

of which \$300 was given to missions. The report of the Claremont street mission, which is supported by the congregation, showed that \$602.34 had been expended on the work there conducted. This report was encouraging in every respect. The total membership of the congregation at present is 856. During the past year 101 were received into full communion, 50 on profession of faith, and 48 by certificate. Ten members have died, and 47 removed to other congregations. The names of eleven have been removed from the roll. By permission of the Presbytery the total debt of the church, which amounts to \$17,520.63, has been consolidated at a low rate of interest. The following managers were elected for the ensuing three years:—Messrs. Sylvester, Lowes, Watson, Muirhead, and Binnie.

FERN AVENUE, TORONTO.

The annual meeting of the Fern Avenue Presbyterian church was held on Wednesday evening, January 22nd inst. The pastor Rev. R. C. Tibb, occupied the chair, and Mr. Alex. Lochore acted as secretary. All the reports were of a very encouraging character. The members on the roll have increased by 29 since last year. The congregation contributions were over \$1,000, as compared with \$700 for the previous year. The Ladies' Aid Society raised the substantial sum of \$295, which enabled them to make three payments of interest on the mortgage and still retain a balance. Sixty-eight dollars was subscribed for missions. The new managers elected for the ensuing year were Messrs. Andrew Allan, Geo. Aldred, W. Masson and W. J. Brown.

ST. PAUL'S, TORONTO.

The largest attended and most encouraging annual meeting that has been held by the congregation of St. Paul's church met on Wednesday evening, 22nd inst. The pastor was called to the chair, and reports were submitted from all the organizations. These were very encouraging and showed in every case an advance over 1894. The income for all purposes amounted to \$2,198, or \$560 more than last year. The communion roll stands at 170, a net increase of 12. The contributions for missionary and benevolent objects were over \$250. The services of Miss Jean Caven, as organist, were recognized by presenting her with a handsome music cabinet. The greatest need of the congregation at present is a more favorable location, and it is believed that circumstances will soon be such that this may be attained. The congregation is thoroughly united and hopeful, and decided to do without any support from the augmentation fund after April next. The retiring managers were re-elected.

ST. ANDREWS, SAULT STE. MARIE.

The annual meeting of St. Andrew's Presbyterian church, Sault Ste. Marie, Ont., was held on the 9th inst. The usual reports were presented, all of which were of a very encouraging nature. There are now 175 members on the roll, a net increase of 37 during the year. The managers reported \$30 cash on hand to begin the new year, and \$350 by special subscription towards defraying the mortgage on the church. The ladies of the congregation—mainly through the talent scheme—raised \$125 more for the same object. At this rate the mortgage for \$1200 will soon disappear. This state of affairs reflects great credit on the energy of both pastor and people, especially when it is considered that during the past year the congregation became self-sustaining.

ST. PAUL'S, WINCHESTER.

The annual congregational meeting of St. Paul's, Winchester, was held in the lecture room of the church on Wednesday evening, January 15th. The session reported encouraging advances in all branches of the church's work. The treasurer's report was a pleasant surprise to many. The amount contributed for all purposes was \$10,700, six thousand six hundred and seventy six dollars. The ladies of the Willing Workers Society have been very active during the year, contributing \$2,218. The young ladies' Diligent Band gave \$3,000. The building committee of the new church reported the total cost of building sheds and lot at \$15,500.00. Almost ten thousand dollars has been paid. The third and last payment of the subscrip-

tion is due December 1st, 1896, when this is paid it will leave a debt of about \$2000.00. Hopes are entertained that even this small debt may be covered before the end of the year. The total amount received during the year for church building was \$5,230.46. The Willing Workers Society has already given \$1,929.18 to the building fund. Two years ago the property of the congregation was valued at twenty-three hundred dollars, to-day it is valued at twenty-two thousand \$22,000. The pastor, Rev. D. G. S. Connery, occupied the chair during the evening. The meeting was closed with praise and the benediction.

A Departing Missionary.

A FAREWELL meeting to Mr. R. A. Jaffray, leaving for the South China mission field, was held Wednesday, Jan. 22nd, at St. James' Square church, at which the pastor, Rev. L. H. Jordan, presided. Rev. W. D. Ballantyne also took part in the proceedings, Mr. Jaffray having had an intimate connection with the congregation before he went to New York. After devotional exercises Mr. Jaffray spoke of the necessity of every Christian life being that of a missionary, though that term did not only include such as went out to labour in foreign lands. This was only in obedience to the Scriptural command that men should lay down their lives for their brethren, as they had been ransomed by a similar sacrifice. Mr. Jordan brought the meeting to a close by assuring Mr. Jaffray that he would always have the prayers of himself and his congregation.

SHORTLY after 10 o'clock last Saturday evening a large number of those interested in foreign missions gathered at the Union Station to bid "God-speed" to Mr. Robert A. Jaffray and Mr. George Shields, who were leaving to take up missionary work in China. At 10:30 o'clock they made their departure, followed by the heart-felt wishes of success from their assembled friends. They will board ship for Hong Kong at Tacoma on February 3rd, and after reaching that port will proceed inland about forty miles to Maichu, where they will commence the study of the Chinese language.

Home Mission Fund.

The following reminder has been issued by the Rev. Dr. Cochrane, convener of the committee:—Allow me to remind congregations and Presbyteries that all contributions to the Home Mission Fund should be in the hands of the treasurer by the 15th March. The necessity of having the funds in hand before the Committee meets is still overlooked by many of our congregations. The Committee can only discharge its obligations, according to the money in hand, and congregations neglecting to forward their monies by that date, not only embarrass the committee but prevent the missionaries being paid at the proper time, and possibly with a reduction of the amounts promised. From the state of the funds at the present date, there is great fear, that there will be a large deficit. Many of the congregations, on account of the financial state of the country are unable to give as much as last year, those who are in better circumstances should therefore try and bear heavier burdens. Last year at the date of the committee's meeting there was a deficit of \$18,000. By a very special effort \$10,000 was raised, which enabled the committee with other contributions to meet their liabilities, but this cannot be repeated again.—WILLIAM COCHRANE, Convener Home Mission Committee.

Toronto Bible Training School.

A course of lectures on the Epistle to the Romans will be given by the Rev. Dr. Stuffer, of Crozer Theological Seminary, Chester, Pa., beginning on Wednesday morning, 5th Feb. The lecture will be given in the lecture room of the school of Walnut Road church, beginning each morning at 10.15. He will also lecture to the evening classes on Tuesday and Thursday, giving his first lecture on the evening of the 4th Feb. at eight o'clock. Dr. Stuffer is the author of an able work on the Acts of the Apostles and is one of the best Bible teachers on the continent. A cordial invitation is given to all interested to attend these lectures at either the morning or evening sessions.

Knox College Conversazione.

Preparations for the conversazione to be held in Knox College on the evening of February 7th, are now well under way. The committee in charge is sparing no pains to make it a splendid success. The building as usual will be artistically decorated and lighted up with arc lights, while the programme promises to be *par excellence*. It is hoped the friends of the college will take advantage of this opportunity to become better acquainted with the students, and by their presence manifest their interest in the institution.

Obituary.

Mrs. WANLESS, wife of Mr. John Wanless, jr., the jeweller, died at the residence, 740 Spadina avenue, about midnight on Monday last. Deceased had been ill only since Thursday last, peritonitis being the cause of death. She was a daughter of Rev. Dr. Gregg, of Knox College. Widely known and respected, a prominent worker of Bloor street Presbyterian church, her loss will be keenly felt.

On the 19th December, Mrs Sipprell, eldest daughter of Mr. Robert Logan, Seaford, Ont., a respected and beloved member of St. John's Presbyterian church, St. John, N.B., entered into rest. Her illness was long and painful, but it was borne with wonderful fortitude, cheerfulness, and Christian resignation. She was able to realize the unseen in a remarkably vivid manner and to make all around her feel that to the believer death was indeed gain, because it meant going home to be with Jesus. Her calm confidence and hope were shared by all the members of the family and banished the gloom, which too often, to a degree inconsistent with the Christian's belief, overshadows the house of mourning. The church laments the loss of one who was ready for every good work and most faithful in her attendance upon the means of grace, and her friends will long remember her warm-hearted sympathy and wise counsel. The funeral was conducted, in absence of her pastor, Rev. T. F. Fotheringham, through illness, by Rev. Dr. Bruce, assisted by Rev. Dr. Carey of the Brussels Street Baptist church.

Some of the Objects of Life Insurance Explained.

"Wives of smart men should remind them they can make their lives secure, and departing, leave behind them something solid, something sure."

"An endowment policy is the roof of the house that shelters the family. The owner may creep under it himself, if he lives to pay for it."

"Count that day lost whose low, descending sun finds you with health impaired and no insurance done—not talked about."

"Stick to it as to a motto if you have a life insurance policy. But if you have said you would never insure your life, don't stick to it for a day longer. That's a case where you should lie as speedily as possible. The Recording Angel will forget to put down such lies as that."

"No man can put money to a better use than by investing it in good, sound life insurance." Act at once.

The best thing is always the cheapest, therefore, in selecting a company in which to insure, be careful to ascertain its exact financial position (which can be readily done on reference to the Government Insurance Blue Book), and thus make sure your selection of a company is the best; such a reference would disclose the fact that, in respect to all important essentials, the North American Life Assurance Company stands unexcelled, its ratio of assets to liabilities exceeding that of any other Canadian company.

The year of 1895 was pregnant with success for that progressive Home Company; it was undoubtedly the best year in the Company's history, as will be shown by the report which will be published for distribution after the annual meeting.

N.B.—The last issue of the Monetary Times contains a notice that the "Annual General Meeting of the Company will be held at its Head Office, 23 to 25 King street West, Toronto, on Friday, the 31st inst., at 10.30 a.m.; participating policy-holders are entitled to be present and have one vote for each \$1,000 of insurance held by them in the Company."