Bonus_____ Melior_____ Optimus_____

Accident Insurance is Good;

Life and Accident Insurance is Better.

A **6** per cent. ENDOWMENT BOND that combines PROTECTION in case of death from any cause, with an ABSOLUTE CER-TAINTY FOR ONE'S OLD AGE, and guarantees should death occur within twentyfive years to pay the face of the Bond WITH MORE THAN ALL THE INSTALMENTS PAID FOR ITS PURCHASE—that sort of contract is *Optimus*.

Carpe diem

EDWARD H. NEEDLES, President. HORATIO S. STEPHENS, Vice-President.

RICHARDS & CO.,

Importers and Manufacturers of

CHEMICAL AND

PHYSICAL

APPARATUS.

Pure Reagents, Chemical Minerals, etc.

No. 24 Whitehall Street,

NEW YORK.

Send address and age to the Penn Mutual Life Insurance Company; 926 Chestnut St., Philadelphia, Pa.

HENRY C. BROWN, Sec'y and Treas. JESSE J. BARKER, Actuary.

MEMORIAL, COMMENCEMENT, EXHIBITION, ANNIVERSARY.

And all FESTIVAL DAY MUSIC can certainly be procured of Ditson Company. Send freely for Lists, Descriptions and advice, Octavo Music.

> We cannot too strongly recommend our Octavo Pleces, 0000 in number. All are most carefully selected, as containing the best Anthems, Glees, Ohoruses, Quartets and Sacred Selections. More expensive to publish than sheet music, we still sell them for the low price of 5 and 10 cents each.

School Teachers

will find numerous Concert and Exhibition Songs in our well made School Song Collections, of which some of the newest are "United Voices," (50 cts., \$4.80 doz.) "Children's School Song," (35 cts., \$3.60 doz.) "Kindergarten Frimary School Songs," (30 cts., \$3.00 doz.) and "Songs and Games for Little Ones," (\$2.00).

Books for Social Singing.

have many effective Songs and Choruses, as "College Songs," (50 ets.) "War Songs." (50 ets.) "Jubilee and Plantation Songs," (30 ets.) "American Male Choir," (31,) "Temperance Rallving Song," (35 ets.) "Memorial Day Songs and Hymns," (25 ets.)

OLIVER DITSON COMPANY, BOSTON.

C. H. DITSON & CO., 867 Broadway, New York