

Correspondence.

Editor PRESBYTERIAN REVIEW :

Sir,—In answer to inquiries, let me say that the deficit in the Home Mission Fund is due to a falling off in revenue (chiefly in the contributions of congregations, and in donations) and to extension of work. From 1890 to 1894 the number of missions increased 23 per cent. while the revenue from congregations, in the same time, increased only 10 per cent; and the revenue for 1895 is considerably behind that of 1894 at this date. In a new country, church extension seems to be a matter of necessity. With immigrants continually arriving and settlements extending with the exploration of districts settled for years and without service of any kind, it would seem wrong to the people, to the Church, and to the country to call a halt in extending; besides, when foreigners of different nationalities are applying to us for help and offering to become identified with us in Christian work, to refuse to listen to them would surely be most unwise. The Church confined herself too closely to her own children in the East, and to-day she is weaker because of it.

But, I am asked "Did you go on extending knowing that you would have a deficit?" I answer, No. The special contributions expected from Britain through the efforts of the Rev. C. W. Gordon, (about \$10,000 a year for three years and a somewhat smaller amount for the two following years), were supposed to cover fully the work of extension. These contributions in the Mother-land were solicited for a "forward movement" and to refuse to initiate and carry out that programme would look like getting money under false pretences. Our embarrassment has arisen through shrinkage where it was not expected. Another asks, "What about the future? are you going to abandon fields occupied in the past?" "No." Every field previously occupied, is manned this spring, and will remain manned, if possible; no churches have been built that are now closed nor have missions been abandoned or congregations disbanded. A halt had to be called, but our lines are yet as far extended as ever. Let there be no mistake, however; the H. M. C. is determined to limit its expenditure to its income, and if we are to move on and take positions, as settlement is effected, our revenue must increase. Since our congregations are giving, on an average, only 30 cents per communicant for Home Missions proper it would seem that with no great effort the revenue might be materially increased. The fullest information should be given to people about the work, and some organization should be effected in every congregation to procure funds. It is pleasing to report that wherever an appeal for help to remove the deficit has been made, the people promptly and kindly have taken the matter up.

J. ROBERTSON.

62 Admiral Road, Toronto.

Canadians and Life Insurance.

The Shareholder, Montreal.

"We are surprised that Canadian people should pay their premium money into foreign companies when equal, if not better, security is furnished by Canadian and British Life Companies, for in the discussion of questions of this description we do not hesitate to place Canadian and British companies on a common footing, both being equally entitled to the confidence of the people, and both being in fact British. We say that we are surprised at the large amount carried by American companies. It cannot possibly be ascribed to any want of confidence in the other companies, and must be attributable to a want of thought, a want of consideration, which should accompany such an important matter as the taking out of a life insurance policy, which is not a matter for a year or two, but one of a lifetime. Circumstances which exist to-day may undergo extraordinary changes in the course of ten or fifteen years, and the possibilities which may accompany these changes should be seriously weighed. The depreciation in the value of the currency of that country

should also be considered, for American policies are payable in United States currency, whatever that may be, unless by the terms of the policy they are specially payable in gold, and even in that case an Act of the Legislature might relieve the companies from gold payments, and authorize silver or something else under extraordinary circumstances. In the present financial depression in the United States difficulty might be experienced in making a large number of payments aggregating a large sum at one time, and delays would ensue, when the value of the policies to the bereaved would be greatly reduced by their failure to afford immediate relief.

"Under these circumstances we think that Canadians would do well to give their preference to Canadian and British life offices, and thereby avoid the possibilities with which the womb of the future may be charged. Life assurance is a provision not for the present but for the future and for the loved ones. Every possibility of mischance or depreciation in value should be avoided, and this can be done by assuring with Canadian and British offices."

One of the most desirable Canadian Life Companies for intending insurers is the North American Life Assurance Company. Its financial position is unexcelled by that of any other Company, while in the matter of surplus it stands ahead. Its plans of insurance are attractive, and its investment policies which have matured this year are giving the utmost satisfaction to the holders, handsome results having been realized. Persons contemplating insuring would do well to write the Company at its Head Office, 22 to 28 King street west, Toronto, Ontario, and obtain information as to its plans and secure a copy of the last annual report, showing its strong financial position.

A Change in Government.

It is deemed to be, by some, the great need of the country, while others, equally positive, assert that the present government, and the present policy, is the only one under which Canada can prosper. However this may be as to politics, there can be no doubt that the change from the old rubber waterproof, which held the figure in a clammy embrace, to the new scientific idea as expressed in the Rigby Porous Waterproofs was greatly needed, as many can testify whose health has been benefited therefrom. Rigby is now acknowledged to be the only waterproof worth serious consideration. The process is scientific; the result is:—A waterproof garment which cannot be distinguished from an ordinary tweed overcoat. The process leaves no marks; makes no impairment of the porosity of the material. Everybody asks for Rigby now. Others may experiment. Rigby is the last word of science. Wear only Rigby Waterproofs.

Nordica, the Great Soprano.

THAT Nordica, the singer, is one of the four or five great sopranos of the world, the following from The Philadelphia Ledger of March 23, amply testifies: "Such singing as Mme. Nordica did last night has been growing more and more rare on the concert stage, until she has this season stood almost alone. To hear a voice of purity and sweetness is always a pleasure; but when with this are the fullest technical facility and an artistic nature, the combination is an artist who can rouse an audience to enthusiasm and bring 'bravos' from hundreds of throats, as she did last night." She sings in Toronto on the 10th of next month, in conjunction with Aus Der Ohe, the pianist, who is another world-wide-known artist. The subscribers' list for the event opens this morning at Nordheimers'.

We Take Hood's

Sarsaparilla and Hood's Pills, and we cannot



praise them too highly. First, Hood's Sarsaparilla cured a swelling or bunch on my right breast, which was called a cancerous tumor. This winter we all had The Grip, but resorted to Hood's Sarsaparilla and Hood's Pills and were soon well again. We all take Hood's Sarsaparilla when we feel bad or our blood is poor and it always makes us well. Mrs. J. FALLOWFIELD, Brampton, Ontario.

Hood's Sarsaparilla Cures

Take Hood's Pills for Sick Headache.

MASSEY MUSIC HALL

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AUS DER OHE, Pianist

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