

before principle and duty. It seemed romantic to meet her lover clandestinely; to compare herself with the heroines of her fancy, of her reading; to "stand by her choice, though all the world was against him;" ignoring the fact that if her choice was unworthy of such devotion, the motive was deprived of every element of respect.

This was the way with her; to vaguely sigh, flating the weary sameness of each day; The noiseless round of pleasant tasks that try To sweeten life in many a quiet way; Hating the scented sunshine, the still air, The plenteous gifts that came without a care.

So much she said in her unthankful mood, never reflecting that change comes seldom with pleasure, often with pain, scarcely listening, to the sweet, remonstrating voice of her better angel questioning.

It was this sentimental dissatisfaction with the blessings of her daily life, and this longing for something romantic, forbidden, something secret and personal, that made Grizelda turn aside from the right path. She was the captive of her own foolish imagination, before she became the captive of an unprincipled man.

Helen was not so unsuspecting of the state of affairs as the Laird had been. The minister had given her a warning and advice, and her womanly instincts had led her to a clear interpretation of Grizelda's face and manner. As far as it was right, she was inclined to sympathize with her sister. She did not think the faults in Maxwell's character so grave as to preclude the idea of marriage if there was a true love between him and Grizelda. But she regretted the circumstances which were likely to prevent an open and honourable courtship; for she still hoped that a better acquaintance with the young lord would reveal many good qualities not as yet known.

She felt certain that the letter made an appointment which Grizelda would keep, and she thought it best to speak to her on the subject, and thus deprive the meeting of the silly sentiment of secrecy and of a supposed "opposition," only to be met by a clever deceit. In an hour Grizelda returned to the parlour, Helen looked at her with admiration as she bent silently over her embroidery frame. Her countenance was so beaming that its rosy light made remarkable the whiteness of her hands, moving quickly among the brilliant colours of her worsteds. The countenance has always a luminousness that the other parts of the body lack; and Grizelda's soul was in her face, darting from her eyes, flushing her cheeks, wreathing her lips with smiles, making her brow shine, and her eyelids quiver. She was happy, and she showed it in the undulations of her figure and the freedom of her wavy hair, straying and curling as if it was laughing and dancing to the girl's thoughts.

"How pretty you are this morning, Grizelda." "I feel so happy." "You got a letter from Lord Maxwell, I think—at least, I thought it was his seal. Is he coming to see you?" "How can he come here! Just imagine the way in which our father would receive him!" "He might be coming to apologise and make things pleasant." "Why should he apologise?" "Well, I think if father's dogs had done damage to Lord Maxwell's flock, he would apologise, and make all the restitution in his power." Grizelda did not answer she appeared to be busy counting her stitches. "Grizelda, dear, will you tell me what Maxwell wrote to you about?" "Why should you interfere, Helen?" "Because I love you so much, dear, and I am afraid he wishes you to meet him secretly." "There is no harm in that." "There is both harm and danger. If you think there is "no harm," why do you not tell father?" "Lord Maxwell loves me." "Then he ought to say so in an honourable manner." "Helen, I do not think as you do I will not have my affairs discussed by the whole household, and wrangled over by lawyers. If I love a man well enough to marry him, I am going to trust him absolutely."

"Grizelda, you remember our mother. If she was alive to day, you know what she would say to you. Think that you are listening to her. My dear sister, do not meet Maxwell secretly. If he truly loves you he will conciliate father and come to you." "This is my affair, Helen. I do not interfere between you and Colin, I got out of Mr. Selwyn's way and let him have every opportunity." "Grizelda, Mr. Selwyn never thought of love."

"Oh, indeed! He did not hide his thoughts from me." "I am speaking of your life, not Mr. Selwyn's."

"I can manage my own life very well, Helen. All I ask of you is to have eyes and see not; and ears and hear not." "I cannot do that, Grizelda."

"You intend to be a tell-tale, do you?" "I intend to protest against your making assignments with Lord Maxwell. It is wrong, it is unwomanly, and unladylike. You wrong both yourself and your position by it. Dearest Grizelda, let me speak in my mother's place and my father's place this morning."

"I will not listen to you. Now!" "Then if you are determined to meet Maxwell, let me go with you."

"Certainly not. I can take care of myself, and I wish you would believe it. I was so happy, and you have made me miserable. I think you are selfish beyond everything. Just because Colin and you choose to do your courting by rule and method, you want Maxwell and me to do the same. There is something very unjust and unchristian in it. Now I am not going to say another word on the matter."

"I will write to Dr Brodick!" The thought seemed to her the best solution of the difficulty, and thus it happened that the minister, as he sat at his solitary dinner, received a letter which made him push his plate aside and seek the more composing and reflective influence of his pipe. And the result of this session with himself was exactly what Helen had hoped and expected.

"I'll see the young things together. I know where I'll be likely to find them. If there is any sense of honour in Maxwell's heart, and any sense of duty and home affection in Grizelda's heart, I can surely make them listen to me. Love ought to be lovely and of good report; and I'll take care there is no other kind in my parish if Dugald Brodick can help it."

Sabbath School Work.

LESSON HELPS. LESSON I, April 7, 1889. THE TRIUMPHAL ENTRY. MARK XI. 1-11. COMMIT VERSES 8-10. GOLDEN TEXT.—Rejoice greatly, O daughter of Zion; shout, O daughter of Jerusalem; behold, thy King cometh unto thee.—Zech. ix. 9.

CENTRAL TRUTH. Jesus the Prince of Peace is to triumph over all the world. DAILY READINGS. M. Mark xi. 1-11. Th. Matt. xxi. 1-11. W. Luke xix. 29-44. Th. John xii. 12-19. F. Zech. ix. 9-16. Sa. Ps. xxiv. 1-10. Sv. Rev. vii. 9-17.

TIME.—Sunday, April 2, A.D. 30. Tenth of Nisan (Palm Sunday), the day after their Sabbath, five days before the crucifixion. PLACE.—(1) Bethphage. (2) Main road from Bethany to Jerusalem. (3) Jerusalem.

PARALLEL ACCOUNTS.—Matt. xxi. 1-11; Luke xix. 29-44; John xii. 12-19. INTERVENING EVENTS.—After the last lesson, Christ was entertained in Jericho by Zaccheus (Luke xix. 1-10). He leaves Jericho, and reaches Bethany on Friday eve, where he spent his last earthly Sabbath (Saturday, the Jewish Sabbath). On the following day, (Sunday,) the first secular day of their week, He enters Jerusalem in triumph.

CIRCUMSTANCES.—Jesus' work is nearly done, and the time has come for Him to enter Jerusalem as its king, in accordance with the prophecy of Zach. ix. 9, to show the people that He was their long expected Messiah. ROUTE OF THE PROCESSION.—Leaving Bethany, he takes the most frequented road over Mount Olivet to Jerusalem; i. e., the one to the South between the Mount and the Hill of Offence. The distance travelled was about two miles. HELPS OVER HARD PLACES.—1. Bethphage and Bethany, villages close together on the eastern slope of the Mount of Olives. Mount of Olives, a mountain east of Jerusalem, and less than a mile from the city. So called from its olive trees. 2. Ye shall find a colt of an ass. In the East the ass is in high esteem. Stately and swifter than with us, it vices with the horse in favour. The horse was a mark of war; the ass, of peace. All Christ's triumphs are for peace, and by peaceful means. 3. Send him (back) thither: i. e., Christ will return it to its owner. 7. Cast their garments: cloaks, outer garments. An Eastern custom to give the highest honour. 8. And many: in Nero's

time a census showed that 2,700,000 Jews were present at a Passover. 9. Went before, and followed: i. e., those who had come out from Jerusalem to meet Him, and those who followed Him from Bethany. Hosanna the Greek spelling of the Hebrew word for save now in Ps. cxviii. 25. 10. The kingdom of David: the Christian Church is the development of the old Jewish Church. It is all one kingdom. Hosanna in the highest: highest strains, highest heavens.

SUBJECTS FOR FURTHER STUDY AND SPECIAL REPORTS. The intervening history—Bethphage and Bethany.—Casting garments and branches in the way.—Fulfillment of prophecy.—Object of the procession—Hosanna.—Religious enthusiasm—Children joining in the praise.

QUESTIONS. REV. W.—Near what city was Jesus in our last regular lesson? What miracle did he perform?

THE INTERVENING STORY.—What marvellous conversion at the same time and place? (Luke xix. 1-10) What parable did Jesus speak here? (Luke ix. 11-28) Where did he go from Jericho? (John xii. 1, Matt. xxi. 1.) What took place here in the evening? after the Sabbath? (Matt. xvi. 6-13; John xii. 2-8.) How near was Jesus now to the end of His earthly life?

SUBJECT JESUS THE PRINCE OF PEACE. I PREPARATIONS (vs. 1-6).—Read all four accounts of this event. To what place was Jesus still going? In what village had He spent the previous night? (John xii. 1.) Where were Bethany and Bethphage? On what day of the week was this procession? Was it their Sabbath? Where did Jesus send two disciples? What for? How did Jesus know what would take place? Why did He want a colt on which no man had ridden? What were the disciples to say to the owner? Should we give to Christ whatever He tells us he has need of? Would it be a pleasure to help Jesus in this way? Have we anything of which "the Lord has need"? Did Jesus return the colt? What lesson do we learn from that?

II. THE TRIUMPHAL PROCESSION (vs. 7-10).—What did the multitude do for Jesus? What did they say? What did they express by these acts? Meaning of "Hosanna"? What Psalm did they quote? (Ps. cxviii. 25, 26.) What is it to come in the name of the Lord? Why is it blessed to belong to His kingdom? How was Christ's kingdom the kingdom of David? (Isa. ix. 7; Luke i. 33.) Of whom is Christ a king? Is He your king? Will His kingdom triumph at last? (Ps. xlv. 6, 7; Isai. li. 4, 5; Rev. xi. 15.) Will he be speaking our language? Shall praise Him most? (Rev. vii. 11-17.)

How may we honour Christ? Why should we honour Him? Ought we to have religious enthusiasm? What was the object of this great procession? What prophecy was fulfilled by Jesus at this time? (Zach. ix. 9; Matt. xvi. 4, 5.)

How did Jesus know what would take place when He sent his disciples to Bethphage? Of what was this triumphal procession a type and prophecy? Is there any danger in religious enthusiasm? What did the multitude do soon after this? (Luke xxi. 21.) Were these the same persons? May not many of those in this procession have been among the numbers converted at Pentecost? What are the blessings in religious enthusiasm? What is there in Christ and His Gospel to call out enthusiasm?

III. SORROW AMID REJOICING.—What did Jesus do when he reached the top of Olivet? (Luke xix. 41-43.) Why did the sight of the city make Him sad? (Matt. xxiii. 37-39; xlv. 1, 2, 7, 21, 22.) Does Jesus still feel sorry for those who will not repent and come to Him? What does this fact teach us? What did Jesus say to some who opposed this demonstration? (Luke xix. 40.)

IV. CHILDREN'S HOSANNAS (v. 11).—What did Jesus do when He reached Jerusalem? What took place in the temple? (Matt. xxi. 15, 16.) Why should children praise Jesus? In what ways can they best do it? What has Jesus done for children? Is the Church aided and blessed by children joining in its services of praise?

PRACTICAL SUGGESTIONS. I. Jesus is the rightful king of all the earth. II. Jesus is riding in triumph down the ages. III. Jesus was careful to return what He borrowed. IV. We should gladly give to Christ whatever can be used in His service. V. The Lord has need of the services of the humblest. VI. Let us honour Jesus as king, by words and by deeds. VII. Blessed are all that belong to His Kingdom. VIII. Christ inspires the religious feeling with gladness. IX. It is good to be enthusiastic in the service of Christ.—Ploufod.

Love deals forbearingly with the greatest sinner.—Humbert.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

Sixth Annual Meeting of the Guarantors and Policy Holders of the Temperance and General Life Assurance Company was held at the Company's Head Office, No. 22 to 24 King Street West, in this city, on Wednesday, 13th March, and was largely attended by the Guarantors, Policy Holders, Directors, General Agents, and other interested in the Company.

By unanimous request Hon. Geo. W. Ross occupied the chair, and Mr. J. B. Fudge was appointed Secretary. The Managing Director of the Company, Mr. H. O'Hara, read the report of the Directors as follows:

The Directors are pleased to submit their Third Annual Report for the year ending 31st December, 1888, with the accompanying full statement of the affairs of the Company.

The number of applications for assurance was 957, for the sum of \$1,418,600, and careful consideration of each of these resulted in the acceptance of 824, for \$1,236,200, with an annual premium of \$30,333 71; 131 applications, for \$213,500, were declined, and four for \$9,000 were held in abeyance. The total assurance in force is 1,462 policies for \$2,371,200, or an increase over last year's total of \$497,100, and the cash premium income has increased nearly sixty per cent. This evidence of prosperity must be gratifying to the Shareholders and Policyholders, and we look forward to a much greater increase for this year.

Owing to the hard times, the majority of the Canadian Life Insurance Companies secured less new business in the year just closed than in the previous year (1887). Our Company formed one of this majority but while we are slightly behind in the amount of business obtained, we can congratulate the Company upon the class of business secured. As regards the business which formed the increase for the minority, half a million of it was on the Industrial plan, and a million and a half was procured at too high a cost to be profitable. During the year we had eight deaths under nine policies, one-third of the amount affected being the result of accident. Our actual expectancy was 11.48; actual, eight, or sixty nine per cent. of the amount, however, was considerably higher than that expected, as the losses averaged \$3,000 each, while the average of our business in force is only \$1,811 per life, and the amount reached, if the average only had been realized, would have been less than \$150.00; this abnormal result, however, must be compensated for in future experience. We trust it will right itself within the current year.

Economical Management.—It will be apparent from the figures in the statement that the Company has continued to follow its usual method of economy in the management of the business. The cost of procuring and maintaining the business (i.e., procuring new and maintaining that already in force) is only \$1.21 per \$100 (hundred), as compared with three other Canadian Companies in the same stage of existence for \$1.45, \$1.48, and \$2.38 respectively. We make no comparison with American Companies, as "it goes without saying" that they are a very much more economical than they are. A very complete and careful audit of the accounts of the Company was conducted by the Auditor and Auditing Committee, and the same are attached.

As regards our business in force, we have in the Temperance section 1,073 policies, for \$1,454,700, and in the General section 389 policies, for \$916,500, and while we ourselves are not of sufficient age and experience to furnish material for reliable statistics in support of the main principles on which the Company is founded with regard to the two sections, we have additional and abundant confirmation of our position from the actual experience of the English and Australian companies doing business on those principles.

In accordance with the resolution of the Board in 1887, we have written off at the end of the year \$1,000 of the preliminary expense account, which is reduced to \$2,000. The valuations of policies have been based, as usual, on the Canadian standard, i.e., the Institute of Actuaries' life experience table of mortality with 4 1/2 per cent. interest, and have resulted in an increase in the reinsurance reserve of \$19,107.28, making the total \$47,801.38.

According to the Act of Incorporation, all the Directors retire, but are eligible for re-election. GEO. W. ROSS, President. HENRY O'HARA, Managing Director.

ABSTRACT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR 1888. Balance on hand and in Bank, Dec. 31, 1887, \$10,963 54. Premiums received during the year, \$4,317 96. Interest received during the year, 2,596 68. Transfer from Cash Government Deposits, 20,000 00. Deposit to invest in Debentures, 10,000 00. Re-insurance, 1,794 49. Sundries, \$88,997 67. Paid for Death Claims Commissions and Salaries, \$18,771 23. Medical Fees, 2,645 25. Advertising, Printing and Stationery, 2,768 03. Rent, Taxes, Fees, Audit, etc., 1,877 75. Travelling Expenses, 1,487 23. Director's Fees, Postage, Expressage, etc., 1,246 57. On Investment Accounts for Debentures, etc., \$28,830 63. Re-insurance, Rent, and M.D. Fees for 1887, and amounts written off, 2,711 12. Cash on hand and in Bank, 9,650 86. \$88,997 67. ASSETS. Cash Government Deposit, \$30,000 00. Debentures deposited with Government, 23,194 00. Debentures deposited in Imperial Bank, 5,123 09. Bills Receivable and Balance Preliminary Expense, etc., 8,707 59. Outstanding and Deferred Premiums, and Agents' Advances, 10,557 11. Office Furniture and Fixtures, 1,599 38. Interest and Rents Due and Accrued, 497 43. Balance of Uncalled Guarantee Fund, 40,000 00. Cash on hand and in Imperial Bank, 9,650 86. \$129,338 46.

LIABILITIES. Reserve Fund for Re-insurance (Government standard), \$47,396 00. Death Claims, awaiting proofs (paid in January), \$600 00. Contingent Fund, Rent, etc., June, 1,015 76. Premiums paid in advance, 2,675. Surplus, Security to Policy Holders, \$53,648 51. 75,689 95. \$129,338 46. HENRY O'HARA, Managing Director. JAMES B. FUDGE, Secretary.

I have made a careful audit of the Books and Accounts of the Temperance and General Life Assurance Company for the year ending 31st December, 1888, and hereby certify that the accounts as set forth above are true and correct of the Books of the Company at that date. R. H. TOMLINSON, Auditor. Toronto, March 9th, 1889.

We have made an independent examination of the Receipts and Disbursements for the year 1888, also of the Assets and Liabilities of the Company, and find them as set forth in the above Statement. ROBERT McLEAN, Auditing Committee. SAMUEL TRUES, Toronto, March 13th, 1889.

Hon. GEORGE W. ROSS, President of the Company, spoke as follows:—GENERAL REMARKS.—In moving the adoption of the annual report of your Directors, I desire to notice that notwithstanding the keen competition which now exists among insurance companies, and the organization of many assessment companies of different kinds, it is gratifying to notice that our ordinary volume of business has not been very seriously affected. Many older companies have not secured as large a volume of business for 1888 as for the previous year, and we may well congratulate ourselves on our success. I spoke last year in my annual address of the cheapness with which the business of this company was obtained. By a clerical error I was made to say that our business cost us \$1.28 per \$1,000 instead of \$1.28 per \$100. Some insurance papers and rival companies seized upon this statement, and said that we did not put our business honestly before the public; but they forgot to say that exactly the same proportion applied to the figures credited to the companies with whom we made the comparison. Had our figures been made to say \$12.80 per \$1,000, then the others would have been \$3.70 and \$3.80 respectively. Any fair critic, however, could see it was a clerical error and not a misrepresentation. Our business last year cost us only \$1.21 for every \$100, while the business of three other leading Canadian companies in the same stage of their history cost \$1.45, \$1.48, and \$2.38 per \$100, so that the management of this company will compare very favourably with the management of any other Canadian company that can be named.

It is very gratifying to those interested in temperance to notice the large amount of business we have in that department. We have over 1,000 policies for nearly a million and a half in the Temperance Section, and only 389 policies for \$916,500 in the General Section. We believe that a temperance risk is a safer risk than one in the general class, and consequently a business founded on that department of our work will be very profitable.

In conclusion, I may say that my experience of another year has proven that the managing director and officers of the company have attended to their duties with great fidelity and merit the confidence you have placed in them. Mr. Robert McLean, one of the Vice Presidents, said that he had great pleasure in seconding the adoption of the third annual report so ably moved by the President. Our losses for the past year were unusually heavy in amount, one third being on lives terminated by accident, which no human foresight could have prevented. Our entire losses since commencing business in April, 1886, including the losses of last year, amounted to \$25,000, being very much below the expectancy. As one of the Examining Committee he could assure them that very great care was taken that none but good lives were accepted.

He was also a member of the Auditing Committee, and he could certify that this work was not done in a perfunctory manner, every item of income and expenditure being carefully checked. When he told them that Mr. Trues was his colleague in this work, they might depend upon it that from his recent experience in another matter he was not likely to take anything for granted.

It was glad to see so many shareholders and agents of the Temperance and General would compare very favourably with those of any other company doing a life business; indeed much of the success of a life company depends upon the activity and reliability of agents. The same remark will apply with greater force to the medical examiners for the Company, upon whose honesty and conscientiousness so much of the wealth of the Company depends. With these conditions faithfully observed he had no hesitation in predicting the future success of the Company. Dr. Matthews, Medical Referee, read an able resume of the business of the year in his department.

A resolution was passed unanimously thanking the managing director, secretary, office staff, medical referee, and agents. Mr. H. O'Hara, Managing Director, on behalf of himself and others, in a few appropriate remarks, acknowledged the compliment, accepting it as an expression of confidence in the management. He could bear testimony to the efficient manner in which the secretary, clerks, medical referee, inspector, and most of the agents had discharged their duties and remarked, "It is a pleasant labour to know that our services are appreciated."

Mr. R. H. Tomlinson was appointed auditor for 1889. The election of Directors was then proceeded with, and resulted in the re-election of the old Board.

At a subsequent meeting of the Board of Directors, Hon. G. W. Ross was re-elected President, and Hon. S. H. Blake and Mr. Robert McLean, Vice-Presidents. NEW BOOKS. 1. Report of the Missionary Conference, London, 1888. 2 vols. \$1.50. 2. Yale Lectures on the Sunday School. By H. C. Trumbull, \$1.50. 3. The Gospel according to St. Paul. By J. Oswald Dykes, D.D., \$2.00. 4. Landmarks of New Testament Morality. By George Mathieson, D.D., \$2.00. 5. Gospel Sermons by James McCoach, D.D., \$1.60. 6. The Training of the Twelve. By A. B. Bruce, D.D. 4th edition, revised, \$2.50. 7. Jesus Christ, the Divine Man. By J. F. Vallentyne, M.A., \$1.00. 8. Abraham; or, The Obedience of Faith. By F. B. Meyer, B.A., 90 cents. 9. Sermon to Succeed. By J. Thand Davidson, D.D., \$1.25. 10. The Tercentenary of the Spanish Armada, 1688-1888. By Rev. J. Little, M.A., 75c. JOHN YOUNG, UPPER CANADA TRACT SOCIETY, 126 Yonge Street, Toronto.

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