

The *Equitable Record* for September contains the following :

" Even in times of profound peace not a ship sails from harbour for a distant port that is not equipped with spare sails, spars, cordage, and provisions, extra materials with which to refit herself and sustain her crew should she be crippled in a hurricane on the voyage. How does a man who is beginning a mercantile life differ from a ship which is going to sea? The welfare of his family is involved in his venture, and, like the ship, he must be equipped with the best precautions against the consequences of every disaster, for before him stretches as perilous an ocean as that on which the ship is sailing. Losses and panics will fall upon him like hurricanes. Should he sink, what will become of wife and children and others who are dependent upon him. Those men who embark on any commercial or professional career without securing the protection which a good policy supplies are like ships that go to sea unprepared for any even but fair weather."

Ships that sailed for sunny isles,
But never came to shore.

—*The Chronicle.*

THE FROST... *Jones Verr.*

The frost is out, and in the open fields,
And late within the woods, I marked his track ;
The unwary flower his icy fingers feel,
And at their touch the crisped leaf rolls back ;—
Look, how the maple o'er a sea of green
Waves in the autumnal wind his flag of red !
First struck of all the forest's spreading screen,
Most beauteous, too, the earliest of her dead.
Go on : thy task is kindly meant by Him
Whose is each flower and richly covered bough ;
And though the leaves hang dead on every limb,
Still will I praise His love, that early now
Has sent before this herald of decay
To bid me heed the approach of Winter's sterner day.

A MEMORABLE PERORATION.

The gift of eloquence is not so rare in our young country as it is in some of the older lands. We have had many orators of high rank in the past, and there are some still with us to-day. Among our public men there is perhaps no one more richly dowered in this respect than the Hon. Geo. E. Foster, and we have great pleasure in reproducing the superb burst of eloquence with which he concluded his splendid speech at the farewell banquet to Lord Aberdeen, recently given in Ottawa :

" It has been often said, not so often now as some years ago, that Britain was growing decrepit and infirm, that her power was waning and that the time was rapidly approaching when Macaulay's New Zealander should take his seat on London Bridge and survey the ruins of an empire greater than Rome had ever been. I deny the assumption, and I protest with all my heart against the inference. The expansive, the assimilative, the cohesive power of Britain is neither dead nor stagnant. The plastic crust from which in centuries past has burst forth that splendid energy that has ever and anon vivified the world has not stiffened to adamant. (Applause.) The typical vigor, the eruptive enterprise, the steady overflow of the higher life and potency are there still, and the march of Empire is ever forward. (Applause.) To-day her drum-beat sounds on the far distant Pamirs, we hear the boom of her guns and see the flash of her steel in the rock passes of the Afridis. Her banners gleam at Hong Kong and Wei-Hai-Wei, and her flag floats over the vast insular continents of the Southern Pacific. In the whilom Dark Continent bugle calls to bugle from Bulwayo in the south to Omdurman in the north, and imperial outposts sentinel the Nile and the Niger, while her cannon at Halifax and her cannon at Esquimault, backed by five million loyal subjects,