

shoulders of their offending, and it ill becomes the professed well wishers of Canada to seek to place a barrier between these youths and Canada's fertile acres awaiting only the touch of such willing workers to become a source of wealth to the country; and it ill becomes professed humanitarians and Christians to strive by voice and pen to keep back these youths from earning an honest living in a land where there is room for a thousand times their number.

It is not the sympathy-engendering atmosphere of the "clouds," or a mere matter of "sentiment," that calls for the cessation of such unwise, unpatriotic, and un-Christlike work, but the dictates of common sense, common justice and common humanity brought to bear upon the "hard facts" as they actually exist.

Our readers cannot fail to have noticed what a large contingent of married men our ranks contain. Many of those who came out as boys ten or twelve years ago are now ensconced in little homes of their own with a family of little ones growing up around them. Never a month passes without bringing news of an addition to the second generation of Dr. Barnardo's young people in some part of Canada; and we hear every few days of a marriage taking place in our large family—strong presumptive evidence of several years spent in steady, enduring perseverance. To use a phrase much favoured by political orators, when our friends assume the responsibilities of matrimony they have "a stake in the country," which binds them to the country and quickens their interest in the welfare of the country no less than "a stake" which is represented by money invested in land or other property. They can no longer put on their hats and say: "Here I am, free to go where I will: all my possessions and all my cares are in my pocket."

The welfare of their children and their children's children requires that they do all that they can to advance the interests of the country of which they are responsible citizens; and by steadily pursuing a life of honesty and industry a man is serving the best interests of his family and of his country. A man who wilfully, or through culpable carelessness, omits to provide for his family during his lifetime, not only sins against those for whose existence he is responsible, but is guilty of an offence against the country at large, of which the country takes cognizance and punishes him; but there is no earthly punishment for the man who dies with no provision made for the maintenance of his family. The punishment then falls upon the wife and little ones left to the cold charity of strangers, more or less unsympathetic.

This provision for wife and little ones, should death overtake the bread-winner, is one of the responsibilities and duties of a married man, no matter what his position in life may be, to which we wish to draw the attention of all our friends who are married or who contemplate marriage.

Even if we could believe that any true man would be content to leave the maintenance of his family to "relatives," few of our boys have "relatives" in this country; and what bitter misery, hardship and wrenching of heart-strings, over and above the grief of natural affection, too often follows the demise of a husband and father who was not insured, some of our lads at least know full well.

In these days it is very difficult for a man to save, even in a long life, sufficient out of his yearly earnings to keep his family in anything

like the comfort they had enjoyed while he was with them. And should he be cut off while still a young man, the plight of his family is indeed pitiable. Those whom he loved and cherished, and to supply whose wants was his life task and his joy, are left, not only fatherless, but homeless and breadless—unless he have guarded against such a catastrophe by insuring his life. And there is no excuse for not insuring. We say unhesitatingly that if a man "can't afford" to insure he "can't afford," and has no right, to get married. And this "can't afford" is the reason so many men advance for risking the peace and happiness of their family, at the same time spending in trifles during the year more than would ensure the continuance of the home and some measure of comfort for their dear ones should the latter be bereft of their natural protector.

Those living in Canada are exceptionally favoured in the number of fraternal and other organizations, founded and conducted on sound business bases, offering facilities for insurance in a manner which does not make the payment of premiums a heavy burden, and which yet arouses no uneasiness as to the realization of the sum for which a policy is taken.

There are some societies which it would be wise to leave alone, but there are a large number, the personnel of whose directorate, and whose records for many years are a guarantee of safety and security for the insured. We have just received a copy of the *Sons of England Record*, the monthly organ of a society of the class to which we have last referred; and one or two paragraphs in the *Record* attracted our attention as being likely to help us to carry conviction to the hearts and minds of our friends on a question which should be of considerable interest to them, especially, as we have already said, to our married men and to our would-be benedicts, whether Englishmen and eligible for membership in the S. O. E. B. S. or not. The observations in the *Record* are universal in their application; they include all similar societies of equal soundness in management and foundation.

"Sixty-seven cents a month for \$1,000! A fraction over a penny a day the year round. . . . For goodness' sake stop that 'I can't afford it'! If you will think a minute, you know perfectly well you have wasted enough money this week already to pay a month's premium on a \$1,000 policy. . . . There are millions in it for the lucky man who happens to strike a rich vein at the gold mines, but he will be one in ten thousand. There are hundreds in it for the family of every brother who takes out an insurance policy. It's not a case of hit or miss; these are all prizes and no blanks. . . . When you go for good. . . those you leave behind will want three meals a day just the same."

"This has been a heavy year for sickness among our brethren. During the first half of the year ending June 30 benefits had been paid for 25,253 days of sickness, the total amount distributed being \$11,351.69. What an eloquent tale of suffering relieved and anxious cares lightened these figures tell. Isn't it worth some small sacrifice to make provision like this against the day of adversity?"

As not one of our friends knows how soon the day of adversity, of sickness, or of death, may overtake him, we most earnestly trust that all those at least who have others dependent upon them will avail themselves of the opportunities that abound to make such provision that their sickness or their death shall not mean poverty and distress for their wives and little ones.

We wish to remind our readers that the January number will appear about the middle of December, and we hope our friends will help us to make this number a seasonable one. They will learn how to do this by reading what appears on page 3.



We hear of a change of address of James Clayton's employer, our friend's post office now being Brown's Corners. James left England in April, '86, and for some time has been hammering out a living on the anvil, and he is, we hear, a first class blacksmith, strong and in good health.

Thomas Harley is another '86 boy, who has also abandoned the plough. He is living in Hamilton, where he conducts a laundry which brings plenty of grist to the mill of our friend, who employs ten hands. Thomas is married and is the proud father of a little girl whose portrait we should have much pleasure in here reproducing were one in our possession. We do not appear to be so fortunate, however, as Miss Code is securing portraits of the second generation. We shall have to issue an appeal to the wives of our married friends to help us to fill our family portrait gallery.

Walter J. Warren (April, '88) writes us from Restigouche, P.Q. (the favourite haunt of salmon fishers), that he is "well and getting on alright." We have been able to take Walter's measure during the eight years he has been with us in Canada, and we have not the slightest doubt that he always will "get on alright," and make a good name for himself wherever he goes.

Mr. Griffith, recently paid a visit to Innisville, and among those upon whom he called was Edward Ventress, June, '89, who, we learn, still keeps up his reputation as a first-class farm-hand, his wages being \$16 a month and "all found."

There seems to have been quite a deluge of news recently pertaining to our old friends of the "80s." Of an imposing pile of reports and notes in front of us the greater number refer to "boys" who have entered "man's estate," and who are naturally directors of their own affairs. We are none the less glad to hear of and from these old friends, especially as the accounts that reach us are of the most encouraging character.

Wm. C. Taylor (June, '86) is working at Newboro, and "is in good health and doing well."

David Stevens (April, '86) is still with Mr. Wesley de Wolfe, of Portland, where he has been from the first, and "bears an excellent character, is very steady, and saves his money."

Frederick Hammond (April, '86) is back with his former employer at Athens. He is receiving wood wages, is an excellent worker and bears a splendid reputation in the neighbourhood. We also learn that a framed portrait of Dr. Barnardo occupies a place of honour in the house of Frederick's employer.