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ETH ANNUAL STATEMENT -OF THE-

h American Life urance Company. ICE: - 112-118 KING STREED

WEST, TORONTO.

Year Ended December 31st, 1960. ..... \$3,336,710 21 CEIPTS. Investments, etc... 1,005,970 51 \$4,342,680 7 RSEMENTS. Claims, Profits, etc \$304.679 co 569,172 68 \$3,773,508 08 SSETS. value \$7,39,199 47)

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\$3,977,263 83

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.....\$500.192 33

J. N. LAKE, Auditor. ompany is unexcelled—its' percentage. s that of any other Home Company.

except one) in the history of the

L. BLAIKIE PRESIDENTS ON. SIR WILLIAM R. MEREDITH, K.C. ECTORS

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ings of the Annual Meeting, held on January continued progress and solid 'nosition' of the Pamphlets explanatory of the attractive d a copy of the annual report, showing its un-bled on application to the Head Office, or and

Metallic SKYLIGHTS DOUGLAS BROS., TORONTO, ONF

THE MOST NUTRITIOUS,

GRATEFUL-OOMFORTING

BREAKFAST-SUPPER.

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A Debenture of The Canada Permanent and Western Canada Mortgage Corporation is a promise to pay the sum named therein, which may be any sum not less than \$100, on the date specified, which may be in one or more years, as the Investor may prefer. The Coupons attached are promises to pay interest on the amount half yearly at four por cent. per annum. The entire assets of the Company, amounting to \$22,696,885 are security for fulfilment of

CORRESPONDENCE INVITED.

Ciffor, Torom's St.

## STANDS BY HIS PEOPLE.

## Rev. Dr. Talmage Says God Always twelve halted. Fulfills His Promise.

never removes a man until he has and the people all together cry; of great variety of candidates some one gins to quiver, and then crash go the to take a vacant position; he just walls, the temples, the palaces, until his feet so solidly on the platform mingle. of history that all ages hear the echo of his tread. He was a magnificent fighter, and he always fought on the right side. He never fought for ner-

his first undertuking was to cross the river Jordan in a spring freshet. At certain season in the year, and at certain points, that river could be easily forded, and the water would only come to the knee or to the girdle : but at this senson of which I am speaking, the snow of Mount Lebanon had melted, and they were pouring down into the valley, and the valley had become one raging flood. The of sinners. Canaanites on the other side felt perfeetly secure. They looked across the river and saw the Israelites, and they the city of Ai to be taken. They got mid: "Aha! you can't get at us-we ire safe anyhow until this spring treshet falls." Bus one day Joshua away ran the Israelites like reindeer. orders out his troops and tells them

"FORWARD MARCH!" stry parted until Joshua and his troops could find out whether they I hear-one of the ambelieving Israelites say: "Lord, why didst thou not keep those billows parted so that if wanted to retreat we could go back dry shod, just as when we advanced? e are engaged in a very risky ext us all up?"

day provision for the Christian's re- fall back into the stratareat. He clears the path to Canaan, sem. No sooner are all the we go ahead; if we go back, we die. shell and pubbles in one direction. It stands on a rock, and I see his hair back the crystal and amethystine door of Jordan to let you pass, hath from going back. I declare it to-day; Israelites in the city start down, purand death behind.

What is that in the distance? At from the other side, between those the end of a grove of palms eight two waves of Israelitish courage, miles long, is the chief city.

THAT 45 JERICHO he great metropolis. Take it Joshua the unbelievers. This campaign is planned by the Lord Almighty. There are to be no swords, no shields, no battering rams. There is to be only one weapon, and that is to be a ram's seven of the priests should take these six days they should go around the around seven times blowing this curitumble. Around the walls of Jericho the priests go once, and a failure. day, and a failure; the fourth Has he fallen in an apoplectic fit? day, and a failure; ground the sixth No, he is in prayer.

A despatch from Washington says: and a failure. Around the city twice, Rev. Dr. Talmage preached from the three times, four times, and a failure. following text:—There shall not any Around the city five times, six times, man be able to stand before thee all seven times, and a failure. There is the days of thy life."—Joshua i. 5. only one more thing to be done, and Moses was dead. A beautiful tradi- that is to give a great shout. Joshua some one ready to take his place. God "Down, Jerisho! down, Jerisho"! And does not go around seeking among a that long line of solid masonry bemakes a man to that particular the earth quakes and the Heavens place. Moses hall passed off the are blackened with the dust, and the stage. Joshua, tile hero of the text shrick of the crushed city and the comes out to take his place, and puts huzza of the victorious Israelites com-

People cross the ocean to see a ruin. You need not go far. Stand a minute and look at the ruins of this city Jericho. There is one house that sonal aggrandizement, and never did not fall. I wonder that one house fought unless the Lord told him to stood while all the rest of the city

fell.

RAHAB LIVED THERE. She had been noted for her crimes Yet she was saved. Because she had been a great sinner? No, because she had repented, and to prove to all the ages that there is mercy for the chief of sinners. All the other houses went down but Rahab's house; that stood She repented. She trusted in God. She was saved. Mercy for the chief

This is no place to stop, Joshua cries; "Forward, march!" There is up in front of the city when the men of Ai came out and gave one yell, and I see Joshua coming out that day of his encampment, and he looks up and sees the people running, and h cies Jeshua to his troops. They pass and he. says; "Why, I really puts his hand to his forchead toward the river, and it seems as believe those are our men the light-armed troops and the They are running in retreat." And spearman and the archers and all soon the retreating army come up. their leaders must be swept down in They say: "O, General, we are all the fearful flood. They reach the bank cut to pieces. Those men of Ai are and they pull them solves up its steep awful people. We are all cut to thirty or forty feet in height—they pieces." Joshua falls down on his pull themselves up the bank by the face in chagrin. But how did God obanders and the camarisks and the arouse Joshua? Did he address him willows until they reach the top. No in some complimentary apostrophe? oner have they charbed up this high No, he says: "Get thee up. Why bak than with dash and roar and liest thou thus on thy face?" Joshua tarriffe rush the waters of the Jordan arose, I suppose looking mortified; break lose from heir strange an- but his old courage came back again. clorage. Why did not those waters He marshals all the Israelites, and he says: "We will got up en masse, and we will take the city of Ai." He could cope with their enemies or not? takes most of his army and he hides it in the night behind a ledge of rocks. In the morning he marches up a small battalion of troops in front of the city as by stratagem The men of Ai say: "Ah! we will conquer these men very soon," and priment. How if these Canaanites the people of Ai pursued this little battalion, and the Israelites, as Ah! my hearer, God never makes though they were frightened,

people of the city started in is dry shod on a path of broken pursuit of that battalion, that Joshua water forty feet deep in the rear. flying in the wind as he stretches he same gate-keeper that swung out his spear toward the doomed city, and all the armed men behind the rocks rush for the city and they bolled and barred the crystal and am- capture it and put it to the torch, thystine of the Jordan to keep you and no sooner is it on fire than those Victory ahead. Darkness, flood, ruin suing the men of Ai, and the Israelites coming out of the city on But we cannot stop here. It is no one side, and the battalion that had place for Joshu's troops to stay. fallen back suddenly, coming up

. THE VICTORY WAS GAINED. Joshua's troops cannot stop yet. "Forward, march!" says lust. Take it Joshua can't," say Joshua, for there is the city of Gibeon; it has put itself under the wings of Joshua's protection, and Joshua must defend it, and the people send word from this city to Joshua: "Come right away; there horn. Now the command is, that are five kings going to destroy us. Come right away." Joshua makes a rude musical instruments, and for three days' march in one night. The conflict opens with great slaughter. walls of Jericho space a day, and then The Canaanites look up and they say; on the seventh day, they should go "Ah! it is Joshua, it is Joshua who conquered the spring freshet, and ous, rustic, musical instrument, and the stone wall, and who took the city the peroration of the whole scene is of Ai. There's no use; he's a territo be a great shout under which that ble man; there's no use;" and they wall from base to capstone is to sounded a retreat. "Oh." says Joshua, "this is a victory! But it is getting towards sundown and those Not so much as a piece of mortar or miserable Canaanites are going to plaster drops from the wall; not so get away from me. and they will much as a crevice toens, not so much besiege us, and perhaps attempt to as a rock gets losse. Around the city destroy us. Oh for a day twice as long wife's. the second day, and a failure; the as any we have ever seen in this climthird day and a failure; the fourth ate." What is the matter with Joshuaf

day, and a failure. Joshua's stock Joshua rises, his face radiant with was down. But the seventh day prayer, and he looks at the descendcame—the climacterio day. At last, ing sun over the hills of Gibeon, and the hour has a rived. The priests he looks at the faint crescent of the with these rude nusical instruments moon, and in the name of the Lord, The actor go all around the city of Jericho once who spake the world into being, he pays

lifts one hand and says: "Sun, stand thou still over Gibeon," and pointing the other hand to the moon, he says: "And thou moon stand still over the valley of Ajalon." And for twelve hours the planetary system

It is not yet quite sundown in Joshua's day, and we will have time for five royal funerals. Where are those five kings that Joshua took and whose armies he destroyed? They are there in that cave—the cave of Makkedah, hiding. Joshua has rolled a stone against it and they cannot get out. But before night, before this very sun which I am speaktion says that God kissed him, and in rises up to his full stature and he ing about goes down, these five that act drew forth the soul of the gives the command. He feels the kings are brought out, and according dying lawgiver. He has been buried, right moment has come, and he says: to the ancient custom, the major only one person at his funeral; the "Shout for the Lord hath given you generals of Joshua now come up, same one who kassed him. But God the city," and the command is heard, and they put their foot on the neck

> . THE TERRIBLE OLD KINGS, and they are beheaded, and their cave and the same stone is rolled against it again.

is Joshua's greatest victory. He management he gives his valedictory.

He is a hundred and ten years old. Touch him very gently. Stretch out those old feet that once walked the dry path of the parted Jordan, Close those lips which blew the blast that dropped the walls of Jericho. Fold that arm that stretched out the spear, against the doomed city of Ai. Fold it across the heart that exulted when the five kings fell. But where shall we get the burnished granite fit to be the headstone and the footstone of this greatest of warriors? (Oh, I bethink myself, now. I imagine at his head it shall be the sun that stood still above Gibcon, and at the foot it shall be the moon that stood still over the valley.

The following is the full text Lord Roberts' latest patent of nobil-

The King has been pleased to direct letters patent to be passed under the Great Scal of the United Kingdom of Great Britain and Ireland, granting the dignities of Viscount and Earl of the said United Kingdom unto:

Frederick Sleigh Baron Roberts of Kandahar, K.G., K.P., G.C.B., G.C.S.I.; G.C.I.E., V.C., Field Marshall and Commander-in-Chief of His Majesty's Forces, lately Field Marshall Commanding-in-Chief, the forces in South Africa, by the names, styles and titles of Viscount St. Pierre and Earl Roberts of Kandahar in Afghanistan, and Pretoria in the Transvaal colony, and of the City of Waterford; with remainder to the heirs male of his mediately in front of a man, so close

body lawfully begotten: And in default of male issue with remainder to his elder daughter, the to explode" Honorable Aileen Mary Roberts, spin- NAVAL AND MILITARY OFFICERS. ster, to hold the names, styles and titles of Viscountess St. Pierre and the men?" Countess Roberts of Kandahar in Afand the City of Waterford:

Roberts to the Honorable Ada Ed- They would smoke their cigarettes male of her body lawfully begotten. of the Naval Brigade were very difdaughter lawfully begotten of the worked and talked with their men. der of seniority of age and priority of had to be very careful how you spoke bodies lawfully begotten.

IN THE YEAR 2000. Here, said the husband, of the New

can't wear them at all as they are. opened the bundle, you must excuse me, my dear sir, these are your

FRIENDLY ENCOURAGEMENT. Simmons-Since thinking it over I have concluded that perhaps you are a second Shakespeare.

COMMANDING OFFICERS.

Men Always Being Led Into Beath Traps-Officers Fared the Best-Atkins Knows All About It, Too.

Tommy Atkins is a slicht fellow

gives expression to more than an occasional grumble at the privations he is compelled to endure. His opinion, however, upon the actual conduct of the war, apart from strategy, is more than any other man, other man, occasional grumble at the privations he kept on saying, 'real-at cast its members had not dispersionally. I don't know what to do. I think occasionally when Pilate had striven to we shall be cut off if we stay here throw all the responsibility contained than that of any other man, other man, occasional grumble at the privations he is compelled to endure. His opinion, by I don't know what to do. I think occasionally when Pilate had striven to we shall be cut off if we stay here throw all the responsibility contained that they had not the contained that the contained that they had not the contained that the contained that the contained that feel the pinch. They pay for blunders and mismanagement in pri-better of it, and there we stayed. Plate which John records was due to be the pinch. If food is better of it, and there we stayed. Plate which John records was due to be the pinch. If we had retired, we should have the governor to secure the release. if the transport breaks down, it is lost some mere guns. Some of the of csus. The words and the people bodies are put back into the same Tommy who sleeps in the mud, in officers cared very little for their point to this great desire. Pilate the pouring rain, without any shel-men. They would speak to them as a problem that the council to the crowd, ter to protect him; if there is a hitch of they were dogs. At Magersfontein contilled that the "common people" Now, it is time for Joshua to go in sending up new clothing, it is one of my men was wounded in the who heard him gladly" will support home. He is an old man. He is a Tommy who goes in rags and marches arm. We bound it up as well as we here now. hundred and ten. Now give Jos- with bootless feet. March and fight could. He had to lie out in the open to have brought this man unhua, the oldest warrior of the ages, a he must, no matter what blunders all day long, for the Boers fired at to the ages, as one that perverteth the peohundred and ten. Now give Jos- with bootless feet. March and fight could. He shad to lie out in the open chance to rest. No! The greatest are committed. If his officer is young the stretcher-learers. At night, when please Turns them away from the battle of all his lifetime opens. He and ignorant and leads his men into we were about to retire, I asked the religion of the nation or from the loycomes out now against the greatest a death-trap, it is Tommy who pays officer in command of my company after to the Roman government. It king on earth, a king who has more for that ignorance with his life. If what we should do with the wounded his line examined, him before you subjects than all the present poputhe hespitals are mismanaged and man. 'Do,' he said, 'we must leave him found no fault in this man. lation of the earth. It is the king overcrowded, it is Tommy who dies of Terrors, the conqueror of thous- in the filthy wards. He bears the out all night. I knew that would Jasus was in another sphere of life ands of years. Now, Joshua, you brunt of the campaign without a mean certain death, for he had lost from the rulers. have your match. No! For if murmur. At its close he surely has a a terrible amount of blood, and I this is Joshua's greatest battle it right to express his opinion upon its knew also that he had a wife and had been sent by Pilate, when he

tative, I had an interesting talk with a non-commissioned officer | who rehim safe into camp. Of course, you cently returned from the fighting line. He had been in a dozen battles, life was, saved, got no credit for it. But the man's and has had personal experience of both field and base hospitals as an enteric patient. He has served his time, and is no longer in the army. He was a non-commissioned officer in the Guards, and is an educated man, who made careful notes of his experiences in a diary which he kept from day to day.

"Were you in all the fights in which the Guards took part?"

marching day after day. As soon as we landed we joined Lord Methuen's exhibition. column. Our first bit of fighting was at Belmont. Modder River fight was by far the worst battle I was in, and I went through a good many None of us thought we should have to fight that day. But from early morning till late at night we had to lie flat on the veldt in a blazing sun, hardly daring to lift our heads, We could see nothing of the enemy. We aimed at the puffs of white smoke in the river bed. If the Boor shells had only burst there would have been very few of us left alive and unwounded; but they seldom exploded. I often saw a shell bury itself imthat it raised him off the earth, but he would not be injured, for it failed

"Did the officers fare as badly as "No fear. They always looked out

ghanistan, and Pretoria in the Trans- for themselves. They could always vaal colony, and of the City of Wa- find a flask of whiskey. Although terford; and after her decease to the there was not sufficient transport for heirs male of her body, lawfully be- the needs of the army, many officers getten by the names, styles and ti- were allowed a hundred or two hun-Hesi of Viscount St. Pierre and Earl dred pounds of baggage in place of Roberts of Kandahar in Afghanistan the thirty pounds to which they were and Pretoria in the Transvaal colony, entitled. They expected everything to be the same as at home. Some of With the like remainder in default them were too fine gentlemen to of such issue of the said Ailcen Mary speak to a non-commissioned officer. wina Stewarts Roberts, and the heirs and keep to themselves. The officers With the like remainder in default ferent. They were with us at Modof such issue to every other younger der River with the 4.7 guns. They said Baron Roberts, successively in or- and even messed with them. You birth, and to the heirs male of their to your officer, or it was the worse for you. Here is a little thing which happened at Modder River, which will, show you what I mean A non-com missioned officer had been the round of the outposts one night. He was Woman, entering a tailor shop and making his report to the commanding laying a bundle on the counter, you officer, who had ked him where of the bank. There is very little in will have to olter these trousers. I such and such a ket was. "Over it. You will have to spend about all there, sir," the man replied. In an- you make for fast horses, wine sup- nemed by Mark, may have been Really, replied the tailor, as he swer to another question, he said, pars, and that sort of thing, in order known as a follower of our Lord, but the livestage he had be known to be swert to another question, he said, pars, and that sort of thing, in order known as a follower of our Lord, but the livestage from heaving the livestage he had be known to be said, pars, and that sort of thing, in order known as a follower of our Lord, but the livestage he had be known to be said, pars, and that sort of thing, in order known as a follower of our Lord, but the livestage he had be known to be said, pars, and that sort of thing, in order known as a follower of our Lord, but the livestage he had be known to be said, pars, and that sort of thing, in order known as a follower of our Lord, but the livestage he had be known to be said, pars, and that sort of thing, in order known as a follower of our Lord, but the livestage he had be known to be said, pars, and the livestage he had be known to be said, pars, and the livestage he had be known to be said, part of the livestage he had be known to be said, part of the livestage he had be known to be said, part of the livestage he had be known to be said, part of the livestage he had be known to be said, part of the livestage he had be known to be said, part of the livestage he had be known to be said, part of the livestage he had be known to be said, part of the livestage he had be said. "Over there," Simply because he had to keep the Directors from becoming omitted to repeat the word "sir," suspicious of you!

that man was court-martialled, and it was evident that his chief spoke expss. They did this apparently be lost his stripes.

> TOMMY ON HIS OFFICER. "What did Tommy think of his officer as a leader?"

"They were always leading you into death traps, unless you kept your lot of people we don't know. Timmons-Oh, thank you! Er-But eyes very wide open. They did not know what to do. I will give you a

When they were shot down by scores we held the ground, and formed the first firing line. There was a great. HE CRITICIZES THE CONDUCT OF THE deal of barbed wire fencing about Crouching on all fours, we managed to get past one fence. The next could not be passed, as the wires were too close together. The Boers were firing in front and on our flank. We were He fights, he marches, and he bears all the hardships of a long campaign and says nothing about it. Even in his private letters home he seldom quiet. The lieutenant in command Mark 15. 6-14. Apparently the Sangives expression to more than an oc- of my section lost his head complete- harin or council was still in session; for it is the men in the ranks who suggest—they don't like you to in power to execute judgment. To the two children at home in England. I hend that Jesus was a Galilean. Ingathers his friends around bim and FIGHTING-AND PLENTY OF IT. therefore got four of my men to make stand of for I sent you to him the The other day, writes a representation with the other day, which is the other day, whi two rifles. While the others were

Having Lost mis Arms, He uses the Brush

of Lordon, England, is attracting proceed the accused; and the Jews much attention by his paintings in water colors. When eight years of age, he lost both arms, but having al-"Fighting? | Mes, we had plenty of age, he lost both arms, but having alit. Most of us lad never been under ready made a beginning in the study size It is wanting in several importfire before. You feel pre ty bad the of art and having a strong natural ant Greek manuscripts. In most first time, but you soon get used to taste for painting even this calamity class which study from the Authorit. After the first fight or two we did not close his career as an artist, iz it Version, mention of the omission thought no more of a battle than He determined to learn to draw and with be of little service, for it reof a parade day in England. It was paint by holding the brush in his cours an historic fact, whether Luke all in the day's work. Sometimes mouth.

years after he began his work in this' way his work took a prize at'a local

When he was 16 Mr. Hiles exhibited a water color at the British Fine Arts Academy which elicited much admiration though the fact that the p pulir. Barabbas is not so much a painter was without hands was not known by those who saw the picture. So far his present work goes the technique is in every way equal to that of men who work with two

In fact. Mr. Hiles in no way acknowledges that he is handicapped by his physical misfortunes. He is wrapped up in his work, and is bright, cheerful and happy-neither expecting nor ful and happy—neither expecting nor are hat murder for which he was even admitting that his case calls for had responsible had been committed sympathy. He seems absolutely to during the uprising. It has been conhave found a substitute for his hands letter of that he was a leader of the in working with the brush mixing rabb which arose when Pilate ruththe colors skilfully and laying them less appropriated Jewish religious

Hiles work have been pictures at the 23, exhibitions of the Royal Society of houses. They pressed upon him Bristol artists and at the Dudley Gal- with Lul voices." "Instant" means lery. Mr. Hiles evidently looks for ruspent. ward to seeing one of his works hung | His Plate gave sentence that it at the Royal Academy, for he made a stroiled be as they required Matt. 27. smiling remark to that effect not 25 ; Mark 13, 25-19. The metical long ago when talking of his work, which at last prevailed with Pilate is south nave of the Orystal Palace. He feared that the Jews would ac-London, where he is surrounded by gust him before Cacsar, and from hi sketches, designs and artistic draw- pointy acts of cruelly and extortion he ings, all products of his own art. His preason to dread the consequences best effects, where tints have been But the very misfortune which h employed, have been secured by the southt' to avoid by condemning the use of water colors. It is doubtful annicent did really befall him after whether he will ever excel in oil, the ward. The six years of his governor heavy pressure of that sort of work of Judea were years of arbi being perhaps too much for one com- trary violence, and four years after

THE COST OF IT. The Cashier shook his head decided-

as Mr. Hiles is forced to adopt.

In all candor, he replied, I all vise vou not to begin stealing the funds with knowledge.

A POINT IN PRECEDENCE Mr. Marmaduke-Jones-Society now-

adays seems to be made up of such a

why?

The actors say, Shakespeare does not case that happened at Magersfontein. society nowadays is made up of such Well buy a pair of old brass and We were supporting the Highlanders, a lot of people who don't know us. irons and scour them up.

THERNATIONAL LESSON. MAR. 17.

"Tous and Plinte." Luke 23. 13-26. Golden PRACTICAL NOTES.

bog unto us." Nothing worthy of firing volleys at the Boers, we get death is done unto him. "Nothing which by of death has been done by

I will therefore chastise him. and release him. Pilate proposed to scollege him-a punishment inflicted by the Roman magistrates in certain costs for offenses less than capital. This was said in a spirit of weak concession to the assembled multitudes, he had already declared the in-

all in the day's work. Sometimes mouth.

we really looked forward to a fight with pleasure, as a break in the muscles of his mouth that in two or was often shown in old times on

approve clamor, Away with this man and release unto us Barabbas. A man who was at once a prisoner and as a "patronymic." "Bar" pleas a son. "Abbas" may be either the name of the man's father, or it may mean a complimentary phrase of the applied to priests it may mean his "son of a rabbi." There is some er dence in favor of reading in Matt. 27. 15 the name "Jesus Barabbas." 13: John tells us that Barabbas wa

robber. Mark agrees with Luke the was a netable insurrectionist This may explain his popu-Among the latest exhibits of Mr. Write.

He works in a little alcove in the mark fully shown in John 19, 12-16 pelled to secure results by such means our Lord's death he was dismissed thom his charge, and is said to have distroyed himself in banishment a Vinne, in Gaul.

Whom they had desired Whom they were clamoring for, Barabbas.

26. Simon, a Cyrenian. Cyren was acity in the north of Africa where many Jews were settled. Simo viose sons Alexander and Rufus are cause our Lord was unable to bear the cross any longer.

INDOOR ATHLETICS. Mrs. Marmaduke-Jones-Oh, don't My muscles are getting frightfull