

expenses of the very poorest. Some of it also in loans to the poor (alas for poor human nature, little or none of this is ever paid back) !

2nd. THE WORKING SOCIETY. This has already been noticed above.

3rd. THE WORK OF DISTRICT VISITING. We have in St. Paul's a body of district visitors of which any church could be proud. They go to the homes of the poor, bring sunshine and heavenly gleams to dingy tenements, supply the needs of the indigent, comfort the mourning, console the dying, and tell many of the Blessed Comforter. They are invaluable assistants to the clergy to whom they report, cases of sickness and want. There are about 20 now in regular service, and the Band of Visitors meets once a month in the Vestry.

One of the happiest of our charitable works is the Christmas surprise. On the day next before Christmas these good ladies waited in the Argyle Hall to receive the gifts for the poor. In they came in right royal profusion. Turkey, geese, fowl, beef, meat-pies ; puddings, pies, cakes, buns, mince-pies, bread ; grapes, apples, jellies, bananas, oranges, nuts ; clothes of all sorts, caps, capes, muffs, comforters, wraps, coats, cloaks, gloves, mitts, men's clothes, girls clothes, boys clothes ; toys of all sorts and conditions, new, old, whole and decrepit. Then by judicious hands these good gifts were all separated into baskets, and carried to the homes of the needy poor to remind them of God's great gift of love. They did not come and get them. They were taken to them as a Christmas surprise. Besides the organized works of benevolence, I know much is done by our people in a quiet way of which we cannot speak here.