

A YOUTHFUL IDEA.

A Plan of Endowment to Defray Cost of Future Education.

There is not a word in the English language that carries with it a stronger sense of refinement than "Education."

The education of our children is the first thought and desire of a parent. To accomplish that, it requires an outlay that only a few are able to command, except it be by economizing, and to do this we succeed best when we have a special object in view for the purpose of obtaining that result.

If there is no plan adopted by which we are stimulated to regularly invest a portion of our income, as a rule, it is well used for present comforts and luxuries, leaving the future to care for itself, unmindful of the coming cares and responsibilities, which are sure to rest upon us as parents.

The plan of the Canadian Educational Endowment Association of Toronto, will be of interest to all thoughtful-minded parents, who will hail the opportunity with delight, and thereby secure the means for the education of their children, which, in so many instances is not to be had at the time most needed, when the child arrives at the age of 12 or 14 years.

Briefly stated the plan is as follows: Any child under sixteen years of age can be endowed in this Association with a fund which shall mature and be paid in cash when the child becomes 12, 14, 16, 18, or 21 years old, at the option of the endower. No more than five shares can be taken on one child, and no child shall be endowed for a shorter period than five years, which gives us an opportunity of knowing what our maximum liability is five years in advance.

EARNINGS. Each share shall draw ten cents per day from the date of issue, to maturity of certificate, and shall be paid from the Endowment Fund to the endower, for the benefit of the beneficiary.

Table of Entrance Fees.
Ent. Fee on \$5. \$8. \$10. \$12. \$14.
ONE TWO THREE FOUR FIVE
SHARE SHARE SHARE SHARE SHARE

TABLE OF QUARTERLY PREMIUMS.

AGE.	ON ONE SHARE	ON TWO SHARES	ON THREE SHARES	ON FOUR SHARES	ON FIVE SHARES
At Birth,	2 50	5 00	7 50	10 00	12 50
1 year,	2 75	5 50	8 25	11 00	13 75
2 years,	3 00	6 00	9 00	12 00	15 00
3 years,	3 25	6 50	9 75	13 00	16 25
4 years,	3 50	7 00	10 50	14 00	17 50
5 years,	3 75	7 50	11 25	15 00	18 75
6 years,	4 00	8 00	12 00	16 00	20 00
7 years,	4 25	8 50	12 75	17 00	21 25
8 years,	4 50	9 00	13 50	18 00	22 50
9 years,	4 75	9 50	14 25	19 00	23 75
10 to 16 years, ..	5 00	10 00	15 00	20 00	25 00

The nearest birthday determines the quarterly premiums.

ANNUAL DUES. The Annual Dues are \$1.00 per child. PAYMENT OF PREMIUMS.

The first premium is payable on the first day of the third month following the date of application, and quarterly thereafter. The rate remains the same until maturity.

THE ENDOWMENT FUND.

Seventy-five per cent. of all premiums collected shall be paid into the Endowment Fund, which is deposited with, and held in trust by the Trust Corporation of Ontario (Hon. J. C. Aikins, P. C., President), and is safely invested by them. It is thus placed beyond the possibility of loss, as it can only be withdrawn therefrom upon the written order of the President, the Secretary and the Treasurer, with the seal of the Association, and only for the payment of matured endowments.

No security can be devised whereby the children and Endowers are more positively secured against loss.

WITHDRAWAL.

Any Endower may withdraw at the end of any year after the certificate has been in force for four years, and the Association will pay at maturity from the Endowment Fund one half the amount said certificate has earned.

DEATH OF CHILD.

Should any child die before the maturity of the certificate, one-half of all premiums paid shall be refunded.

DEATH OF ENDOWER.

Should any Endower die before the maturity of the certificate, the Association will pay to the legal representative of such child, one-half of the amount the certificate shall have earned at the time of death; or any friend or guardian may continue the certificate in force and receive the full amount at maturity.

It will readily be perceived that our plan and system is exactly the opposite of Life Insurance. We take the fundamental principles of Life Insurance, and work backwards. We work on the discount, instead of the interest side of the question. Every child MUST LIVE to get the money.

We have four legitimate sources of income to our Endowment Fund:

- 1st. Seventy-five per cent. of the premiums paid in.
- 2nd. Interest.
- 3rd. Lapse by non-payment of premiums when due.
- 4th. Lapse by death of Endower.

NAMES OF A FEW ENDOWERS RESIDING IN TORONTO.

James L. Hughes, Inspector Public Schools.
John Baxter, M. D., 194 Spadina avenue.
Wm. A. Ellis, Druggist, 245 King street, east.
Wm. H. Dry Goods, 225 King street, east.
C. Corie, Real Estate, 7 York Chambers.
Jas. L. Curry, Printer, 414 Spadina avenue.
L. S. Levy, Manufacturing Chemist, 180 Adelaide street west.
John R. Barron, Tiware, 357 Parliament.
Angus McBean, Bookkeeper, 761 Gerrard street east.
H. C. Cooch, Real Estate, 7 York Chambers.
E. T. Campbell, Dentist, 41 Major street.
Geo. R. Watson, M. D., 206 Davenport road.
F. W. Thompson, Manager, Wilson's Newspaper Advertising Agency, 75 Adelaide street west.
Frank Robertson, Wholesale Fancy Goods, 8 Wellington street east.
Wm. H. Arncliffe, Groceries, 23 Shuter street.
J. A. Troutman, Dentist, 463 Spadina avenue.
R. F. McCune, Bookkeeper, 490 Queen street east.
M. Madden, Restaurant, 332 Yonge street.
Wm. Rankin, Barber, 538 Dundas street.
Thos. W. Clark, Dairyman, 424 Ontario street.
Wm. Stuart, Civil Engineer, 14 Leader lane.
Hugh Hamilton, Barber, 22 Queen street east.
A. M. Stobie, Salesman, 101 Cumberland street.
John J. Burns, Senate Hotel, 98 Church street.
W. C. Wilcox, Engineer, Queen's Park.
Fred. Duffy Butcher, St. Lawrence Market.
Wm. H. Cunningham, Salesman, 62 King street east.
R. McLennan, Civil Engineer, 14 Leader lane.
Wm. Allison, Barber, 302 Queen street east.
C. J. Bothwell, Insurance, 57 Carleton street.
Wm. Threlkeld, C.P.R. Agents, 6 Wellington street east.
Robert B. Green, C.P.R. Operating, Board of Trade.
C. A. Wilson, North-End Publishing Co., 757 Yonge street.

ST. JOHN ENDOWERS.

Richard Rodgers, Insurance Agent.
J. D. Turner, Merchant.
John F. Gleason, Bookkeeper.
Richard Sullivan, Merchant.
Geo. H. Bank, Teller.
A. F. DeForest, Merchant.
Joseph P. Barnes, Merchant.
W. T. J. Watson, Merchant.

Philip Bushan, Clerk.
E. T. Sturges, Broker.
D. M. Manks, Merchant.
C. A. Rutherford, Bookkeeper.
H. R. McEllean, Insurance Agent.
J. S. Knight, Commercial Traveller.
Hiram F. Finlay, Clerk.
S. McDiarmid, Druggist.
Harry L. Gault, Clerk.
G. L. Robinson, Bank Clerk.
Allison Wishart, Bank Clerk.
F. A. Peters, Merchant.
Edwin Peters, Merchant.
G. Waterbury, Merchant.
James Ryan, Bookkeeper.
Edward Bates, Carpenter and Builder.

HIGHLY ENDORSED.
Toronto, May 21st, 1891.

A. H. Martin, General Mgr.
Dear Sir:—I have examined the system and plan of the Canadian Educational Endowment Association, and I am thoroughly satisfied with both.
I have taken advantage of its excellent provisions for one of my children.

Respectfully yours,
JAS. L. HUGHES,
Inspector Public Schools.

Send names and date of birth of your children, and receive statement of cost and earnings. Agents wanted in all parts of the Maritime provinces.

Address: RICHARD RODGERS, Box 228, St. John, N. B.
General Agent for the Maritime Provinces.

THINGS OF VALUE.

For Cholera Fellows Speedy Relief stands ahead of all other Preparations.

Siam has decided to make an exhibit at Chicago, which shall eclipse the one it made at the Paris exposition, where it carried off the honors in the oriental section.

Fellows Dyspepsia Bitters is not a new remedy. It has been known in this country over fifty years.

Welshmen will hold an eisteddfod in Chicago at some time during the exposition, a dispensation permitting them to do so having been granted by the National Association, which met recently at Swansea, Wales.

The best remedy for Summer Complaints is Fellows, Speedy Relief. Speedy in results as well as in name.

Town life is only a huge co-operative society, where we all subscribe to pay jointly for cabs, horses, gardens, and the rest. But the country house must be self-supporting; and it is in the provision and maintenance of such accessories as it requires that one of the chief interests of the country life is to be found.—Spectator.

Hall's Hair Renewer enjoys a world-wide reputation for restoring the hair to bald heads and changing gray hair to the original color of youth.

Formerly it was always safe to say that education must put down crime; that if only we had schools enough, jails might be shut up. Everybody acquainted with the subject knows nowadays that this is most doubtful; statistical science attests a steady spread of education and a steady increase of certain forms of crime, and those not the least repulsive.—Speaker.

Do not be persuaded to "try another kind." Putner's Emulsion is the only original and genuine compound of Cod Liver Oil, Hypophosphites and Pancreatic; and has never been equalled as a tonic and flesh producer.

Britanny is especially the nursing ground of the French navy. It produces a sturdy breed of men, much enduring as to the bullets of the winds and waves, very obstinate, and very devout. If the Breton is also a little stupid when fresh caught, that is only a quality the more.—Daily News.

It has been decided to have the Machinery Annex an annex in fact instead of being an isolated structure as at first planned. The annex will adjoin Machinery hall on the west. The entire structure will thus measure 500 by 1,400 feet and be second in size only to the Manufacturers' building, the dimensions of which are 788 by 1,688 feet. With its galleries, the latter building will have forty acres of floor space.

Oppressive headaches, partial loss of vision, hawking and spitting, are certain symptoms of catarrh. Nasal Balm never fails to give immediate relief and effect a permanent cure. Easy to use, pleasant and agreeable. It has cured thousands of others and will cure you. Sold by all dealers or sent on receipt of price (50c. and \$1 a bottle) by addressing G. T. Fulford & Co., Brockville, Ont.

A genius at Muhlenberg, Pa., has completed a marvelous clock for exhibition at the Fair. Around the dial is a railway track, on which a miniature locomotive makes the round every five minutes. It requires a magnifying glass to see the delicate machinery. The oil cups at the journals are so small that nothing larger than a hair can be inserted. There is a headlight and bell, flag-holders on the pilot, whistle, and everything connected with a locomotive. It has a link motion under the engine to reverse it. The weight of the locomotive is 1 1/4 pounds, and it has been named "The Gem."

Wm. McKelvie, Machinist, New Glasgow says:—"I paid Drs. O. S. Sweet, of Boston, \$100, for six months treatment for dyspepsia, besides cost of medicine. No cure. I then tried Dr. Cox, Carpenter, and the late Dr. O'Connor, all of Boston; was told I was past recovery; was induced to try K. D. C. have used four boxes; and have been well now nearly two years, can eat anything. I would advise dyspeptics to try it."

Mrs. Potter Palmer has called upon women sculptors to send designs in the form of miniature models of the sculpture work for the women's building. The designs must be delivered to Mrs. Palmer's office before Nov. 15 next. One is a group of figures in high relief to fly the pediment over the main entrance forty-five feet long at the base line and seven feet in the centre. The second design of groups of statues stands free above the attic cornice, resting on the base, five feet long, three feet deep and two feet high, sixty feet from the ground. These groups consist of a central winged figure, standing about ten feet high to the tip of the wings, and supported by smaller sitting figures. The compositions should be typical of woman and woman's work in history. Each design submitted must be accompanied by an estimate of cost, with full-sized plaster models, delivered at Jackson Park, and the authorship of the design accepted will receive the contract for the execution of these full-sized models.

PROFESSIONAL.

DR. F. W. BARBOUR,

SURGEON DENTIST,

165 Princess Street, near Sydney.

DR. S. F. WILSON,

Late Clinical Assistant, Soho Sq. Hospital for Diseases of Women, &c., London, Eng.

142 Princess Street, - - - St. John, N. B.

SPECIALIST. DISEASES OF WOMEN. Electricity after Apostoli's methods used in suitable cases before resorting to surgical interference.

J. E. HETHERINGTON, M. D.,

HOMEOPATHIC PHYSICIAN AND SURGEON,

72 Sydney Street, corner Princess Street,

St. John, N. B.

Telephone 481.

DR. H. P. TRAVERS,

DENTIST,

Corner Princess and Sydney Streets.

J. M. LEMONT,

PIANO AND ORGAN TUNER,

Fredericton, N. B.

JOHN L. CARLETON,

BARRISTER AND ATTORNEY-AT-LAW.

Offices: 72 1/2 Prince Wm. Street (over D. C. Clinch, Banker),

Saint John, N. B.

DR. C. F. GORHAM,

DENTIST,

131 Union Street, St. John, N. B.

N. B.—Crown and Bridge work a specialty.

THOSE REQUIRING SPECTACLES



Consult D. HARRIS,

ENGLISH OPTICIAN

53 Germain St., St. John, N. B.

NEAR MARKET.

THE TOILET GEM

Philoderm

FOR CHAPPED HANDS.

COLD SORES, SORE LIPS ETC.

SOLD BY DRUGGISTS 25 CTS.

A. & J. HAY,

DEALERS IN

Diamonds, Fine Jewelry, American Watches,

French Clocks, Optical Goods, Etc.

JEWELRY MADE TO ORDER and REPAIRED

76 KING STREET.

FURNITURE.

BEDROOM Suits, Parlor Suits, Lounges, Bed

Lounges, Tables, Chairs, Bureaus, Bedsteads,

Mattresses, Springs, Baby Carriages, etc.

Prices low as any and on easy payment if desired.

F. A. JONES, :: 34 Dock Street.

DAVID CONNELL,

Livery and Boarding Stables, Sydney St

Horses Boarded on reasonable terms.

Horses and Carriages on hire. Fine Fit-outs at short notice.

S. R. FOSTER & SON,

MANUFACTURERS OF

WIRE, STEEL

and IRON-CUT NAILS,

And SPIKES, TACKS, BRADS,

SHOE NAILS, HUNGARIAN NAILS, Etc.

ST. JOHN, N. B.

General Machinery!

MINING MACHINERY.

JOSEPH THOMPSON,

WESTFIELD, KINGS CO.

Builder, and Agent for the Golden Gate Concentrator.

All kinds of experimental work, model making, etc.

SAINT JOHN DYE WORKS,

84 PRINCESS STREET.

Ladies' and Gents' Ware Cleaned or Dyed at short notice. Feather Dyeing a Specialty.

C. E. BRACKETT, Prop.

Sea Bathing

—AND—

HEALTH RESORT,

AT DUCK COVE,

Open Daily, Sunday excepted. Easy access via Carleton Ferry. Buses always in attendance.

J. HORNCastle & CO.

Hardware and Stove Dealers,

INDIANTOWN, N. B.

Remember 207 is the Number.

GORRELL ART STORE is the cheapest place to get pictures framed.

207 Union St., Opera House Block.

MONEY WANTED.

ON the security of a Bond and first

Mortgage of 70 acres of improved

Real Estate within a mile of the Town of Woodstock

valued at \$12,000 and upwards. Interest 6 per cent.

Payable half yearly term five years.

\$1500. on Leasehold property, in the Town of

Woodstock. Term five years; Interest 6 per cent.

payable half yearly; Insurance \$2000. Annual rent

\$430. Buildings cost over \$3500—built within two

years. Full information concerning each Loan will

be furnished upon application.

J. NORMAN W. WINSLOW, Solicitor.

Woodstock, Aug. 15, '91.

Remember 207 is the Number.

Remember 207 is the Number.

Remember 207 is the Number.

MEN AND WOMEN TALKED ABOUT

The king of Denmark is the oldest sovereign in Europe.

W. W. Astor's daily income has been estimated at \$23,000.

Gladstone averages about \$1,000 pay for every newspaper or magazine article he writes.

Mr. Gladstone first spoke in the house of commons on May 17, 1833, or nearly 60 years ago.

Lord Salisbury has made twenty-one new peers since he has been in office, besides raising the rank of several more.

John London Macadam, the inventor of the road that bears his name, labored for years to perfect his ideas, and although the English parliament voted him \$30,000 it hardly covered his outlay. His monument is the roads of England.

Young Prince George of Wales is soon to be promoted to the rank of commander in the British navy and appointed to the royal yacht Osborne. At about the same time Prince Louis, of Battenberg, will be given the command of the royal yacht Albert and Victoria.

The Duke of Edinburgh is the very picture of an athlete. Over six feet in height, broad shouldered, strong limbed, and as active as a cat, it is surprising to find that he takes more pleasure in fiddling than in field sports, and is happier in saving a dollar than in having a good time.

Mrs. William Astor has a wonderful snake ring which literally writhes in constant motion on her finger. It is constructed of flexible gold wire, each scale being represented by a loop of wire in which ruby, an emerald or an amethyst is firmly set. The lightest movement of the fingers sets the wires quivering, and the ring scintillates and seems to go round the finger with a serpentine movement that has something scary in it. It was made in Egypt.

Some years ago the Prussian General Von Manteuffel, was talking with the French minister at Berlin, who was highly praising his beautiful country, and said the French could make something out of nothing. The staunch German became very angry at this boast, and pulling one gray hair from his moustache, handed it to the Frenchman and told him to make something out of that. A short time afterwards the general received a little package containing the imperial holding the hair in his beak; on each end a tiny gold ball was suspended, on one engraved "Alsace," on the other "Lorraine." On the breast of the eagle was the inscription, "Held only by a single hair."

In spite of his old age Prince Bismarck has lost none of his gallantry. To a young lady, who lately asked to be allowed to kiss his hand, he replied: "Oh, no! That is not good enough for so charming a damsel!" Whereupon his excellency, without further ado, gave the young lady a kiss. The prince is very active in business matters when at home on his estate. In his brick-kilns at Friedrichsruhe, he is producing a new kind of brick and tile. In place of his saw mills, which were burned down not long ago, he has erected new ones, which are busily engaged in executing some large orders for wood pavement. The prince's income from his mills and other industrial works is reported to be upward of \$50,000 a year.

Mr. Henry Labouchere, born in 1831, is the eldest son of the late John Labouchere, of Broome Park, Surrey. At the age of fourteen he was a boy at Eton. In his early days Mr. Labouchere was a great traveller, and during his sojourn in the wild west his romantic tastes and love of adventure led him to join, for a time, a tribe of Chippewa Indians, with whom he roamed over the prairies. Through the influence of his uncle, Lord Taunton, he entered the diplomatic service in 1854, and was successfully attached at Washington, Munich, Stockholm, Frankfurt, St. Petersburg, and Dresden. At the age of 35 Mr. Labouchere had left the service two years, and had entered parliament as liberal member for Windsor. In 1880 he was returned for Northampton at the head of the poll, and has sat for that borough ever since. Mr. Labouchere is proprietor and editor of London Truth, and part proprietor of the Daily News, and he is noted as a writer for the same qualities that make him popular as a speaker—his vivacity of style, and quick, lively repartee.

The romance of Browning's life began with his acquaintance with Miss Barrett, to whom Mr. Kenyon, her cousin, known too as a friend of Wordsworth and other literary men, introduced him. She was an invalid, and received him always lying down. Her family believed her to be in a decline, and marriage would seem to have been the least likely thing in the world for her. Browning saw her three times a week, and corresponded with her; and finally, acting impulsively, he proposed marriage. At this critical moment the family physician advised a winter in the south of Europe as the only means of prolonging her life, and her father refused his consent to such a journey. He thought her case was hopeless. She decided, therefore, knowing that she could not win her father's approval, to elope with Browning. They were secretly married, with the knowledge of only her sisters; and a week later Mrs. Browning stole away while the family were at dinner, joined her husband, and went abroad with him. It was certainly a very grave responsibility that Browning took; and that Mrs. Browning allowed him to take; but none of the serious consequences that were most probable occurred. She never recovered her health, but she became much better, and at times was able to join in an out-of-doors existence that she never could have anticipated. In Italy she found life, and to keep it they were obliged to live there. They were very happy, and Browning, on his side, was a thoroughly good husband to his invalid wife, considerate, attentive and devoted.

Why It Is Popular.

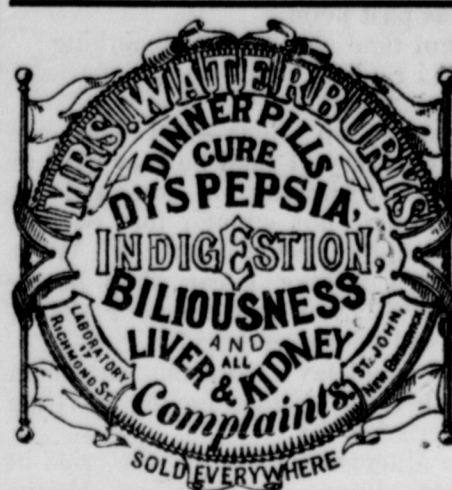
Because it has proven its absolute merit over and over again, because it has an unequalled record of cures, because its business is conducted in a thoroughly honest manner, and because it combines economy and strength, being the only medicine of which "100 Doses One Dollar" is true—those strong points have made Hood's Sarsaparilla the most successful medicine of the day.

Cures Colds, Coughs, Croup, Hoarseness, Whooping Cough, Relieves Asthma, Bronchitis. All Druggists sell it. T. B. Barker & Sons, Sell it Wholesale.

THE BEST COUGH CURE MADE IS

HACKNOMORE

25 and 50c. a Bottle.



MRS. WATERBURY'S

CELEBRATED

DINNER PILLS

Are sold and recommended by the following druggists in this city, who are reliable.

BARKER, T. B. & SON, McCARTY, R. W.
CRAIBE, F. E. & CO. McDIARMID, S.
CLARKE, C. P. MAHONY, E. J.
COUPE, R. E. MOORE, G. A.
CHRISTIE, WM. PADDOCK, M. V.
McARTHUR, R. D. PARKER BROS.
SMITH, A. C. & CO.

FOR HOUSEKEEPERS.

Plated Ware, in great variety; Cutlery, Tin and Japaned Ware, Brass and Iron Hooks, Nails and Tacks, Mixed Paints, Varnish, and large variety of Sundries, required by Housekeepers.

AT THE OLD STAND.

CLARKE, KERR & THORNE, - - 60 and 62 Prince Wm. Street.

CAN THE BABY WALK?

With our Baby Walker they learn quickly; the latest and best, \$3.50, \$4.50 and \$5.50. Some Fancy Tables in oak and other woods—new and handsome designs.