

little war here, and a little war there, and has the poor workin' man out, and leaves him killed upon the gory battlefield." This was a favourite draw of Timmy's, with which he generally managed to "bring down the house"; but in this instance his audience received the speech in unappreciative silence. Somewhat disconcerted, he resumed, "Pa'son says, 'Save yer money; put it into the Club.' What does pa'son do, I should like to know? Pa'son's a rich man. He can spend and spend, and then when he dies he've got rich relations to look after his children. Let the rich folk come, and put down their money to help us, and then we shall b'lieve that they means what they says. Till they does that I'd have my own Club, and manage it what way I liked best; and if you men hev got the spirit of a mouse that's what you'll do!"

The people glanced uneasily from Timmy to "the pa'son." They had been accustomed to look upon the former as the champion of their rights and of their order, but just now it did not sound quite right.

After a moment's pause Mr. Denman rose. "It is the first time in my life," he said, "that I have ever been called a rich man, and the idea is so strange to me that at first I had nothing to say; still, since I have heard Mr. Brodie speak, I have become convinced that from his point of view he is right, and that by comparison with many of my neighbours here present I am rich; and so, as he wishes to know what rich men do, I will tell him how I manage. I know what my income is, and the first thing is to make a strong resolution to live within it. I set aside one portion for the needs of the household, and I keep another part to return to Him who gave me all. I use another to insure my life—that is my Club: and by keeping it paid up regularly I ensure a certain sum for my wife and children in the event of my death. And another

portion of my income is laid aside in order to educate my children. They are young now; but as years go on expenses in this direction will increase, and so I provide for it in time. I take a pride, and one in which I believe you will all share with me, in feeling that I have done what I could to provide for my family. God has given them to me as very precious gifts, and at the same time He has given me the means of providing for them. Another part of Mr. Brodie's speech to which I wish to refer is that in which he thinks the Government should do something to help all those whose means will not allow them to help themselves to any great extent. It has been a favourite dream of mine that perhaps the time may come when the Government of our country, which I thank God I can say I believe has always the welfare of the labouring classes at heart, may see its way to some great national scheme for helping those in distress, and at the same time helping and encouraging them to help themselves. I don't mean by giving away large sums, and so pauperising the people, and robbing them both of their self-respect and of their incentive to labour, but rather by forming a great combined National Bank and Friendly Society, so that when a man had worked and saved according to his ability, he might have so much more added to his money, and the firm assurance that in his old age and feebleness he should have the wherewithal to keep him from starvation. Then, too, although they have done a great and good work in their day, I would wish to see the workhouses swept off the land, except when, in the form of infirmaries, they would shelter the sick, and those incapable of looking after themselves. For the idle and vicious I would have other places. It may be a dream, but it is one which in one shape or another I pray earnestly may some day be a reality. I have talked of it with my friends.