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DURHAM BRANCH: S. HUGHES, Manager.

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Wheat and Barley Chop  
**\$25.00 per ton.**

Wheat, Oats and Barley Chop  
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Wheat Chop also on hand

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Chopped Oats at **\$23.00 per ton**

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See our Hay and Get our Prices before buying elsewhere

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puts the ee's (ease) in sweeping

IT KNOCKS THE DRUDGERY OUT OF SWEEP-DAY

**Cleans Carpets**

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Order a tin to-day at your grocers or from your hardware man

Don't ask for sweeping compound

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Horses are not in as great demand as they were. Every owner is foolish to offer a thin horse for sale as he cannot get value for it. If you use some of our Stock Food you will produce Vim, snap, and Flesh and you can secure the highest price paid for your animal.

Cattle and Hogs are selling at a high figure. One of the most reliable farmers in Normanby has stated that it would pay you tenfold to use our Stock Food when fattening Hogs.

If your Cattle are Lousy buy some of our Louse Killer, for you can not produce flesh and feed Lice.

If your Horses are coughing buy a can of our Cough Cure, delays are dangerous, and a Cough very often terminates in Heaves.

If your Horses have Heaves buy a package of our Heave Cure, for there have been horses entirely cured by using our preparations.

If your horses have Sore Feet use some of our Honey Tar Foot Remedy the greatest cure on earth for Thrush and Dried Hoofs.

Wanted To Buy, the thinnest young light horse in Grey County, sound and right, not under four years so that we can feed him on our Stock Food. The highest price will be paid. A Blue Roan Preferred.

We bought the celebrated Guinea Gold, by Pure Gold, 2.104. Dam Oliver Wilks from Mr. Lemon, of Harriston for \$175.00, and after improving him on our Stock Food, we sold him for more money than any other undeveloped gelding that had been sold in Grey County for over a year.

Try a packet of our Stock Food and be convinced for yourself.

**W. BLACK**

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Iron and Brass Castings and general Repairing. Feed boilers. Steam fitters supplies. Engines and Threshers. Sash and Doors, Planing and General Wood Work.

**SMITH BROS., - DURHAM, ONT.**

## SOME ACCIDENT INSURANCE

By M. QUAD

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One day there appeared in the village of Highlands a stranger who gave his name as Bacon and his business as opening an agency for the London and Liverpool Cash Down Accident Insurance company.

Mr. Bacon looked prosperous. He was smiling and suave. He shook hands with everybody and hoped their wives and children were well. He attended church the first Sunday he arrived.

On Thursday he attended a sewing society and made himself agreeable to the ladies.

On Saturday he called on the two ministers and handed them \$5 each to be sent to the heathen of Africa.

Monday morning Mr. Bacon was ready for business. He had hinted right along that his insurance differed from any ever presented before, but had refused to give out particulars. He would now do so with the greatest of pleasure.

"It will be a waste of time," said the landlord of the inn. "We carry fire insurance here, but none of the other kind. You can't give it away."

"I shall hope to do considerable business here," was the confident reply. "This morning in driving a nail you bit your thumb with the hammer."

"Yes; I was just fool enough."  
"You have it tied up in a rag, but it will be sore for a couple of weeks."

"Yes, darn it."  
"Do you know how much cash you would have drawn this very day had you been insured with me?"

"Not a red cent."  
"Ten dollars, sir. I told you this English company was different from any we have. It looks almost entirely after the small accidents and cases of temporary illness. There are no blanks to fill out. There are no affidavits to be made."

"I never heard of a company like that," said the landlord.

"There is only one company in the world, and that is the Cash Down. It permits its agents a latitude that no other insurance company does. For instance, if I had explained its plans to you yesterday you'd have taken out a policy at once."

"I dunno about that," was the reply. "And when you mashed your thumb this morning you'd have held it out to me and asked, 'Mr. Bacon, how much cash are you going to allow me on that?'"

"And I'd have taken a brief glance at it and replied, 'Mr. Boniface, that mash is worth \$10 to you, and here's the cash.'"

Not a person was asked to insure. Mr. Bacon simply watched and waited. Deacon Pilgrim fell off a load of hay and injured his knee. The doctor advised him to hang around the house for four or five days and rest it. Mr. Bacon went to see the deacon and the knee and said:

"Yes, your knee may be all right in a few days, but if you had a policy in my company I should say to you:

"Deacon Pilgrim, when a man close to fifty years of age injures his knee it may get well in a week, or it may take a month. I shall insist that you accept this \$20. That is \$5 a week for four weeks."

"But why in tarnashun haven't I heard about such a company?" shouted the deacon.

"Because I'm not saying much yet. I look upon it as my fault that you haven't got a policy; and I insist on making good to you."

"Shoo! You goin' to pay me \$20?" "Here's the money, deacon."

"But mebbe 'tain't quite right to take it!"

"Don't you worry about that! The Britishers want to show the Yankees that some things can be done as well as others. When your knee is quite well we'll talk about a policy."

Mrs. Glazier, wife of the town constable, leaned over the pigpen to empty a pail of swill into the trough; and she fractured a rib.

"My dear sir," said Mr. Bacon to the victim's husband, "I propose to be liberal about the settlement."

"But what have you got to do about it?" was asked.

"You may have heard that I am an agent of the Cash Down Accident Insurance company?"

"I believe I did hear somebody say so, but my wife was not insured with you."

"And why not? Because I had not called on you and explained the liberal policies we issue. For instance, they contain what we call the 'pig clause,' which permits every holder, man or woman, to bend over a pigpen as often as they wish. Your wife will be disabled for at least four weeks. It was my fault. Here is \$20 for you."

"By thunder!"

"Yes, sir; that's the way we English do business."

"But—but—"

"Say no more now. By and by we'll talk about a policy."

And after two or three more cases like the above he was ready to talk and did talk. He talked so well that he sold insurance to 250 different people at three times its value.

And when the first accident happened to a policy holder Mr. Bacon slid out.

And when they hunted for the company it couldn't be found. And those who had been swindled mobbed those who hadn't been.

Something for nothing always leads to something.

## SUNDAY SCHOOL.

Lesson XII.—First Quarter, For March 22, 1914.

### THE INTERNATIONAL SERIES.

Text of the Lesson, Luke xiii, 18-35. Memory Verses, 18, 19—Golden Text, Matt. vii, 21—Commentary Prepared by Rev. D. M. Stearns.

The topic of this study is entitled "Lessons by the Way," and in the verses for today we have lessons for all the way, always centering upon Him who is "the way," hated by His adversaries, rejoiced in by His people (verse 17). There is much in the lesson concerning the kingdom, for which He taught us to pray to our Father in Heaven, saying "Thy kingdom come." We must distinguish between the present age, during which the kingdom is postponed and which our Lord spoke of as "the mystery of the kingdom of God" (Mark iv, 11), and the kingdom itself to be set up on this earth at His second coming in glory.

The two parables of our lesson must be studied in the light of their setting not only here, but as first recorded in Matt. xiii. The closing verses of our lesson chapter tell of the desolation of Jerusalem until He shall come again. But when the kingdom comes Jerusalem shall be the throne of the Lord, a city of truth and a praise in the earth (Jer. lxi, 17; Zech. viii, 3; Isa. lxii, 6). In Ps. cii, 16, it is written that the Lord will build up Zion when He shall appear in His glory. The kingdom was at hand when our Lord was here in humiliation, as was preached by our Lord Himself, and by His apostles, as well as by John the Baptist, but because they rejected Him and killed Him He plainly told them that the kingdom would not come till His return from the far country (Luke xix, 11, 12). He did not begin to speak in parables until they determined to kill Him (Matt. xii, 14). Then follows in Matt. xiii the seven parables describing this age of the mystery of the kingdom. The parables of the mustard seed and of the leaven in this lesson are repetitions of two of those, the former speaking of a great tree with birds in the branches and the latter of leaven in the food.

In explaining the parable of the sower our Lord said that the birds represented the wicked one (Matt. xiii, 4, 19), and a symbol once explained stands. We have seen in a recent lesson that leaven is always a symbol of evil. The teaching therefore is that in this age of the mystery of the kingdom or the coming of the kingdom, many followers of the wicked one will profess to be interested, but the teaching will become thoroughly corrupt, and tares, the work of the devil (Matt. xiii, 28, 29), will be found with the wheat till the end of this age. To all these deceived and deceiving ones He will have to say, "I know you not whence ye are; depart from me, all ye workers of iniquity" (verses 26, 27). Many shall come from all parts of the earth to share and enjoy the kingdom, while many who thought themselves deserving of it shall find their place where there is weeping and gnashing of teeth (verses 28, 29).

We must ponder well and lay to heart the words of our Lord to one of the best and most religious men of his day, "Except a man be born of water and of the Spirit, he cannot enter into the kingdom of God" (John iii, 5).

Judging from the denial in our own times, of the fundamental truths of the gospel, it is to be feared that many church members and many ministers and missionaries have never been born again. It is not for us to talk about few or many being saved, but it is essential that each one should know for himself that he is saved by receiving the Lord Jesus Christ as his personal Saviour, and that appropriating the great truth "The Son of God loved me and gave Himself for me." "His own self bare my sins in His own body" (Gal. ii, 20; 1 Pet. ii, 24). He is able to say, "I know that my Redeemer liveth," "I know whom I have believed" and, "having come to Him, I am not cast out" (Job xix, 25; 1 Tim. i, 12; John vi, 37). It is still the accepted time, and the day of salvation for all who will come, but when once the door is shut it will be too late. There will come a time when the despisers and haters of truth shall call and get no answer, shall seek and shall not find (Prov. i, 24-31). Our Lord said that unbelievers shall die in their sins, and thus dying, cannot come where He is (John viii, 21, 24). As in the days of Noah, it will be shut in or shut out.

In this age of the mystery or the postponement of the kingdom, the Spirit is, like the servant of Abraham, telling of the riches of the Father and the Son and seeking a bride for the Son, or, in other words, gathering from all nations by the preaching of the gospel of the risen Christ the church or body of Christ, but we must never confound the church with the kingdom. The church will reign with Christ in the kingdom, but the kingdom will include all nations, as it is said in Dan. vii, 27, "The kingdom and dominion and the greatness of the kingdom under the whole heaven." There may be some great surprises awaiting us when we shall see Abraham, and Isaac and Jacob and all the prophets in the kingdom of God, and the twelve apostles on thrones judging the twelve tribes of Israel (verse 28 and chapter xxii, 30).

His reference to the two days and the third day (32) may point to the 2,000 years of this age, and the next thousand, which will be His reign of righteousness and peace.

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