

emphasize the clause which says: "We also engage to maintain family and secret devotion; to religiously educate our children; to seek the salvation of our kindred and acquaintances." It could be shown that there is nothing in such an engagement beyond what is binding upon every Christian man or woman by reason of their faith in Christ. We must endeavor more and more to show what is involved in being a member of a church. Probably most could be done by impressing upon heads of households individually the desirability of family worship, laying before them plainly what is required of them and showing the blessedness accruing from the fulfilment of such a requirement. But example is better than precept. Let those of us who are sensible of our duty be sedulous in the performance of it. Whoever may come to our homes, or whatever may occur, let us never dispense with family devotions. By thus resolutely adhering to what is right we shall exert an influence for good upon those about us, and our children shall arise and call us blessed. And even if some of our dear ones wander far from the scenes of childhood they may still be followed by the hallowed memories of early days and have to say as one has done:

"How painfully pleasing the fond recollection
Of youthful connections and innocent joy,
When blessed with parental advice and affection,
Surrounded with mercies and peace from on high.
I still view the chairs of my father and mother,
The seats of their offspring arranged on each hand,
And that richest of books which excelled every other
The Family Bible, which lay on the stand.
The Bible, the volume of God's inspiration,
At morning and evening could yield us delight,
And the prayer of our sire was a sweet invocation
For mercy by day and for safety by night,
Our hymns of thanksgivings with harmony swelling,
All warm from the hearts of the family band,
Half raised us from earth to that rapturous dwelling
Described in the Bible that lay on the stand.
Ye scenes of tranquility long have we parted,
My hopes almost gone and my parents no more,
In sorrow and sadness I live broken hearted;
And wander unknown on a far distant shore.
Yet how can I doubt a dear Saviour's protection
Forgetful of gifts from His bountiful hand!
Oh! let me with patience receive His correction,
And think of the Bible that lay on the stand."

Comparative Cost of Living in India and Canada.

In view of the feeling entertained by some of our brethren that the salaries paid to our missionaries in India should be still further reduced, our missionaries were requested to furnish us with a statement of the comparative cost of living in India and Canada. The following statement signed by all our male missionaries now on the field has been received. We commend it to a careful consideration of those who have thought that a further reduction could with justice be made.

"Some of the supporters of this Mission have lately been disturbed by a comparison that has been made between the cost of living in India and Canada, the comparison being altogether in favor of India as a cheap country to live in. In examining this matter we take it for granted that the style of living should be as nearly as possible the same in both countries, that is the same degree of comfort and healthfulness should be aimed at.

HOUSEKEEPING.

Let us look first at necessary articles of food. Meat is usually cheaper here. Beef is even cheaper than mutton, but can be obtained only in the larger stations. At some places even mutton has not been obtainable except by killing a sheep for one's own use. Fowls are nearly always to be had, and are cheap compared with fowls in Canada. But beef, mutton and fowls are usually inferior to the Canadian article. For this reason and also for variety's sake we often fall back on tinned meats. During an inquiry on the cost of living in India conducted by the Wesleyan Missionary Society some years ago, a lady gave it as her opinion that one pound of English meat is worth three pounds of Indian meat. See The Missionary Controversy, 1890, p. 152.

Vegetables, such as they are, are also cheap. An old English doctor once remarked, "Native vegetables! I call them native weeds." While this remark is too sweeping, it is true that native vegetables as a rule are very inferior to Canadian vegetables. Potatoes, grown in Northern India and also at Bangalore, are usually sold in Cocanada at from 60 to 90 cents a maund of 24 lbs., but often they are not to be had. Fresh vegetables can be obtained from Bangalore. As this town is about 600 miles from Samulkotta the expense is considerable, and during some months of the year the two days' journey in the heat is hard on the vegetables. Hence we often use canned vegetables.

Fruits of many kinds grow here, but very few of them can be stewed or cooked in any way. Bananas and oranges are to some of us the most useful fruits. But these have become almost as cheap in Canada as they are here. For a short season mangoes are to be had, but they are not cheap and moreover, they do not agree with everyone. Guavas are used chiefly for making jelly. It need hardly be said that we miss greatly, first of all, the apples of our native land; then the small fruits of summer, and the pears, peaches, and grapes, of autumn. To partly make up for these we use evaporated fruits—apples, peaches, berries, cherries, etc., and also canned fruits. These, like the canned vegetables and meats, are just about twice as dear in Madras as in Canada. Even when a supply is obtained from home, freight and customs, etc., add about fifty per cent. to the Canadian prices.

Milk and butter are two of the most necessary articles

of diet. Milk is sold at six cents a quart, and is much inferior to Canadian milk. Butter must be bought in tins, unless one keeps cows and makes it. The best imported butter costs about 40 cents a pound, while that made in Bangalore and Bombay costs 32 cents.

Eggs appear to be very cheap here in some places; that is four cents a dozen, but sometimes they are six cents. When it is stated that eggs here are about one-third the size of Canadian eggs, they do not appear so cheap.

Bread can be bought at some of our stations, but at others it is not available. If made by the cook, toddy must be bought from the toddy-shop. On the other hand if the bread is not made at home a man must be sent twenty, thirty, or forty miles for it. He brings a week's supply—sometimes good, sometimes sour, sometimes heavy. His expenses must be added to the price of the bread. The ordinary price is 4 cents for a pound loaf, but the bread is not substantial.

We cannot buy biscuits, tapioca, barley and oatmeal loose by the pound, but must buy them tinned and at prices very much higher than in Canada. Vinegar also is always sold by the bottle.

Sugar, though produced in the country, is no cheaper than in Canada. Australian flour is sold at about 6 cents a pound. The cheapest kind of tinned biscuits costs 20 cents per pound; oatmeal 9 cents; jam of various kinds 12 to 18 cents; tapioca 10 cents; barley 10 cents.

A quart bottle of vinegar costs from 15 to 18 cents. The deterioration of crockery, glassware, knives, forks and spoons should be mentioned. The ignorance and carelessness of servants accounts for most of this, but the climate is very hard on anything that can rust. Then there is the expense of servants, an absolute necessity in a tropical country. This comes to \$14 or \$15 a month. And if there are children an ayah must be kept at a cost of \$3 more. A conveyance of some kind is also very desirable. There are roads that are either dusty or muddy, but there are no side-walks, even in Cocanada, and in most places the roads near the villages are crowded with cattle in the evening. A man may get considerable exercise and change of scene on tour, but what of his wife? If there are children a carriage and pony of some sort are more necessary still. The upkeep of a very modest conveyance amounts to from \$5 to \$7 a month.

It is true that fuel is required only for cooking; but to keep cool it is sometimes necessary to have not only punkah-pullers but also a coolie to pour water on a mat hung in an open doorway where the hot wind strikes. The punkah-pullers cost about \$25 a year, apart from the coolies who pour water on the mat.

Before passing on to other items of expense, we might state here that Mr. and Mrs. Davis found from actual experience that housekeeping, apart from rent, cost in Canada three-fifths of what it cost them during their first term in India.

Mr. J. R. Stillwell stated that his experience showed that \$800 will go as far in Canada as \$1200 in India.

CLOTHING.

Heavy clothing is not needed on the plains of India, and the lighter material worn here is cheaper. But it must be remembered that one perspires most of the time from March 1st till October 31st, and perspiration rots clothing. Further, where one suit of clothes would be worn day after day in Canada, we need enough suits to allow for a fresh one every two or three days. Then constant soiling means constant washing, and the Indian washerman has a reputation for knocking one's clothes to pieces on his stone. Clothing, like light summer clothing in Canada, when required, must be ordered from Madras or some other large place and is as expensive as the same kind in Canada. It is needed in the cool season to some extent, and is indispensable if a stay is made on the Hills. Attention, too, should be paid to the fact that the clothing we bring to India looks very antiquated after a term of seven or eight years, during which it has been kept carefully in a trunk. Even thus protected it sometimes becomes quite mouldy in the rainy season. The journey to Canada usually necessitates a large outlay on clothing for the family, and this at a time when no salary is allowed during the six weeks or two months spent on the way.

It might be added that the lady missionaries who tour in the villages find their work hard on their clothes, necessitating very frequent changes and the consequent wear and tear of washing.

BOOKS, MAGAZINES, NEWSPAPERS AND POSTAGE.

Shut off as we are from intercourse with other men, we need good libraries of our own. There is very little chance of seeing new books unless some one of our number orders them. And they must be sent to us from Bombay or some other large city unless they come from beyond the seas. Not only is the price comparatively high, but postage must be added to it. Reference is made elsewhere to the harm done by mould and insects. To make up for the lack of the society of our fellow-countrymen we need to see not only books but also magazines and newspapers. It is easy to reckon how much dearer home papers are to us than to people in Canada. The postage, though only half what it was, is 52 cents a year on a paper like the Baptist, and \$1.04 on the Montreal Witness; so that we not only need more papers and magazines, but have to pay more for them. Then as to the daily papers here, although a reduction is allowed to missionaries, we cannot afford to take a regular daily, but take a tri weekly. Even this costs \$7 a year, a price that compares very unfavorably with that of the Toronto Evening Globe which is \$3.

The postage on letters to Canada is to be reduced on Christmas day, but for a long time past it has been 2½ annas or five cents. This is an item that most people in the home-land are not burdened with to any great extent. One's correspondence in India, too, is usually more extensive than at home, there is so little fellowship with fellow-workers in any other way. Then all one's purchases of books or European goods call for correspondence with Bombay or Madras or some other large place.

HEALTH.

Many missionaries simply wilt in the great heat of the hot season, and probably most of us feel used up when we get through it. Hence it is necessary in some cases and very desirable in others to go to the Hills for the hottest months. This involves a long railway journey

and greatly increased expenditure during the time of residence on the Hills. Many of the missionaries seek to keep down expenses by travelling third class on the railway. A third class compartment has two wooden seats opposite each other without any upholstery, and there is no lavatory accommodation.

Some doctors have attended missionaries and refused payment, but this is not usually the case. As a rule the fees charged are very high compared with ordinary fees in Canada. The regular fee is ten rupees or \$3 for a visit, but sometimes we are charged only half that rate.

Dentistry is a most expensive business. The charge is fully three times what it is in Canada. Not only so, but a visit has to be arranged to Madras or some other such place to have it done at all. One family recently had a bill of \$70. Ordinary charges are as follows: Filling a tooth with amalgam Rs. 10 (over \$3); putting on a crown Rs. 30 (\$10).

INSURANCE.

While it is very desirable for every man to make some provision for the future, it does not need much discernment to see that the missionary in India is discounting the future much more than the worker in Canada usually does. His health is more likely to break down, and he runs the chance of being looked upon as an old fossil if he ventures to apply for a church in Canada. What church wants the wreck of a constitution left from the storms of India? Or the missionary may be carried off by cholera or some other one of the plagues of India, and then what of his family?

INCOME TAX.

The Government of India levies an income tax at the rate of 2½ per cent. It has been decided that this should be collected on the total income arising in India, whether it ever comes to this country or not. So even those who have children in Canada have the privilege of paying 2½ per cent. on their full salary to the Government here.

LOSS CAUSED BY THE CLIMATE AND INSECTS.

The intense dry heat of the hot season, and the damp heat of the rainy season, are very trying on all kinds of leather and rubber goods. In the latter season mould sometimes forms on one's boots in a day. Insects are very destructive. A valise left on the floor over night was found eaten by white ants in the morning. These incessant workers have to be guarded against constantly. Crickets and other insects, and even ants eat holes in clothing. Those who travel by boat suffer from the ravages of cockroaches, which sometimes ruin either books or boots that happen to be left exposed. Books suffer in homes also, unless kept in a book-case with glass doors, and even then there is a danger of mould in the rainy season. Without going into further particulars, one can safely say that the loss caused here by the climate and insects, etc., is an item quite unknown in Canada.

KEEPING CHILDREN AT HOME.

During his first term the missionary does not have the expense of keeping his children in Canada, but most men have that added expense during the second term, and many can testify what a serious drain it is. Many extra expenses are incurred too by breaking up housekeeping in India and undertaking it in Canada only to break up again in the course of a year or eighteen months.

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Oct. 31st, '98.

We have received statements also from Bro. Brown and Bro. Walker, who are at home, which are in substantial agreement with the above.

Bro. Brown refers to the demands made on one's charity in India as follows: "Some afternoon you see four or five men straggling into the compound. As they draw near you see that they are Christians from a village twenty miles away—good, faithful Christians, too—noted for their generosity and faithfulness to the Lord in times of suffering and trial. You can see that they are weak and exhausted. They tell you that they and their wives and children are starving, that they can get no work and the crops are poor. How did they travel so far? They walk half a mile and then rest, and then go on again until they reach you. Of course you feed them and give them some money, telling them to hurry home to their starving wives and children. So the money constantly goes until in a year a large sum has been spent either in feeding the hungry or supplying medicine to the sick."

ADVANTAGE IN EXCHANGE.

Much is made of this by the critics of mission. A word of explanation. The silver rupee is the standard coin and is the basis of commercial calculations and transactions in India. As silver rises or falls in price there will be a rise or fall in the number of rupees a hundred dollars sent to India will buy: Twenty-five years ago the 100 would buy about 210 rupees, to-day about 300. In June, 1895, it would buy 375. It is claimed that this increase in the number of rupees 100 will purchase, gives a very great financial advantage to the missionary, and so it would be if the rupee's power in the purchase of commodities remained the same [This of course has no bearing on the statements of the document above, for the expense is stated not in rupees but in dollars and cents.] Bro. Walker says on this subject, "It is a general rule that purchasing power has a tendency to follow exchange value up and down. The rise in prices when rupees are plentiful follows almost at once and to a corresponding extent, but does not extend to all items of expense in the missionary's living." As exceptions he gives servants' wages, and certain native commodities. He goes on to say, "On the other hand, when the exchange value of the rupees changes, that is when more cents must be given for a rupee, the prices of commodities do not drop as quickly nor do they generally reach the lower figure from which they rise again. On the whole the almost unanimous testimony in India is that the purchasing power of the rupee is ever decreasing. I obtained this testimony about four and a half years ago in correspondence with sixty missionaries representing about twenty-seven missionary societies in India. One hundred rupees will not provide as much in India to-day as it did say five or six years ago."—(A. F. McDIARMID, in the Canadian Baptist.