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# ELLA

...s was and still the best.  
 Lead Packages 25, 30, 40, 50 and 600.

Every house should be painted, but it should be painted with high grade paints. If you paint with cheap paints, your time and money is lost. It is not paints that cost it is the labor. Pure paints cost no more in labor than cheap paints.

## Ramsay's Paints

...are the highest grade pure paints at the lowest cost. Do you want to learn all about paints—how to paint your house and see some beautiful homes? Drop us a post card for Booklet "K" free.

### A. RAMSAY & SON

PAINT MAKERS  
**MONTREAL,**  
 Est'd 1842

### 10TH ANNUAL STATEMENT

—OF THE—

## American Life Insurance Company.

OFFICE: 112-118 KING STREET WEST, TORONTO.

Year Ended December 31st, 1900.

ASSETS.	LIABILITIES.																																																								
<table border="1"> <tr><td>Investments, etc.</td><td>\$3,336,710 24</td></tr> <tr><td>Real Estate</td><td>1,005,970 53</td></tr> <tr><td>Accrued Interest</td><td>1,005,970 53</td></tr> <tr><td>Unpaid Claims</td><td>569,172 68</td></tr> <tr><td>Reserve for Unpaid Claims</td><td>\$3,773,508 08</td></tr> <tr><td>Other Assets</td><td>1,282,389 94</td></tr> <tr><td>Surplus</td><td>749,813 10</td></tr> <tr><td>Unpaid Claims</td><td>1,005,970 53</td></tr> <tr><td>Other Liabilities</td><td>389,751 78</td></tr> <tr><td>Reserve for Unpaid Claims</td><td>39,719 28</td></tr> <tr><td>Other Liabilities</td><td>91,800 00</td></tr> <tr><td>Surplus</td><td>26,473 90</td></tr> <tr><td>Other Assets</td><td>\$3,773,508 08</td></tr> <tr><td>Other Liabilities</td><td>163,071 16</td></tr> <tr><td>Surplus</td><td>49,684 59</td></tr> <tr><td>Other Assets</td><td>\$3,977,463 83</td></tr> <tr><td>Other Liabilities</td><td>163,071 16</td></tr> <tr><td>Surplus</td><td>49,684 59</td></tr> </table>	Investments, etc.	\$3,336,710 24	Real Estate	1,005,970 53	Accrued Interest	1,005,970 53	Unpaid Claims	569,172 68	Reserve for Unpaid Claims	\$3,773,508 08	Other Assets	1,282,389 94	Surplus	749,813 10	Unpaid Claims	1,005,970 53	Other Liabilities	389,751 78	Reserve for Unpaid Claims	39,719 28	Other Liabilities	91,800 00	Surplus	26,473 90	Other Assets	\$3,773,508 08	Other Liabilities	163,071 16	Surplus	49,684 59	Other Assets	\$3,977,463 83	Other Liabilities	163,071 16	Surplus	49,684 59	<table border="1"> <tr><td>Capital</td><td>\$60,000 00</td></tr> <tr><td>Reserve Fund</td><td>3,362,700 00</td></tr> <tr><td>Other Assets</td><td>54,362 44</td></tr> <tr><td>Surplus</td><td>3,477,072 44</td></tr> <tr><td>Other Assets</td><td>\$500,192 33</td></tr> <tr><td>Other Liabilities</td><td>163,071 16</td></tr> <tr><td>Surplus</td><td>49,684 59</td></tr> <tr><td>Other Assets</td><td>\$3,977,463 83</td></tr> <tr><td>Other Liabilities</td><td>163,071 16</td></tr> <tr><td>Surplus</td><td>49,684 59</td></tr> </table>	Capital	\$60,000 00	Reserve Fund	3,362,700 00	Other Assets	54,362 44	Surplus	3,477,072 44	Other Assets	\$500,192 33	Other Liabilities	163,071 16	Surplus	49,684 59	Other Assets	\$3,977,463 83	Other Liabilities	163,071 16	Surplus	49,684 59
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J. N. LAKE, Auditor.

Company is unexcelled—its percentage is that of any other Home Company.

RESIDENT: L. BLAIKIE

PRESIDENTS: SIR WILLIAM R. MEREDITH, K.C. L.D., C.M.G. E. GURNEY, Esq. J. K. OSBORNE, Esq.

MANAGING DIRECTOR: L.L.B. F.J.A., F.S.S.

MEDICAL DIRECTOR: A. THORBURN, M.D., Edin.

10th Annual Meeting, held on January 1st, 1901, at the Hotel... The progress and solid position of the Company is explained in the Pamphlet explanatory of the attractions of a copy of the annual report, showing its up-to-date application to the Head Office, or any of our Branches.

# STANDS BY HIS PEOPLE.

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

A despatch from Washington says:—Rev. Dr. Talmage preached from the following text:—There shall not any man be able to stand before thee, all the days of thy life.—Joshua 1:5.

Moses was dead. A beautiful tradition says that God kissed him, and in that act drew forth the soul of the dying lawgiver. He has been buried, only one person at his funeral; the same one who kissed him. But God never removes a man until he has some one ready to take his place. God does not go around seeking among a great variety of candidates some one to take a vacant position; he just makes a man to fill that particular place. Moses had passed off the stage. Joshua, the hero of the text, comes out to take his place, and puts his foot so solidly on the platform 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 personal aggrandizement, and never fought unless the Lord told him to do so.

His first undertaking was to cross the river Jordan in a spring freshness. At certain seasons in the year, and at certain points, that river could be easily fordable, and the water would only come to the knee—or to the girdle; but at this season 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 Canaanites on the other side felt perfectly secure. They looked across the river and saw the Israelites, and they said: "Ah! you can't get at us—we are safe anyhow until this spring freshet falls." But one day Joshua orders out his troops and tells them to fall into line.

### FORWARD MARCH!

Joshua to his troops. They pass toward the river, and it seems as if the light-armed troops and the spearman and the archers and all their leaders must be swept down in the fearful flood. They reach the bank and they pull themselves up its steep thirty or forty feet in height—they pull themselves up by the hands of the old men and the pariahs and the willows until they reach the top. No sooner have they climbed up this high bank than with a crash and roar and terrific rush the waters of the Jordan break down from their strange anchorage. Why did not those waters stay parted until Joshua and his troops could find out whether they could cope with their enemies or not? Hear one of the believing Israelites say: "Lord, why didst thou not keep these billows parted so that if we wanted to retreat we could go back dry shod, just as when we advanced? We are engaged in a very risky experiment. How if these Canaanites cut us all up?"

Ah! my hearer, God never makes any provision for the Christian's retreat. He clears the path to Canaan, if we go ahead if we go back, we die. It is dry shod on a path of broken shell and pebbles in one direction. It is water forty feet deep in the rear. The same gate-keeper that swung back the crystal and amethystine door of Jordan to let you pass, hath bolted and barred the crystal and amethystine of the Jordan to keep you from going back. I declare it to-day: Victory ahead. Darkness, flood, ruin and death behind.

But we cannot stop here. It is no place for Joshua's troops to stay. What is that in the distance? At the end of a grove of palms eight miles long, is the chief city.

### THE VICTORY WAS GAINED.

Joshua's troops cannot stop yet. "Forward, march!" says Joshua, for there is the city of Gibbon; 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 are five kings going to destroy us. Come right away." Joshua makes a three days' march in one night. The conflict opens with great slaughter. The Canaanites look up and they say: "Ah! it is Joshua, it is Joshua who conquered the spring freshet, and conquered the stone wall, and who took the city of Ai. There's no use; he's a terrible man; there's no use;" and they sounded a retreat. "Oh," says Joshua, "this is a victory! But it is getting towards sundown and these miserable Canaanites are going to get away from me, and they will besiege us, and perhaps attempt to destroy us. Oh for a day twice as long as any we have ever seen in this climate." What is the matter with Joshua? Has he fallen in an apoplectic fit? No, he is in prayer.

### THE TERRIBLE OLD KINGS.

And they are beheaded, and their bodies are put back into the same cave and the same stone is rolled against it again.

Now, it is time for Joshua to go home. He is an old man. He is a hundred and ten. Now give Joshua, the oldest warrior of the ages, a chance to rest. No! The greatest battle of all his lifetime opens. He comes out now against the greatest king on earth, a king who has more subjects than all the present population of the earth. It is the king of Terrors, the conqueror of thousands of years. Now, Joshua, you have your match. No! For if this is Joshua's greatest battle it is Joshua's greatest victory. He gathers his friends around him and 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 tarnished 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 Gibbon, and at the foot it shall be the moon that stood still over the valley of Ajalon.

### LORD ROBERTS' PATENT.

Text of the Document Which Conferred a Peerage on the Marshal.

The following is the full text of Lord Roberts' latest patent of nobility:

The King has been pleased to direct letters patent to be passed under the Great Seal 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.M.G., V.C., Field Marshal and Commander-in-Chief of His Majesty's Forces, lately Field Marshal, 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 body lawfully begotten.

And in default of male issue with remainder to his elder daughter, the Honorable Aileen Mary Roberts, spinster, to hold the names, styles and titles of Viscountess St. Pierre and Countess Roberts of Kandahar in Afghanistan, and Pretoria in the Transvaal colony, and of the City of Waterford; and after her decease to the heirs male of her body, lawfully begotten by the names, styles and titles of Viscountess St. Pierre and Earl Roberts of Kandahar in Afghanistan and Pretoria in the Transvaal colony, and of the City of Waterford.

With the like remainder in default of such issue of the said Aileen Mary Roberts to the Honorable Ada Edith Stewart Roberts, and the heirs male of her body lawfully begotten.

(With the like remainder in default of such issue to every other younger daughter lawfully begotten of the said Baron Roberts, successively in order of seniority of age and priority of birth, and to the heirs male of their bodies lawfully begotten.)

### THE MOST NUTRITIOUS.

## EPPE'S

GRATEFUL-COMFORTING.

# COCOA

BREAKFAST-SUPPER.

### A Promise To Pay

A Debiture 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 to the amount half yearly at four per cent. per annum. The entire assets of the Company, amounting to \$22,666,885 are security for fulfilment of the promises.

CORRESPONDENCE INVITED.

Office, Toronto, Ontario.

## TOMMY TALKS OF THE WAR

### HE CRITICIZES THE CONDUCT OF THE COMMANDING OFFICERS.

Men Always Being Led Into Death Traps—Officers Force the Best—Atkins Knows All About It, Too.

Tommy Atkins is a silent fellow. 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 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 valuable than that of any other man, for it is the man in the ranks who feels the pinch. They pay for blunders and mismanagement in privations and hardships. If food is short, it is Tommy who goes without; if the transport breaks down, it is Tommy who sleeps in the mud, in the pouring rain, without any shelter to protect him; if there is a hitch in sending up new clothing, it is Tommy who goes in rags and marches with bootless feet. March and fight he must, no matter what blunders are committed. If his officer is young and ignorant and leads his men into a death-trap, it is Tommy who pays for that ignorance with his life. If the hospitals are mismanaged and overcrowded, it is Tommy who dies in the filthy wards. He bears the brunt of the campaign without a murmur. At his close he surely has a right to express his opinion upon its management.

### FIGHTING AND PLENTY OF IT.

The other day, writes a representative, I had an interesting talk with a non-commissioned officer who recently returned from the fighting line. He had been in a dozen battles, 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?"

"Fighting? Yes, we had plenty of it. Most of us had never been under fire before. You feel pretty bad the first time, but you soon get used to it. After the first fight or two we thought no more of a battle than of a parade day in England. It was all in the day's work. Sometimes we really looked forward to a fight with pleasure, as a break in the dreadful monotony of the continuous marching day after day. As soon as we landed we joined Lord Methuen's column. Our first bit of fighting was at Belmont. Madder 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 Boer shells had only burst there would have been very few of us left alive and un-wounded; but they seldom exploded. I often saw a shell bury itself immediately in front of a man, so close that it raised him off the earth, but he would not be injured, for it failed to explode!"

### AN ARMLESS ARTIST.

Having lost his arms, he uses the Brush With His Mouth.

Bartram Hiles, an armless artist, of London, England, is attracting much attention by his paintings in water colors. When eight years of age, he lost both arms, but having already made a beginning in the study of art and having a strong natural taste for painting even his calamity did not close his career as an artist. He determined to learn to draw and paint by holding the brush in his mouth.

He acquired such control over the muscles of his mouth that in two years after he began his work in this way his work took a prize at a local exhibition.

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 painter was without hands was not known by those who saw the picture. So far as his present work goes the technique is in every way equal to that of men who work with two hands.

In fact Mr. Hiles in no way acknowledges that he is handicapped by his physical misfortune. He is wrapped up in his work and is bright, cheerful and happy—neither expecting nor even admitting that his case calls for sympathy. He seems absolutely to have found a substitute for his hands in working with the brush mixing the colors skillfully and laying them on deftly.

"Among the latest exhibits of Mr. Hiles work have been pictures of the exhibitions of the Royal Society of Bristol artists and at the Dudley Gallery. Mr. Hiles evidently looks forward to seeing one of his works hung at the Royal Academy, for he made a smiling remark to that effect not long ago when talking of his work.

His works in a little alcove in the south nave of the Crystal Palace, London, where he is surrounded by sketches, designs and artistic drawings, all products of his own art. His best effects, where tints have been employed, have been secured by the use of water colors. It is doubtful whether he will ever excel in oil. The heavy pressure of that sort of work being perhaps too much for one compelled to secure results by such means as Mr. Hiles is forced to adopt.

### THE COST OF IT.

The Cashier shook his head decidedly.

In all candor, he replied, I advise you not to begin stealing the funds of the bank. There is very little in it. You will have to spend about all you make for fast horses, wine, suppers, and that sort of thing, in order to keep the Directors from becoming suspicious of you.

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### A POINT IN PRECEDENCE.

Mr. Marmaduke-Jones—Society nowadays seems to be made up of such a lot of people we don't know.

Mrs. Marmaduke-Jones—Oh, don't put it, that, my dear; say rather that society nowadays is made up of such a lot of people who don't know us.

### THE S. S. LESSON.

#### INTERNATIONAL LESSON, MAR. 17.

...and Pilate." Luke 23:13-20. Golden Text, Luke 23: 4.

#### PRACTICAL NOTES.

Verse 13. Pilate, when he had called together the chief priests and the rulers. Compare Matt. 27: 15-23; Mark 15: 6-14. Apparently the Sanhedrin or council was still in session; at least its members had not dispersed. When Pilate had striven to throw all the responsibility concerning Jesus on the Sanhedrin its members claimed that they had no power to execute judgment. The conversation between Jesus and Pilate to which John records was due probably the great desire shown by the governor to secure the release of Jesus. The words and the people point to this great desire. Pilate appeals from the council to the crowd, declaring that the "common people" who "heard him gladly" will support him now.

Verse 14. You have brought this man unto us, as one that perverteth the people. Turns them away from the religion of the nation or from the loyalty to the Roman government. I, having examined him before you, have found no fault in this man. Pilate's examination had proved that Jesus was in another sphere of life from the rulers.

Verse 15. Not yet Herod. To whom our Lord had been sent by Pilate, when he heard that Jesus was a Galilean. Instead of for I sent you to him the Revised Version has "for he sent him unto us." Nothing worthy of death is done unto him. "Nothing worthy of death has been done by him."

If I will therefore chastise him and release him—Pilate proposed to scourge him—a punishment inflicted by the Roman magistrates in certain cases for offenses less than capital. This was said in a spirit of weak concession to the assembled multitudes, who he had already declared the innocence of the accused; and the Jews took advantage of this weakness.

(This verse of the Authorized Version is omitted in the Revised Version.) It is wanting in several important Greek manuscripts. In most editions which study from the Authorized Version, mention of the omission would be of little service, for it records an historic fact, whether Luke originally wrote it or not, and it belongs properly to Matt. 27: 15 and Mark 15: 6. Such an act of public favor was often shown in old times on occasions of public rejoicing.

Verse 18. Cried out all at once. A unanimous clamor. Away with this man and release unto us Barabbas. A man who was at once a prisoner and a popular hero. Barabbas is not so much a name as a "patronymic." "Bar" means a son. "Abbas" may be either the name of the man's father, or it may mean a complimentary phrase of an applied to priests it may mean "the son of a rabbi." There is some evidence in favor of reading in Matt. 27: 18 the name "Jesus Barabbas."

Verse 19. John tells us that Barabbas was a robber. Mark agrees with Luke that he was a notable insurrectionist, and that murder for which he was held responsible had been committed during the uprising. It has been conjectured that he was a leader of the rabbi which arose when Pilate ruthlessly appropriated Jewish religious tombs. This may explain his popularity.

Verse 23. They were instant with loud voices. "They pressed" upon him with loud voices. "Instant" means urgent.

Verse 24. Pilate gave sentence that it should be as they required. Matt. 27: 23; Mark 15: 7-19. The motive which at last prevailed with Pilate is fully shown in John 19: 12-16. He feared that the Jews would accuse him before Caesar, and from his many acts of cruelty and extortion he had reason to dread the consequences of the very misfortune which he sought to avoid by condemning the innocent; did really befall him afterward. The six years of his governorship of Judea were years of arbitrary violence, and four years after our Lord's death he was dismissed from his charge, and is said to have destroyed himself in banishment at Vienne, in Gaul.

Verse 25. Whom they had desired whom they were clamoring for, Barabbas.

Verse 26. Simon, a Cyrenian. Cyren was a city in the north of Africa where many Jews were settled. Simon whose sons Alexander and Rufus are named by Mark, may have been known as a follower of our Lord, but was probably taken by the soldiers as a stranger. On him they laid their cross. They did this apparently because our Lord was unable to bear it any longer.

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### THE COST OF IT.

The Cashier shook his head decidedly.

In all candor, he replied, I advise you not to begin stealing the funds of the bank. There is very little in it. You will have to spend about all you make for fast horses, wine, suppers, and that sort of thing, in order to keep the Directors from becoming suspicious of you.

The teller was deeply impressed for it was evident that his chief spoke with knowledge.

### A POINT IN PRECEDENCE.

Mr. Marmaduke-Jones—Society nowadays seems to be made up of such a lot of people we don't know.

Mrs. Marmaduke-Jones—Oh, don't put it, that, my dear; say rather that society nowadays is made up of such a lot of people who don't know us.

### INDOOR ATHLETICS.

My muscles are getting frightful out of condition.

Well buy a pair of old brass and iron and scour them up.