A PAGE FOR THE FIRESIDE HOUR.

NOW is the time. Oh, Friend, no longer

wait to scatter loving smiles and words

of Cheer to those around whose lives are

now so dear. They may not meet you in

the coming year. Now is the time.

Walking.

(E. W. GAGE.)

When we start for a walk, make

walking as well as breathing a beati-

tude. It makes a difference what we

think as we walk; joyousness and

gladness will respond to good thoughts

and you will find yourself walking as

the command of old demands-"walk

as the children of light." It takes the

heaviness out of the feet and makes it

possible for walking to become a

The stlye of walking that I admire

most is moderate in velocity, rhythmical, arms swinging naturally; no con-

scious exertion while there is no force thrown to the winds. Self-conscious

persons give the impression that their arms are a trouble to their body, hold-

ing them stiffly, or swinging them in

some meaningless way; a waste of

Good walking, the kind that becomes

a beatitude, demands elasticity and flexibility in the toes. Persons who walk in a flat-footed fashion, or in 2

ness as well as self-control.

The State's

If the worth of education were ap-

preciated as it should be, the educa-

tional system would give to every single child, a place in school free, and

the school would include a whole traning right through to a college

impracticable when you come to think

of it. Here is a proposition, to ex-pend, say, thirty millions of dollars,

upon a new canal. Improved trans-

portation is necessary, we are told.

Why does not some one get up, and

say, that an improved system of na-

tional education is also necessary?

suggested. What do the teachers say

to starting a campaign of education

through to where they could reach the

True Love.

much it gets back. We never shall

have deep friendships and close ties

beatitude

Selections From Cowper.

HOME DELIGHTS OF A WINTER EVENING.

(From "The Task.")

Now stir the fire, and close the shut-

So let us welcome peaceful ev'ning in. O winter, ruler of th' invested year I crown thee king of intimate delights, Fireside enjoyments, home-born hap-

And all the comforts that the lowly Of undisturb'd retirement, and the Of long uninterrupted ev'ning know.

But here the needle plies its busy The pattern grows, the well-depicted patiently into the snowy Unfolds its bosom; buds, and leaves,

and sprigs, And curling tendrils, gracefully dispos'd, Follow the nimble finger of the fair; A wreath, that cannot fade, of flow'rs

With most success when all besides The poet's or historian's page by or

Made vocal for th' amusement of the The sprightly lyre, whose treasure o sweet sounds
The touch from many a trembling chord shakes out;

And the clear voice symphonious, ye And in the charming strife triumphant

Beguile the night, and set a keener On female industry; the threaded steel Flies swiftly, and unfelt the task pro-

The volume closed, the customary rites

Such as the mistress of the world onc Delicious, when her patriots of high

onlight, at their humble doors,
And under an old cak's domestic shade, God is His own interpreter, Enjoyed—spare feast!—a, radish and And He will make it plain.

ourse ensues, not trivial, yet not Nor such as with a frown forbids the Of fancy, or proscribes the

Who deem religion phrenzy, and the

Start at his awful name, or praise
A jarring note. Themes of a grayer Exciting oft our gratitude and love,

While we retrace with Memory's pointing wand
That calls the past to our exact review, The dangers we have scaped, the broken snare,
The disappointed foe, deliv'rance found

The disappointed foe, deliv'rance found Unlook'd for, life preserv'd, and peace "O ev'nings worthy of the gods! exclaimed The sabine band. O ev'nings, I reply,

More to be prized and coveted than As more illumed, and with nobler That I, and mine, and those we love

GOD MOVES IN A MYSTERIOUS WAY.

God moves in a mysterious way, His wonders to perform; He plants His footsteps in the sea, And rides upon the storm.

Of never-faling skill, He treasures up His bright designs, And works His sovereign will

Ye fatihful saints, fresh courage take The clouds ye so much dread Are big with mercy, and shall break In blessings on your head. Judge not the Lord by feeble sense,

But trust Him for His grace; Behind a frowning providence, His purposes will ripen fast,

Unfolding every hour; The bud may have a bitter taste, But sweeter will be the flower.

Blind unbelief is sure to err.

The Six Stages of Sin.

The Steps by Which the Goal of advantage, as in bargaining, whether Wickedness is Reached.

There is only one absolute ideal constituting the Logic of Sin, which lead to the final goal of wickedness. is, in sin, is taken when a lower good cases good. It may be a question either of degree or quality.

degree rather than of one of a higher

Men fall into this sin when they intion, actually good-good, too, meant | wrong as end. for human enjoyment. The most common forms of such excess are eating, drinking, amusement, pleasure.

quality rather than of one of a higher personal participation in it.

Men fall into this sin when they good in place of a higher, as when lawgiver. good food is sacrificed for good toclothing; or when the stomach has ever. needlessly to pay for the back, and in

numerous other ways. the employment of wrong means for their own needs; nay, even their own the attainment of real good.

This sin is committed, for example when a hungry man obtains food by bound means of theft; or when a man es- VI. The final stage of sinning is celves in order to secure some sort of phemes His holy name.

as buyer or seller.

III. The third step in the develop says Dr. D. W. Simon in the 'London ment of sin is taken when good is left Quarterly Review - the absolutely undone or wrong is done, notwithgood. From this there are six steps standing its being seen to be wrong. The trick of the cuttlefish which darkens the water in which it is I. The first step in moral evil, that swimming when its foes are at hand; even so men rouse their passions, or is chosen in preference to one that is stir up their prejudices, or create a higher. The thing chosen is in both cloud of doubts, which for the moment dims their vision and sets then free, or rather subjects them to con-1. The choice of a good lower in straint to do or leave undone what conscience forbids or commands.

IV. A still further step is taken when wrong is done because it is dulge to excess in anything that is in- wrong; when men choose not only trinsically and, enjoyed in modera- what is wrong as means, but what is

Are there not men to whom mischief is a pleasure; who find gratification in the corruption and sin of 2. The choice of a good lower in others apart altogether from any

V. A fifth stage of sinful development is reached when a man deliberchoose a lower sensuous or physical ately usurps the function of moral

That which begins in caprice, in bacco! or plain, nourishing food for surrender to the whim of the mofood that is more tasty but not so ment, tends to ripen into a more and nourishing; or when fine clothing is more conscious and determined rebought instead of warm or useful fusal to be bound by any law what-

Persons of this kind are prone to refuse to be bound even by their own II. The second step in moral evil is promises, their own inclinations, obvious and recognized interests Nothing binds them; they won't be

capes danger or inconvenience or loss reached when man consciously rebels means of a lie; or when he de- against God, defies Him, and blas-

Great Thoughts.

Change men's grief to a gracious

And not far off in the afterwhile.

The Camel (by a Beginner.)

"It's nest is a very mean one, made of twigs, leaves, etc. It has a large body, and it is able to carry it full of water. It has two humps of fat on what is the other? What! can none

brushes which are used for painting. It also lays eggs. It eats worms."

The One Thing Necessary. Venerable Archdeacon: "Now, my 'Water.' Water is one thing, and

Wonder? "Him wuzza tootest itsie-bitsie pecious single, yes him am, Wis 'im tunnin' itsie footsie,

slow-hearted man.

Is it Any

sayin' 'Goo-goo-goo!'
Him was him muzzer's ownest lambie
boysie—cootsie-coo!!!" its back, on which it is able to feed when it is hungry. Its feet are webbed, in which it is able to cross Little Girl: "Please, sir, a baby."

To this the baby listens by the hound and day and week—
and yet his mother wonders why learn to speak!

The Quickness Questions on of Woman's

Eyes.

Women are quite accustomed to compliments on their quickness. The catch the gist of things before mere man has had time to take in all the bearings of the case has become proverbial. Many a man is glad to lay a matter he is undecided about be fore the mind of a woman, just to see how the affair strikes her at first sight and at the moment. Her judgment is often surprisingly sound Without stopping to reason about it she seems to see the thing all round -her answer comes at once. Perhaps if she stopped to reason it out she would be less certain. This quickness is a great asset in woman's character; the way a husband will

sometimes avail himself of it is flatheavy manner, or who go along pounding the heels, become tired and fail to enjoy the exercise. They do not experience the benefit that comes from Women have the most extraordin ary facility for seeing a great many a light, free, easy walking and so miss things at once. For instance, they much real joy in life. It is possible to cultivate gladness and happiness, to will remember every detail of a perfind joy in whatever one does instead of finding it a drudgery. Good thoughts encourage cheerfulpearance, even to the color of the hair and eyes, after a mere glimpse. This should take advantage of anything power is rare with men in general that makes for health; anything that though some have cultivated it. The tends to the shaking off of mental ingift belongs pre-eminently to women. ertia that accompanies so many ail however, who will often, without efments; anything that can be supplied fort, take away the most vivid imin connection with other means to maintain, or restore health; anything that makes for complete lving.—
Health Culture. pressions of people they have travel-

Woman's eves need be as keen as they are kindly. In her household all depends on them. Woman is the first to notice any little rift within The Religion the lute of home life, and failure in the health of those she loves and has the care of, any lapse from the accustomed, any trouble unexpressed that is making any one unhappy More delicately balanced, more sensi tive than man, her nature receives, impressions which to those of a different perhans coarser fibre would

simply have no existence. Her intuition is at times divine. The eyes of a good woman! How gently, how clearly, how truthfully Thirty millions of dollars would go a they look out on life! How pleasantlong way towards inaugurating a system perfectly in line with what I have ly on those they guard! Happy the homes that dwell in peace and security beneath the loving care of a true along these lines? Preach the money woman's eyes. value of a finished educational system to the state at large, picture what the country would be, if it stood first among the nations in this respect, as

Failure.

it might. It will come to pass in time this ideal. Teachers have it in their Failure is a rocky hill; power to hurry along the day of its approach. Is there any reason, why the state should not make it a matter of the first concern, that all its citizens should have an equal, and a certain Failure is a tangled string; right to an education, which would take those who were fitted for it, right

Failure is a river swift; Failure is a black morass; Cross it! There are tufts of grass! Failure is a treacherous pit; Failure is an ink night; Sing! Expect the morning light! receiving is not likely to be lasting. True loving gives its best freely, and Failure is an ugly coal; keeps no niggardly account of how

A Praver.

so long as we insist on just so much recognition and return for everything we do. Love does not bargain; it gives; and its highest symbol is the vast universe. In Thee are all power Cross, where Love Absolute poured and wisdom. And thou dost love. Thou itself out for half-comprehending and art Love. As the body breathes in the atmosphere in which and by which we live, so may we thinking breathe in Thy Wisdom and Love and Power May we be inspired and dominated by Thee. May we be brought into perfect narmony with Thee, as we think and pray and resolve and love. And thus nay we become the consenting and controlled medium of Thy Spirit. Great, good, and gracious God, thus take possession of us. Dwell within us. Illuminate and control us. And teach us, by a living experience the lost? In all nature death is but a full meaning of that strong and wholesome and inspiring word: Salvation. Thus shall we find strength and health | realm. - Rabbi Ishmael (from the and peace in Jesus Christ our Lord.

Musical Matlers.

Can you recommend a book of Voluntaries suitable for a small organ?-E. D.

Merkel's "Eight Short and Easy Pieces," 2s. 6d. Merkel's "Ten Preludes," 2s. Merkel's "Twelve Short Pieces, ' 2s. Rheinberger's "Six Short Pieces," 3s. All the above are published by No-

vello, London. Rheinberger's are the best and most interesting, but are not so easy to play as Merkel's. Perhaps may be allowed to say here that churches and their organs are built to the Honour and Gloryy of God and for ple and alas! some organists seem to think, for the amusement and entertainment of their congregations.

What is the compass of an voice?-Tone. The male alto ranges from G or A below middle C to the second D or E

above it; but it varies greatly. The compass of the female alto (contralto) sometimes exceeds that of every other voice; but for practical everyday purposes it must be consider el as being the same as that of the that the contralto voice is the mos flexible of all voices. It is a thousand should be associated with such poor stuff as Liddles's "Abide with me and "The Lost Chord," as it appears led with for a short time only and to be among Engilsh speaking people have never spoken to, or of people the German and the have never spoken to, or of people know better, and we are learning

of Spiritual Discovery.

slcwly!

W. T. STEAD. (Extract from Preface of Letters from

'Julia.') There are two or three things clearly asserted in these messages. The first is that death makes no break in the continuity of mental consciousness. Our personality persists with so vivid

a sense of its own identity that ther is often at first some difficulty in real ising that death has taken place. The second is that the period of growth and probation is no more complete at death than it is on leaving school, her purchase. finishing an apprenticeship, or retiring from business. The environment is changed. But the principle of growth of evolution, of endless progress towards ideal perfection, continues to be the law of life. The third is that it is not only possible but lawful, and not only lawful, but an absolute duty, on the part of mortals to renew and keep ui) a loving intercourse with the loved ones who have gone before. Such an mperious duty imposed by the loving heart is not to be thrust on one side by quoting inapplicable texts by which the Hebrew Jawgiver three thousand years ago sought to deter the children of Israel from resorting to familiar spirits and the black magic of primitive times. As earnestly as any writer in the Pentateuch I raise my voice against any tampering with the unseen and potent spirits of evil which ie in

cause they have changed their bodily By Love are blest the gods on high,

not become evil demons merely be-

Frail man becomes a deity, When Love to him is given: 'Tis Love that makes the heavens

With hues more radiant, more divine

And turns dull earth to heaven.

No atom of matter, in the whole vastness of the universe, is lost; how then can man's soul, which comprises the whole world in one idea, be transformation; with the soul it is the portal to a new and higher

Great Men and Women.

WILLIAM COWPER. (1731—1800)

Cowper, one of the most charming

poets, and most unhappy of men, is

of Olney, whose mental malady thrice overturned his reason, making his life so wretched that he repeatedly sought to find refuge in a suicide's grave, should now be chiefly remembered for the jolly jingle of "John Gilpin," and the sublime confidence in Divine Providence expressed in "God moves in a mysterious way." The interest n Cowper's life lies chiefly in the development of his mind as exhibited in his letters. His mind in childhood exhibited that gentleness, timidity, his sorrows. and diffidence, which ripened into such bitter fruits in his after life. In his chambers in the Inner Temple, when called to the bar, there was more of "rambling in the primrose paths of literature." than in seems to have mingled cheerfully in the gaieties of the literary friends with whom his nominal profession for him the situation of Clerk of the fested in the nervous frame of those gifted with the "diviner soul," which slumbering beneath an external surface of gaiety or even of wild jollity. rages like a volcano in the mind's ining all London prospects, he settled of the "Sofa," set him by Lady Auseventually at Olney in Buckingham- ten. His hymns include the wellshire in 1767, with Mrs. Unwin and

I tain of his poetry, which had been all but sealed since his malady, was reopened. His first volume, "Table Talk, etc." appeared in 1782. In the

ed it into the famous ballad varied by his delightful correspondforth with renewed violence when the infirmities of age prevented his kind to him and the year 1800 to

Of no, writer's mind, charcier, sorinclude "Table Talk," "The Progress of Error." a devout and amiable circle of friends | blood" "Hark my soul! it is the Lord," pered to the shorn lamb." At length, meet," and "God moves in a myster at the age of nearly fifty, the foun- ous way."

Scientific Discoveries.

SIR OLIVER LODGE

the "wind was ever afterwards tem-

(From Address to British Association,

present hearers, not only by leaving ou aetherial, existence and of the condinew regarded as ocult can be examined and reduced to order by the methly applied, but by going farther and more to say than that. The methods saying with the utmost brevity, that of science are not the only way, already the facts so examined nave though they are our way, of being convinced me that memory and affec- piloted to truth. Uno itinere non poion are not limited to that association with matter by which alone they can nanifest themselves here and now and that personality persists beyond other side are trying to speak to us. odily death. The evidence to my and that they are doing all in their

telligence, under certain conditions. may interact with us on the materia!

side, thus indirectly coming within our scientific ken; and that gradually we may hope to attain some understandtions regulating intercourse across the gators has even now landed on the test perveniri ad tam grande secret-

I am been vinced that those on the mind goes to prove that discarnate in- power to help us."

She Saved a Quarter-But?

of the glove counter in payment for the struggle had been. She never had

"Even change," she said. "Need I wait for the sales slip?"

the voucher," the girl explained.

'Here it comes now." She caught the box as it fell from the tube, and pulled out the slip. A quarter fell out with it. The girl glanced quickly at her customer. "I am very sorry, but we cannot take this quarter," she said. "It is

not a good one."

Mrs. Armes frowned. "Isn't that a oother!" she exclaimed. "Of course, I have not the remotest idea where it came from. I shouldn't know the difference. I wonder if my dimes are counterfeit, too! It makes one feel from your pay to-night. I can't afford so doubtful."

The dimes and nickels, however, proved good, and a moment later her wait for the soul. But our friends do purchase was handed, her. Mrs. Armes took it absently. Her mind was still busy with that quarter. "I've got to get rid of it somehow, she reflected. "I can't afford to Jose

it. Til try the little corner store. I'll get some thread there." The little corner store was a tiny,

pathetic place, kept by an elderly wo- quarter!

world, are taken up by all sorts of instruments, some of them woefully coarse, feeble, or out of tune, until people are in danger of crying out that the melody itself is detestable.-

Mrs. Armes handed \$1.25 to the girl | man whose face showed how difficult more than one assistant-always

young and inexperienced. To-day the girl was a new one. She accepted "We are not allowed to deliver the Mrs. Arm's quarter without question package until the cashier sends back and that ady, with a sigh of relief. hastily put the thread in her bag and left the store.

Five minutes later Miss Earle happened to go to the cash drawer, and her fingers touched the spurious coin; she drew it out at once.

"See, Lucy, this is a counterfeit," she said, and she showed the girl how it differed in weight and "feel" and ring from a genuine coin. "You wen't make such a mistake

again, I'm sure," she went on. "I'm sorry, but I shall have to take this to lose it; my profits are too small. The girl's face darkened. She made no protest for she knew the meager profits of the shop, only-it seemed Twenty-five was all that so cruel! she was allowed to keep out of her scanty wages, and this week she had been planning a tiny treat for little

sick Isas Mrthday, and now-the hot tears filled her eyes. But Mrs. Armes had "saved" her

Religous Ideas.

George Eliot

LONG PASSAGE. - The schr. Checkers is now 49 days out from Religious ideas have the faith of methods, which, once set affoat in the world, are taken up here.

ORGANS. We are showing a nice lot of Mason and Hamlin and Need ham Organs at greatly reduced prices. Get one for X m a s. CHESLEY WOODS, Piano and Organ Store.
Water St. — now 28, ff

Statemer

Balance of Profit and Lo Profits for the year ende

Quarterly Dividend 2½ p Quarterly Dividend 2½ p Quarterly Dividend 2½ po Bonus - 1

Provision for Bank Premis

Balance of Profit and Los NOTE-Market price of I

Capital Stock Balance of Profits carried

Unclaimed Dividends Quarterly Dividend, payabl Bonus of 1 per cent. paya

Notes of the Bank in circu Deposits not bearing inter Denosits bearing interest Balances due to other Ba Due to other banks and b Bills Payable

Acceptances under Letters

Gold and Silver coin curren Government demand notes Deposit in Central Gold Res Deposit with Dominion Gov eral bank note circul

Due from banks and bankir

Call and Short Loans in Gre Railway and other Bonds.

Notes and Cheques of other Current Loans and Discount other assets ... Loans to Cities, Towns, Mu Debts secured by mortgage Overdue debts not specially

Bank Premises at Montreal a Liabilities of Customers unde

Great C We are now offeri

Good WHOLESA

consisting LADIES' COATS Dog, Squirrel LADIES' SCARFS Catlynx, Goat, posum, Squirre MEN'S DOG COAT Showroom open

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