

A CONTRACT FOR TEACHERS**"To Provide for Old Age."**

This is one of the most important objects which you have to accomplish.

You should at once make such arrangements that when you are advanced in years you will not be absolutely dependent on your own exertions for the necessities of life.

You can make these Arrangements in a Certain and Economical manner.

It will be to your advantage to secure particulars of a form of contract issued by the CONFEDERATION LIFE ASSOCIATION which will guarantee you an annual income for a term of years or for life, commencing at a fixed time in the future.

This contract also provides insurance protection, and should you die before the date the annuity commences, the payments will be made to your heirs.

Full particulars sent on application.

Confederation Life Association,
GEO. W. PARKER,
PROV. MANAGER
ST. JOHN, N. B.

FIRE INSURANCE.

INSURE WITH

THE SPRINGFIELD FIRE AND MARINE INSURANCE CO.

ESTABLISHED 1849. CASH ASSETS EIGHT MILLION DOLLARS.

KNOWLTON & GILCHRIST, 132 Prince Wm. Street, ST. JOHN, N. B.,

Applications for Agencies invited from Teachers.

GEN. AGENTS MAR. PROVINCES

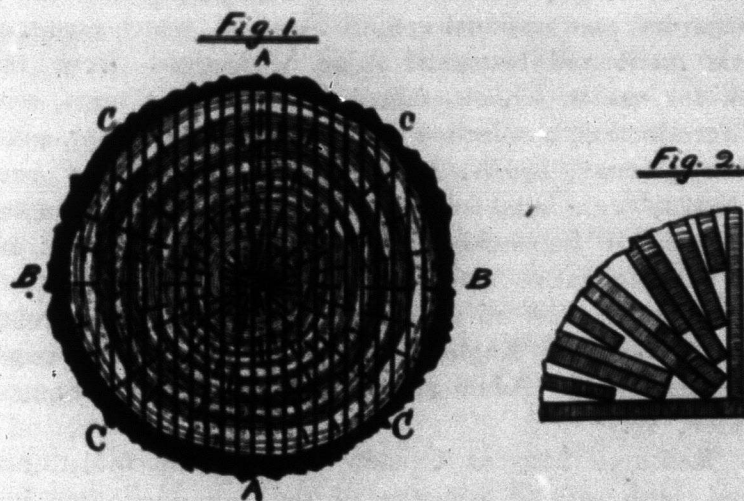
Girls and Boys**TIGER TEA**

545 Prizes in July, 1909.

ASK YOUR GROCER for circular showing letter to be written by Boys and Girls, age 8 to 15 years.

is to be finished naturally. In the centre boards marked A, A, the annual rings cross at right angles, or nearly so, and the edges of the grain are shown on its surface or face. Such boards, known as "rift" boards, are less liable to warp than the others, and as they do not sliver or "broom up" from constant wear, are best adapted for flooring.

In oak and some other woods there is another formation of grain which shows on the end of the



wood in lines radiating from the pith, as shown in the accompanying diagram.

When the log is sawed in the direction of these radial lines, a peculiar, beautiful figure is produced on the face of the board, which in oak is much lighter than the surrounding surface. In the method of sawing in Fig. 1, this effect is noticeable in the rift boards.

In our furniture and inside finishings "quartered oak" is now very common and much admired. Few understand the term "quartered oak," which differs from other oak only in the manner of sawing. In order to produce it, instead of sawing, as already indicated, the log is first quartered, and then sawed towards the centre on these radial lines (Fig. 2), which are known as medullary or pith rays. The light parts show the waste lumber which results from this method of sawing. When we consider this waste, and the extra time and machinery necessary for this particular work, we can readily understand why "quartered oak" is so much more expensive than when sawed in the ordinary way.

Different workmen may prefer to make a different arrangement of saw-cuts than those shown. The accompanying illustration is intended merely to show the general principle of sawing—the only object being to produce as many cuts as possible on radial lines.

H.

Review's Question Box.

A. Subscriber asks: "In the poem 'Canadian Boat-song,' N. B. Reader, N. III, page 30, where it mentions Utawa's tide, what river is means by Utawa? How is the word pronounced?"

Utawa is the Indian name for the Ottawa. The word is pronounced with the accent on the second syllable, with the *a* sounded like the last *a* in Ottawa.