that it has had the lamentable effect, notwithstanding all efforts and self-denial on my part, of stopping progress in our temporalities. For God is my witness, I have tried to the utmost of my ability, yea and beyond my ability, to set my dear people an example of liberality toward the Church of God. Alas, the result of this has been (I have recently been assured) that my people fancy I am independent of their support, and the very self-denial that has entangled me in pecuniary difficulties has been attributed to superfluous wealth! It is very painful to have to say this, but it is the truth. Day by day as I walk by the costly walls and foundations of our Chancel, Tower and Vestry, lying as they were left nearly three years ago, and fast going to ruin—a state of things disreputable to us all—I am forced to come to the conclusion that this crumbling masonry which absorbed \$1100 or \$1200 of hard-begged money, is a standing vote of want of confidence in myself. I cannot account for this absence of material progress on any other ground. It cannot well be want of means. We have, I know, a good many poor among us, but surely it cannot be said that St. Alban's is a poor Congregation. To a stranger coming in here to-day and looking round on the style and dress of those present, such an idea could never enter his head. It may indeed be said, and alas, I fear it is too true, that there is a want of unity among us. There is too much of this "Individualism" which wishes for everything its own way before it will contribute to the common good. The Service is too high for this one, too low for that. One wishes for more, another wishes for less music or preaching. One would put in this thing, another would leave out that thing. There seems to have grown up a chronic dissatisfaction because everybody cannot have precisely his own way. Every trifling act of Clergyman, or Chorister, or brother-Churchman in the Congregation is made the excuse for objection and selfishness. It is plain there are not the confidence and mutual goodwill among us all, which are essential in a small community such as ours. Well, however this unhappy state of things has arisen, or whoever is to blame for it, I now feel myself unable to reconcile the conflicting elements of disunion; even though I adhere as closely to the letter of the