

most rigid economy, must deny himself many comforts and his family everything beyond bare necessities. He must pay out his surplus which otherwise he would have against lack of employment or ill-health; must take his boys from school to put them to work before he otherwise would; must rise early and go to bed tired; and when he rides home at night on a car from his work, he is to be found, dinner-pail in hand, hiding his dejected, tattered appearance on the platforms; while No. 2, well dressed and with comfortable bank account, sits inside and exchanges recognitions with wealth and respectability.

No. 1 sometimes attends Victoria's big stone church, where he hears the Gospel interlarded with eloquent appeals for money to pay for the costly structure. He is told that this is God's house and money is urgently needed to pay for it, that God has immensely blessed the people of Victoria, and as a consequence real estate has greatly appreciated. He is given an instance of devotion to religious duty (which is held up to him as a pattern to follow) of how such a man as No. 2 contributed to the building of God's house an amount equal to a couple of such mortgages as are the cause of his own lack of funds.

As he feels in his pocket for a nickel or a two-bit contribution, he is conscious of a sense of shame, not un-mixed with indignation. He would like to do what is right. If he does not give liberally, it is not because he wishes to escape responsibility or duty, but because his necessities prevent him. Although he does not fully understand the far-reaching consequences of that which causes his disadvantages, he feels there is an injustice in subjecting his donation to a comparison with that of those who profit by them. He has been taught that things as they are are of God's institution, that they are right, and must so continue; but he cannot see their wisdom or justice in his own experience, and his mind turns to doubt.

He feels that if God planned this real estate business and created and distributed its blessings, that he and a good many more must have been left out in the calculation or only exist in it for the

especial benefit of such men as No. 2. He feels his own helplessness to apply a remedy, although convinced that there should be one, and clearly sees that the eloquent preacher carefully avoids the discussion of the whole subject. Is it any wonder that he begins to doubt the genuineness of this timid and mercenary religion that turns a deaf ear to the cry from human life that is being crushed to devote itself to the task of building monuments in stone to the generosity of men who profit by the process that he is almost led to doubt even the existence of God Himself.

This is no imaginary picture but actual fact. The truth it contains and the problems it presents is closely connected with the very existence of our institutions. Can we afford to ignore them?

CRESSET.

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Real Estate Agents,

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SOOKE DISTRICT—117 acres on the water front, close to railway terminus, \$1,000.

RANDALL ST., James Bay—60 x 115, corner, very cheap, \$1,000.

VICTORIA WEST—Good large lot, 60 x 150, fenced, house, sheds, etc., \$950. Any reasonable term, rented for 8 per month.

1-acre off CHARLES ST.—excellent garden land, \$1,000, easy terms.

MICHIGAN ST.—James Bay, one lot, \$800.

CADBORO BAY ROAD and Oak Bay Avenue—good corner store, fixtures and everything complete, \$1,300; or would lease.

JAMES BAY, Parry St.—10-roomed house, lot 50 x 140, \$3,200.

Four Room House with street on either side, partly fenced, \$525.

PORT ANGELES—50 acres, \$30 per acre, short distance from town.

TWO LOTS—Victoria West, with two houses, 120 feet x 130, corner, all fenced, \$4,000.

MONTREAL ST., James Bay—Lot on front, 104 feet, good house, \$2,800.

PINE ST., Victoria West—Lot 70 x 175, small house, all fenced, \$400; \$50 cash, balance \$10 per month.

SMALL HOUSE and lot on Oak St., Fernwood Road, \$525; \$50 cash and \$25 per month.

LOTS, NORTH PEMBROKE ST. off Fernwood estate, two large lots \$1,000.

CHATHAM ST.—One lot and 7-room house, \$1,700. \$500 or \$750 cash, balance in 2 years.

SOUTH TURNER ST., James Bay, next street to one to water, \$1,300.

FRONT ST., Esquimalt Road—12 to 14 fruit trees, \$500.

ESQUIMALT ROAD—Lot, 20 by switch of Loan Co.'s Line, \$700.

JAMES BAY—Lot and two houses, renting at \$25 per month, \$2,800.

MOSS ST.—Lot next to corner, very beautiful location for building, \$500.

One 13-room house, 2 acres of land, all fenced and cultivated, highest part of the city and overlooking everybody, \$1,300.

OAK BAY, on the water side—7-room house and beautifully situated for bathing facilities, \$1,600.

Four and a half acres in Saanich District for \$13 per month with interest; also farm of 76 acres on Saanich Road.

ROCK BAY—Two beautiful lots.

A number of Lots and houses on the Instalment plan. Houses to let.

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