

acter of our surrounding providences was more certainly the voice of the Spirit to us than any conviction which should come to us suddenly, whilst at prayer, that in leaving we were following the dictates of prudence, whilst to have remained would have been *danger ahead*, not only to finance but also to religious life and usefulness.

Having settled this whole matter after this wise, solid manner, we suspect we were then in a position to criticise sharply the *fanaticism* in the teachings of the Canada Holiness Association had it then existed.

To strengthen our faith as to the rightness of the course we had adopted, an opening immediately appeared in the town of Thorold, and thither we removed our private academy, and accepted the head-mastership of the High School of that place. We gratefully recognized the hand of God in this thing, and cheerfully took up the work which fell to us in that place. Thus far all seemed prosperous.

Whilst on a visit to a brother-in-law living in North Orillia, we bought a lot of land neighboring to his farm, upon which was situated a large quantity of pine, it being evident that the pine could, in the present state of the lumber market, be made to pay for the land. The second year's payment was easily secured by the sacrifice of a small portion of the lumber, and this fact induced us conjointly to purchase more similar land, and arrange for extensive lumbering operations the following year. One partner being on the ground, and having considerable experience and success in this work, we did not look upon the venture as even bordering upon the nature of a speculation, even when we found it necessary to borrow considerable money to purchase the second lot of land and to prepare for lumbering on an extensive scale, seeing we had at the time of borrowing at least twice the value of the amount borrowed in assets.

All this went on smoothly and prosperously. Our calculations were faultless, with one exception—we did not take into account the break which occurred in the lumber market of the world shortly after our arrangements

were completed. When this universal crash in the lumber market took place we not only lost what lumber had been prepared for market, but the cost of its production and all that had been paid on our land.

The failure was complete, and so, after losing about a thousand dollars, the savings of years, we found ourselves personally responsible for all the losses of the firm, amounting to not far from two thousand dollars.

Recently, when conversing with Rev. T. S. Linscott, the author of "The Path of Wealth," we suggested to him that our experience of tithing was exceptional, for it was whilst honest in devoting to the Lord His full tenth that we had suffered, not only the loss of all, but had become burdened with the debts of others. He admitted that ours was the first case of the kind. He said he had flooded the country with circulars asking for one such instance, and that another party had acted in a similar manner in the United States, but hitherto no example of one tithing having failed financially had been heard from.

However we now mention the fact, not to weaken the force of the arguments which recommend tithing, but because we are conscious that we now fully understand our exceptional experience, and know that it does in no way oppose the general rule of prosperity connected with income tithing.

At this time occurred an incident in our spiritual experience which now for the first time we feel at liberty to refer to in public.

Stunned by the suddenness and magnitude of the blow, our first thought was to inquire of God the meaning of it all. For this purpose we spent the first day we could secure in fasting and prayer. To us it seemed to threaten the whole edifice of our faith in religion, for we had been thoroughly conscientious in the whole business; had brought every transaction before God in prayer, and never had felt freer in engaging in any venture. We not only had continued tithing, but expected, if successful in this business, to give more than a tenth. Not the slightest doubt had been entertained when borrowing money but that