

clear away the mists obstructing the spiritual vision. In the evening, the discourse hinged on the value of resolution in Christian life. Both sermons were intensely practical, and we may add that the preacher has the physical adjuncts of a commanding presence and sonorous voice. The hearers listened with deep and undivided attention. The special song services by the choir were well rendered and showed the results of careful preparation. We might add, says a local journal, that considerable credit is due to Prof. Welsh, who has been in charge of the choir for some time past. The tea-meeting at St. Andrews, Monday night, was very enjoyable, the ladies ministering most assiduously to the wants of the guests, as well as the intellectual part, with our youthful jurist, Mr. J. G. Kerr, of Chalmers, and Dr. Hunter, of Toronto, and his brother of Ridgetown for speakers, relieved by the music of the talented choir, caused all the audience to leave highly delighted.

KNOX COLLEGE ALUMNI.

The Alumni of Knox College, in accordance with the arrangements made, celebrated the twenty-fifth year of Principal Caven's connection with Knox College. The president of the Association, Rev. John Somerville, B.D., Owen Sound, occupied the chair. On the platform were Dr. Wardrope, Moderator of the General Assembly, Hon. G. W. Ross, Principal Caven, Drs. Gregg, MacLaren, Proudfoot, W. Mortimer Clark and J. W. L. Forster. There was a large attendance of members of the Association and also a large representation from the various city Churches.

Rev. John Ballantyne, B. A., of London South, delivered a stirring address on "The Needs of the Ministry."

Mr. Somerville made a few excellent remarks on the great progress Knox College had made under the management of Principal Caven. He expressed his pleasure at presenting the portrait to Mr. W. Mortimer Clark, head of the Managing Board. He then read the following address:—

To William Mortimer Clark, Esq., Q.C., Chairman of the Board of Management of Knox College:

DEAR SIR,—The alumni of Knox College have deemed it a fitting thing to mark in some permanent way the completion by Dr. William Caven of twenty-five years' efficient and honourable service as professor and principal of the College. We believe him to be in a very special degree a model principal. We would that this oil painting that is about to be unveiled and presented to the College Board could reveal as truly the mental and spiritual characteristics of the man as it does the physical features. Were it able to do so, there would appear on the canvas the imprint of exact scholarship, keen discrimination, a conscientiousness which is essentially fair to friend and opponent, a spirit patient and hopeful with the dull and stimulating to the eager, a mind keenly alive to all the forces, national and ecclesiastical, which are making the history of our country; a friend who is a safe guide amid the conflicting and contending elements of this restless age. We are all well aware, however, that a painting on canvas, however faithful to and worthy of the subject it may be, is at best but a poor representation of one whose work and influence have been with the hearts of men. We shall see how faithfully and how grandly Mr. Forster has put the shadow of flesh and blood on the canvas, but to the hearts and the lives and labours of the students who leave these halls we must look for the imprint of those spiritual elements which make the man and the teacher.

For twenty-five years Principal Caven has been infusing his own spirit into his students, and we all rejoice in the fact that it is a spirit which derives its light and power from the spirit of the Master. As we present this work to the board we lift up our hearts in gratitude to the "Giver of every good and perfect gift" for His gift of Principal Caven to the College and to the Church. In the name of the Alumni Association of Knox College I ask you to accept this oil painting as a faint expression of the love we cherish for him and of the cordial feeling we have for our alma mater, and we would fain hope that the association may have an opportunity of doing a far more worthy thing to mark the jubilee of our esteemed principal, and that you may then be chairman of the Board of Management to receive their gift. On behalf of the Alumni Association of Knox College.

JOHN SOMERVILLE, President.

The curtain that covered the portrait in its place behind the president's chair was then drawn aside, and as the face of the respected principal looked out in lifelike outline and natural kindly expression from the canvas, there was a continuous round of applause from the audience, lasting several minutes. The portrait is by J. W. L. Forster, and really deserves, as a work of art, all the flattering comments passed upon it by the speakers. With true artistic power Mr. Forster has caught that peculiar expression of Principal Caven's features when that keen intellectual power and kindly feeling, acknowledged by all who know him, are momentarily reflected in his countenance. The colouring is rich and exuberant. In detail the figure is three-quarter length, in a sitting posture, occupying the professorial chair, and wearing the Geneva gown and D.D. hood.

Mr. W. Mortimer Clark made a fitting reply, thanking the Alumni Association on behalf of the Board of Management. The portrait, he said, would continue to occupy a prominent place on the walls of the College, and would always be a hearty reminder of the works of the principal. He drew an imaginary picture of the student of the future walking through the halls and seeing in the features on the canvas the many qualities that have been recorded as the gifts possessed by Principal Caven.

Principal Caven neatly, and in a most genial mood, responded. The far too kind and generous things he said that had been said about him were oppressive as well as kind. So much had been said about the likeness that he felt it should speak for him and he should not be expected to say anything.

An operation that he had somewhat dreaded—that of sitting for his portrait—had proved quite pleasant after all. Mr. Forster not only had the power of bringing out in a man the noble and striking quality that he possessed, but also the quality that he wished him to possess. In looking back over his twenty-five years' connection with the College he could see the great changes that had taken place. He felt that he stood alone as a link between the present and the Knox College of the past, but Dr. Burns, Dr. Willis and Prof. Young, all his colleagues in whose footsteps he was pleased to follow, were gone, and he was standing, as it were, alone. The speaker closed with an allusion to the harmonious relations that had always existed between himself and the Managing Board.

Rev. T. Wardrope, D.D., Moderator of the General Assembly, brought the programme to a close with an address on "The Claims of the College on the Church." He set forth, with eloquence and argument, the great service rendered by the College in all departments of Church work—in resisting the tide of infidelity, in filling the mission fields and in supplying active workers in the propagation of Christian doctrine everywhere.

Shortly after the ceremonies in connection with the opening of the College were concluded, the Alumni Association met and re-elected the following officers for the ensuing year: Rev. John Somerville, Owen Sound, president; Rev. G. Freeman, Toronto, vice-president; Rev. W. A. J. Martin, Toronto, secretary treasurer; Rev. W. Burns, Toronto, missionary treasurer; Revs. W. G. Wallace, Toronto, R. Pettigrew, Glen Morris, John Mutch, Toronto, R. Haddow, Milton, S. H. Eastman, Oshawa, D. M. Buchanan, Georgetown, and Mr. John McNair, Toronto, Committee. Some business matters were also attended to, and at half-past six o'clock the annual supper and reunion of the Association were held in the dining-hall of the College.

PRESBYTERIAN COLLEGE, MONTREAL.

There was a large attendance of theological students in the Convocation Hall of the Presbyterian College last week to hear the opening lecture of the session of 1891-92, given by the Rev. Professor Scrimger. In the hall were also to be seen a fair sprinkling of ladies and many citizens. Principal MacVicar occupied the chair, and on the platform sat Professor Campbell, Professor Cousinrat, Rev. Mr. Bennett, pastor of Taylor Church; Rev. A. J. Mowat, of Erskine Church; Rev. J. Nichols, St. Marks, and Rev. D. McEachran, of Vankleek Hill. Other clergymen present were the Rev. Dr. Wells, the Rev. Dr. Mackay and the Rev. James Fleck. After the devotional exercises the chairman called upon the speaker of the evening, Professor Scrimger, who delivered an address on "Christian Experience and its Relation to Theology."

The lecturer began by disclaiming any intention of treating the subject polemically, preferring to present the truth as the best means of dislodging error. Proceeding to discuss the nature of experience, he said all religions aimed at practical effects, and, therefore, their adherents were supposed to have some experience. But this was expressly true of Christianity, which was a pre-eminently spiritual religion, seeking to reach the heart. Any mere conformity to ritual or to a conventional morality of an outward character was not Christian experience. Equally spurious was any mere excitement or religious partisanship. It was not easy to define scientifically what the genuine was, but from an induction of cases described in the Bible and in religious literature three elements were essential: First, a consistent preference for good at all costs; second, a consciousness of Divine help in holding fast to this preference and in maintaining a right character; third, a sense of the nearness and friendliness of God. Regeneration was necessary, but many truly regenerated had no knowledge of the time or nature of the change through which they had passed. This experience made the most important distinction among men that existed, compared with which all others dwindled into insignificance. Coming to the relation of this experience to theology, the lecturer pointed out that it was this practical side of religion which lent the main interest to theology. It also furnished one of the sources of theology, not in the sense of giving any information not contained in the Bible, but in the sense that every man's experience or the want of it was reflected in the conclusions which he drew from the Bible. Every man had a bias either in one direction or another. Those who boasted most loudly of being free from it were commonly the worst sinners in this respect. It followed that a genuine Christian experience was a necessary qualification of a theologian. The improvement of theology would come from a deeper spiritual life as much as from learning. Experience also did much to correct the errors of exegesis and theological systems. It did not prevent them, but neutralized them and sometimes caused erroneous elements to be sloughed off from prevailing systems. This was largely the nature of the Reformation movement in the sixteenth century. It had also modified both predestinarianism and Arminianism. Another direction in which Christian experience bore on theology was in practically fixing the Canon. There was no cut and dry principle for distinguishing inspired Scripture. The distinction had been made by the consensus of successive generations of spiritually minded believers. Councils had never succeeded in settling anything not already settled by the feeling of the true people of God. Finally, Christian experience was the strongest evidence of the truth of Christianity, not simply to those who possessed it, but to others. The testimony of genuine Christians as to their own experience was as credible as any other testimony as to facts, and was the strongest ground on which we could appeal to men everywhere to try the Gospel as the remedy for sin. The lecturer concluded by urging that larger use should be made of it in the pulpit and in personal dealing with souls.

At the conclusion of the address Principal Mac-

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Vicar announced that an addition of over 300 volumes had been made to the library during the past six months. Of these 172 volumes on Modern Theology had been purchased by Mr. David Morrice, whose absence from the city at the present time he much regretted. Mr. Peter Redpath had also presented 125 volumes, works of the Reformers of the sixteenth century, as well as more modern writers. These were not the first instances of the princely liberality of these gentlemen. Other friends had contributed the remaining numbers. Twenty-two new students had been added to the College roll this session. Four others had been present, but were obliged to return to their homes. The total number of students in attendance is much larger than during any previous session, and he firmly believed that this will only prove the case in future sessions, a constantly-increasing attendance. Yet with the increase it was impossible at present to overtake the work of Presbyterianism in Canada, not to speak of the mission field. Out of the 1,200 students now in connection with McGill University, the Presbyterian College claims 100, and although that is not enough, still the limited accommodation within their college is inadequate, and twenty or thirty of them are forced to find homes in the city. The efforts of Mr. D. L. McRae, the financial agent of the College, were proving very successful in increasing the endowment fund, and it was hoped that soon they would be so much better equipped as to furnish the necessary accommodation.

In referring to the affiliation of the Presbyterian College with McGill University, he said that he rejoiced in the advancing progress of the Faculty of Arts and of all the departments of McGill University. The affiliation was proving a most advantageous one connected as the College now was with one of the oldest and best in the whole continent of America.

THE piano recital by Mr. F. Boscovitz in the Toronto College of Music on the evening of Thursday last afforded a rare treat to all lovers of music who had the opportunity of being present. The exquisite touch of the master hand held the unflinching interest of the audience. It is questionable if his master, Chopin, ever had an abler exponent than is found in his pupil, Mr. Boscovitz. The entire programme was most satisfactory, the vocal efforts of Mme. de Chadenedes and Mr. E. W. Schuch included.



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GOVERNMENT BLUE BOOK ON INSURANCE.

The Superintendent of Insurance for the Dominion has just published his report for the year ending December 31, 1890, and from it authentic information can be obtained regarding the business of insurance as carried on by the various companies operating here. Of the total insurances effected during the year, more than one-half was secured by the Canadian companies, while the British and American companies obtained the remainder. This speaks volumes for the enterprise and popularity of our home institutions, among which may be specially mentioned the North American Life Assurance Company, of this city, of which the veteran ex-Premier, the Hon. Alexander Mackenzie, M.P., is President.

Examining more particularly this Company's statement, as verified by the Government Superintendent, we find that its assets amount to \$1,034,325.04; consisting of first mortgages, chiefly on city property, bonds, debentures, etc.; the policies in force exceed over ten millions of dollars, and the surplus on policy-holder's account, over and above liabilities, \$187,149.04.

An interesting feature in connection with this financial statement is that the interest received in cash on the Company's investments exceeds the death losses for the year by several thousand dollars. A leading journal, *The Insurance and Finance Chronicle*, of Montreal, in referring to the average rate of interest realized by the life companies last year, shows that, with one exception, the North American realized a higher rate of interest than any other Canadian, American or British Company. To anyone acquainted with the business, this fact must indicate that the Company has been built up on a solid foundation, and that the management is in skilled hands.

The work accomplished this year is, we understand, considerably in advance of that done during the first nine months of 1891. With plans of insurance devised to meet the wants of intending insurers, whereby investment and insurance are combined, with a policy contract as liberal in its conditions as consistency dictates, and having financial strength which is not excelled by that of any other company, the North American Life commends itself as a safe and reliable institution to those seeking the beneficent protection of life insurance.

The charter granted by Parliament to this Company gives it the power to grant and sell annuities, which is a method of securing an income to those in middle life and old age that has been found specially acceptable. The instalments are payable at the option of the annuitant—that is, either annually, half-yearly or quarterly, and what is an important point, they are always paid promptly on the day upon which they fall due.

An annuity has also these special features: That it is for a definite sum, and is always for a much larger amount than could be obtained from any ordinary mode of investing money. It is a well-known fact that the income derived from stocks, bonds, mortgages, etc., is not always payable as promptly as might be desired, neither is it at all times a settled quantity, thus frequently causing much inconvenience and annoyance. While stocks, bonds and real estate may fluctuate and depreciate in value, an annuity granted by such a strong institution as the North American, cannot, as it is a definite contract to pay a fixed sum at stated periods,