"GO NORTH, YOUNG MAN" WHY?

Because there are millions of acres of agricultural land in Northern Ontario, in some cases Free, and in others at 50 Cents per acre, excelling in richness any other part of Canada, blessing and waiting to bless the strong willing settler, es-pecially the man of some capital. For information as to terms, homestead regulations, special railway

rates, etc., write to

H. A. MACDONELL, Director of Colonization, TORONTO



Mail Contract

SEALED TENDERS addressed to the Postmaster General, will be received at Ottawa until Noon, on Friday, the 6th December, 1912, for the conveyance of His Majesty's Mails on a proposed Contract for four years. Mails on a proposed Contract for four years, six times per week. over Rural Mail Route from King. Ontario, to commence at the pleasure of the Postmaster General.

Printed notices, containing further information as to conditions of proposed Contract, may be seen and blank forms of Tender may be obtained at the Post Office of King and at the Office of the Post Office Inspector at Toronto-

G. C. ANDERSON, Superintendent

Post Office Department, Mail Service Branch, Ottawa, 21st October, 1912.

HOME BANK GANADA

Quarterly Dividend Notice

Notice is hereby given that a Dividend at the rate of SEVEN PER CENT. per annum upon the paid up Capital Stock of this Bank has been declared for the THREE MONTHS ending the 30th November prox., and the same will be payable at its Head Office and Branches on and after Monday, the 2nd December, prox. The Transfer Books will be closed from the 16th to the 30th November, 1912, both days inclusive

By Order of the Board, JAMES MASON, General Manager. Toronto, 9th Oct., 1912.

COMES

FIRST Among **Church Organs**

We have aimed to produce Organs equal to anything manufactured in America or Europe. That we have succeeded is amply demonstrated by the scores of letters of praise re-ceived from the leading church organists.

Karn-MorrisPiano and Organ Co., Limited.

Head Office-Woodstock, Ont. Factories-Woodstock and Listowel



For Nearly 40 Years the Favorite Fuel.

ELIAS ROGERS CO. LTD.

28 W. King St., Toronto

Koman

(Trade Mark Registered)

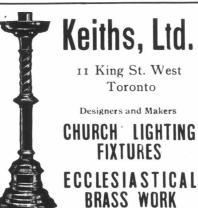
Is especially adapted for churches, office buildings, banks and residences.

Write for prices when contemplating building.

The Roman Stone - Limited Company

Head Office: 504-5 Temple Bldg. Phone Main 1060

Weston, Ont.



THE **Assurance Company**

of Canada

ENTHUSIASM is the keynote of success in the profession of a Life Insurance

Enthusiasm for the work. En husiasm for the company.

The NORTHERN LIFE has room for good men who are honest and have the ability to write Life Insurance.

W. M. Govenlock John Milne Secretary. Managing Director



Church and Memorial Windows

STAINED GLASS Designs and estimates submitted.

Luxfer Prism Co., Limited 100 King St. W., Toronto

IN ANSWERING ADVERTISEMENTS, PLEASE MENTION "THE CANADIAN CHURCHMAN."



Altar Rails, Crosses, Vases, Desks, etc.; Candlesticks, Vesper Lights. Memorial Brasses. Chandeliers, and Gas Fixtures; Communion Services made or refinished, Electrical Contractors.

CHADWICK BROS.

Show Room, 193 East King St., Hamilton Factory, Oak Avenue, near Barton St-Send for Catalogue.



You Couldn't **Sleep** To-night

if you knew that your fire insurance policy had lapsed.

Do you think more of your goods and chattels than of your wife and children?

A sound Life Insurance policy with one of Canada's oldest and strongest Life companies would ensure their protection.

Consult a representative of

THE **NORTH AMERICAN** LIFE

ASSURANCE COMPANY

H ad Office 112-118 King St. W., Toronto, Can.



TWO LARGE **EASTERN CHURCHES**

had occasion to place Insurance on the lives of certain members in connection with financial re-arrange-

The Policies of many companies were carefully considered.

The Company chosen in each case

The **Great-West Life Assurance Company** Head Office, WINNIPEG

LOWEST RATES HIGHEST PROFITS

Cassock

All qualities of materials of various makes suitable for cassocks are shown by us, perfectly fast dye, durable weave and satisfactory wearing qualities. Superior value. SAMPLES WITH PRICES SUBMITTED ON REQUEST

JOHN CATTO & SON 55-61 King Street East - Toronto

St. Augustine's Wine

COMMUNION WINE \$1.50 Per Gallon

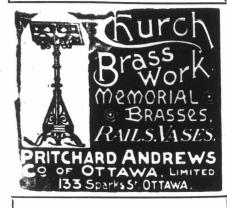
25c. extra for containers.

\$4.50 per doz. Quarts, F.O.B. **Toronto**

Imported Wines and Spirits

D. G. STUART

391 Church Street, Toronto. Telephone, Main 1329.



Telephone Main 7404

Do You Want the BEST PRINTING?

The best paper, the best inks, the best workmanship, and most modern designs of type faces—if you want all these, let us do your printing. We make a specialty of commercial work

The Monetary Times Printing Co. of Canada, Limited

62 CHURCH ST., TORONTO N.W. COR. OF COURT ST.

Ask for Catalogue and Special Donation Plan No. 70 Est. 1858. BELLS for churches are DUTY FREE The C. S. Bell Company, Hillsboro, Ohio, U.S.A.

TORONT

SUBSCRI Send

ADVERT Advertisin medium for lated Churc Births, M Deaths, etc. a Family P in Canada,

Change name not o received, it continue th Receipts. Cheques. fifteen cent

than Friday Address PHONE

Offices

Subscr on your

subscript CLUB rate add \$1.00 eac Single same.

Octo Morning Evening-

Morning Evening-Nove

Morning

Evening Novemb Morning Evening

Nove Morning Evening

Any c scribers subscrip commiss

Appro Twenty by Dr. director Toronto Hymn I other h

> Holy Proce Child Gener

Holy. Proce Offert

TW

Child