policies, Dec. 31, 1908, nearly	15 Million Dollars

## Total Payments to Policyholders Since Organization Plus Amount Held at Interest to Their Credit, Over 313 Million Dollars.

# THE PRUDENTIAL INSURANCE CO. OF AMERICA

Incorporated as a Stock Company by the State of New Jersey.

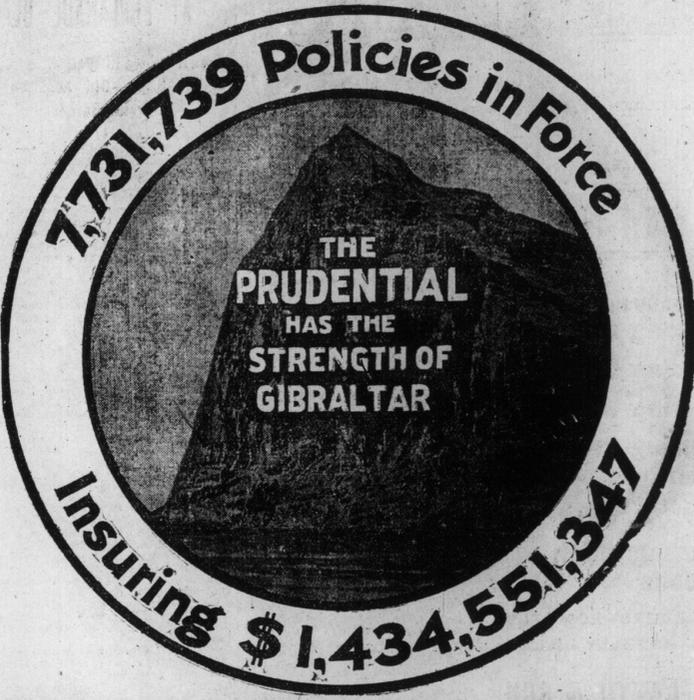
Ordinary and Industrial policies. Ages 1 to 70. Both sexes. Amounts, \$15 to \$100,000.

JOHN F. DRYDEN, President.

HOME OFFICE, NEWARK, N. J.

### Agents Wanted to Write Industrial and Ordinary Life Insurance Good Income—Promotion—Best Opportunities—Now!

Branch Offices in Toronto: GEO. BIRKETT, Supt., Rooms 132-3-4, Confederation Life Chambers; HARRY ROBINSON, Supt., Second Floor Canadian Savings Chambers, 41-45 Adelaide Street East



Prudential Agents are now canvassing in this vicinity. They have a most vital story to tell of how Life Insurance has saved the home, protected the widow, and educated the children. Let them tell it to you.

## PASTOR RUSSELL'S SERMON

### Where are the Dead—Our Friends—Our Neighbors—The Holy—the Unholy—The Civilized—The Evil?

"Men and brethren, let me freely speak to you of the patriarch David, that he is both dead and buried, and his sepulchre is with us unto this day. For David is not ascended into heaven, but he hath ascended up to heaven, but he that came down from heaven, even the Son of man.—John III, 13.

For a man to declare himself uninterested in this subject would be to proclaim himself idiotic—thoughtless. If the ordinary affairs of this present life, food, raiment, finance, politics, etc., which concern us but for a few years, are deemed worthy of thought, how much more concern should we have in respect to the eternal future of ourselves and neighbors and mankind in general.

Of course, so important a question has had the most profound study, ever since the reign of sin and death began six thousand years ago. By this we are the subject of a host of theories. The entire world should be so thoroughly informed respecting this question that they should be able to give an intelligent and thoughtful answer to the question, "Where are the dead?"

We begin our examination by asking our agnostic friends, who boast of their untrammelled freedom of thought, what they say of "free thinkers." In reply to our query, "Where are the dead?" their answer is, "We do not know. We would like to believe in a future life, but we have no proof of it. Lacking the evidences our conclusion is that man dies as does the brute beast."

Heavenliness gives two general answers: (1) Prominent are those which hold to transmigration. These reply to us, "Our view is that when a man dies, he does not die, but merely changes his form. His future estate will correspond to his present living and give him either a higher or a lower position. We believe that we lived on earth before, perhaps as cats, dogs, mice, elephants, or what not, and that if the present life has been wisely used, we may realize a more advanced position than that of the present life, but if it has been misused, at death we will be re-manded to some lower form of being about us—an elephant, a worm, or what not.

(2) The other large class of heathen believe in a spirit world with many hunting grounds for the good and a hell of different torments for the wicked. We are told that when people seem to die they really become more alive than ever and that the very minute they cross the river Styx they go to the realms of either the blessed or of the doomed, and that there are steps or degrees of punishment and reward.

Catholic friends, give us please, the results of your labors and studies. "Our conclusion and teaching are that when anyone dies, he goes to one of three places: First the saintly, of whom we claim there are but a few, go immediately to the presence of God, to heaven. These saintly do not include our clergy, not even our honest bishops,

bless them that curse you, do good to them that hate you, and pray for them which despitefully use you." (Matt. v. 44.) "If thine enemy hunger, feed him; if he thirst, give him drink." (Matt. v. 42.) In view of this, how strange it is that He would torture His enemies, and that eternally; and not only so, but torture also those who are not specially His enemies—the ignorant heathen—all who do not become saints under present adverse conditions.

In Eden it was God who declared to our first parents, "Ye shall surely die." It was Satan who declared, "Ye shall surely not die." Notice that the heathen, as well as the Christians, have accepted Satan's lie and corresponding to the Catholic teaching on this subject, all agree with the serpent's statement, "Ye shall not surely die." Do they not all claim that the dead are alive—much more alive than before they died? This, dear friends, has been our common point of mistake. We have followed the wrong teacher; the one of whose Lord said, "He abode not in the truth, and that he is the father of lies."—John VIII, 44.

The Scriptures agree from first to last that "the dead knoweth not anything." (Ecc. ix, 5), and that their souls come to honor and they know it not; they come to dishonor and they perceive it not of them." (Job xiv, 21.)

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that he did not "shun to declare the whole counsel of God" (Acts xx, 27), says not a word about torment. On the contrary, discussing this very matter of sin and its penalty, he says, "Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned." (Rom. v, 12.) Note that it was not eternal torment that passed upon one man nor upon all men, but death. If some one suggests that death would not be a sufficient penalty for sin, all we would need to do would be to point him to the facts and thus prove his suggestions illogical. For the sin of disobedience Adam lost his paradise home—lost eternal life and divine fellowship, and instead got sickness, pain, sorrow, death. Additionally all of his posterity, reasonably estimated at twenty thousand millions, disinherited so far as the blessings are concerned, have inherited weakness, mental, moral and physical, and are, as the apostle declares, "A groaning creation."—Rom. viii, 22.

Reviewing the situation, and remembering that all the sickness, sorrow, pain, death, mental and moral decrepitude, result from Father Adam's transgression, what sane man would say that the penalty has been insufficient and that justice could, do further demand that these men shall, at death, be hurried to a hell of endless woe, tormented by demons to all eternity? Dear friends, the person who thus reasons indicates to you and to me that he either never had the power of reason, or that he has lost it. Our race would have been without hope of future existence, just as agnosticism claims, had it not been for divine compassion and the work of redemption.

Notice again why our Lord died for our redemption and see in that another evidence of the penalty. If the

penalty against us had been eternal torment, our redemption from it would have cost our Lord that price. He would have been obliged to suffer eternal torment, the just for the unjust. But eternal torment was not the penalty; hence Jesus did not pay that penalty for it. Death was the penalty and Christ died for our sins. "By the grace of God He tasted death for every man." Whoever could pay Adam's penalty could settle with divine justice for the sins of the whole world, because Adam alone had been tried—Adam alone had been condemned. We, His children, were involuntarily through Him. Behold the wisdom and the economy of our Creator. The scriptures assure us that He condemned the whole world for one man's disobedience, in order that He might have mercy upon all thru the obedience of another—Christ. We were condemned to death without our consent or knowledge. We were redeemed from death without our consent or knowledge.

Some one may enquire, Are we therefore, without responsibility? Will there be no individual penalty upon us for individual wrong doings? Oh, yes, we answer, a just recompense of reward will be meted out to all. But our eternal destiny can be settled only by ourselves, by our individual acceptance or rejection of the grace of God. The scriptures clearly inform us that every sinner in proportion to his willfulness, brings a measure of degradation which involves stripes, chastisement, corrections, to regain the lost standing. Thus the more mean and more wicked a man or woman may be, the greater will be his or her disadvantage in the resurrection time, and the more he will then have to overcome, to get back to all that was lost in Adam and redeemed by Christ.

pendent embossed festoons, each supporting a pretty shield, upon which, in raised letters, are the words "Home of the Hat Beautiful." A new plate glass front has been placed in each window and the space enlarged, which, together with immense plate glass mirrors at either end, makes a charming effect. The window display on view to-day is composed of the new sapphire, pruned with all the new blue shades, artistic display of children's head gear, decorations being in complete accord, and consisting of white figures of cherubs, finished in old ivory and surrounded by flower wreaths. Each of the large showcases in the store is trimmed with some of the new colors for this spring season. One case is composed of hats trimmed in the new sapphire and wisteria shades. Another of the new features of the season contains a beautiful collection of mahogany shades, while in the others are groups of the most staple colors. One of the new features of the season strangely emphasized by McKendry's is the new director's poke. Several of these are shown in both small and large sizes. One noticed is particularly effective, both from its simplicity as well as the unique way in which the trimming is put on. This hat is of finest French chip, around the crown are bow knots of soft liberty ribbon, the same material is used for the strings having ear-knots similar to those used on the crown. The back of the hat is a mass of fine green and pale pink lily of the valley. Several stunning hats are shown in the "tote" shade. One of Roespierre straw. It is a square crown with rather large brim, raised at the left side, and trimmed with a plain band of silk velvet, caught to the centre of the brim with a fine buckle of jet. On the left side is an ostrich pompon of deep plum and sage green ostrich feathers, out of the centre of which proceeds a bunch of "attenda" feathers in the "tote" shade. Some beautiful all-black hats are shown in a separate department of the store, among which one may see some exceedingly smart styles in the beaded effects, which have become so popular in Paris and New York. The children's department will no doubt be visited with interest by mothers who have their little tots of all sizes to provide for. This department is under especial management and shows an exceedingly careful arrangement of everything that is new and dainty in hats and bonnets for little folks. Taken all together the display at McKendry's, Limited, is one which reflects great credit on the firm, and one which should be seen by every lover of the artistic in form and color. The opening or show days will be to-day and Tuesday.

## RELIGION IS DECAYING THRU CRAZE FOR MUSIC

### Pastor of Cooke's Scores Churches Which Go Into Debt to Purchase Big Organs.

"I don't know of any city where the decay of religion is going on faster than in Toronto. I take it as a sign when churches mortgage their buildings to buy big organs, so as to make churches into houses of entertainment for Sunday nights. This is not what our religion should be. This is making the church entertaining when, instead it should be commanding."

The foregoing statement was made by Rev. Dr. Andrew Taylor, pastor of Cooke's Presbyterian Church, in a special sermon addressed to the members of the Irish Protestant Benevolent Society last night.

There were present about 200 members of the organization, including past presidents, Frederick Dane, J. N. McKendry, John Sloan, R. C. Hamilton and Thomas Klinear, Mayor Oliver, Rev. A. B. Chambers, George B. Sweetman and John Jordan.

Rev. Dr. Taylor said the changes since the reformation were in the direction of a larger and more generous life rather than in changes in constitution of ecclesiastical doctrine. The sneer sometimes noticed in speaking of Protestantism as a mere negation with nothing constructive or positive about it was ill taken as it stood for life, and it was of all things most positive. It might be more properly said that the "voiced" whereby the Bible was taken out of the hands of the common people, were negative.

The work of the Puritans was to be carried on in the setting of a life entirely different from that of three centuries ago, but faith should continue to be closely joined with conscience, and the simplicity of life should be perpetuated. Religion must, however, fit in with the growth of culture.

Seventy Italian and English immigrants passed thru Toronto at 8.45 last night on Grand Trunk train No. 7, bound for Chicago. Six more who came on the same train stayed here.

## Back Strained By Heavy Lifting

### Lay Helpless in Bed for Four Days, Crippled, Suffering Agony and Torture.

"While engaged with a large construction company," writes Amos E. Neville, from Concord, "I wrenched my back while lifting a steel beam. I realized at once that I was hurt, but finished the day out. I was so lame when I reached home that my wife insisted on my going to bed. I applied poultices, hot water bags and other remedies, but at the end of the fifth day my suffering was more intense than at the first. A fellow workman brought me a bottle of NERVILINE, and rubbed my back twice during the evening. This gave me relief. Rubbing with NERVILINE was continued the next day, and by night was much improved. NERVILINE must have penetrated right into the muscles that were sore, because it took out the stiffness, cured the pain, and had me well in four days' time. Of course, to strengthen my back, I put on a Nerviline Porous Plaster and find it a wonderful help to a working man."

Not a liniment on earth to-day that compares in pain-subduing, healing and curing power with NERVILINE. Fifty years' record has established its unsurpassed merit. Look out for the substituter, insist on "Nerviline" only. Large 25c. bottles at all dealers.

## A BEAUTIFUL STORE AND A BRAND NEW STOCK

The store that is known to almost everyone in Canada by the name of "The Home of the Hat Beautiful," has for several weeks been undergoing a transformation. When one enters the doors of the main floor beautiful sight is presented to view. Down the centre of the main floor are supporting columns with arches composed of grill work between. These arches are decorated with spring foliage, and suspended from each is a handsome basket filled with beautiful artificial flowers. From the bottom of each pillar to a height of 12 feet is a four-sided British plate mirror. On the south side of the store, running the complete length of the building, are new mahogany fixtures, with counters to correspond in color. These latter are fitted with the new glass tops, and sliding receptacles for handling the goods to be shown to the customers. On the north side the store, continuing the full length and also at the back, are beautiful mahogany showcases, filled with as charming a display of hats as has ever been shown in Canada. On the centre of the main floor are placed new show tables filled with novelties in trimmed and untrimmed hats for women and children. Large palms are used thruout the store for decoration purposes, giving the effect of an immense hot-house; the bright coloring of the hats below looking like clusters of flowers from every clime. The show windows must also be mentioned on account of the original and unique effects introduced therein. At the back of the north window are Ionic columns in ivory. From these columns are sus-

## OBITUARY.

PARRY SOUND.—March 14.—(Special.)—One of Parry Sound's best known and most respected merchants, J. Frank Mosley, probably the earliest settler in this place, shot himself thru the heart here Saturday morning with a shotgun.

He came here from Aurora when a boy, with his father, Rev. Robert Mosley, the first Church of England missionary to Parry Sound, over 40 years ago.

Latterly he had been acting in an irrational manner at times.

At Englehart—E. A. McLeod, postmaster, formerly of Parkhill, aged 46 years.

At Dorchester—Andrew Gilmour, brother of the late James Gilmour, M.P., aged 74.

