"BEHOLD MY SHEAVES!"

The time for toil is past, and night has come,
The last and saddest of the harvest eves;
Worn out with labor long and wearisome,
Drooping and faint the reapers hasten home,
Each laden with his sheaves.

Lost of the laborers, Thy feet I gain,
Lord of the harvest! and my spirit grieves
That I am burdened not so much with grain,
As with the heaviness of heart and brain;
"Master, behold my sheaves!"

Full well I know I have more tares than wheat,
Brambles and flowers, dry stalks and withered leaves;
Wherefore I blush and weep, as at Thy feet
I kneel down reverently and repeat:
"Master, behold my sheaves!"

Few, light and worthless, yet their trifling weight
Through all my frame a weary aching leaves;
For long I struggled with my helpless fate,
And stayed and toiled till it was dark and late,
Yet these are all my sheaves.

And yet I gather strength and hope anew;
For well I know my heart has now given proofs
Not what I did, but what I strove to do;
And though the full, ripe ears be sadly few,
Thou wilt accept my sheaves.

—*New Orleans Christian Advocate.*

[For the New York Observer.]

FINANCIAL MANAGEMENT OF CHURCHES.

BY REV. ERSKINE N. WHITE, D. D.

Every few months the religious community is grieved by the report that a church enterprise supposed to be promising has failed on account of financial difficulties. The building, beautiful and expensive, is sold under the hammer, the congregation is scattered; the history is closed. The frequent repetition of such events would lead one to suppose that the financial management of churches was beset with difficulties. Is this so? On the face of it the problem seems very simple, and to be solved by the same rules that govern all business operations.

1. Never contract for what you are unable to pay.

2. Keep your expenses within your income.

Neglect of these, will, in the end, bring ruin as certainly upon a church as upon a stock speculator. Regard for them, although it may not make a church successful, will certainly prevent financial disaster; but these simple statements do not cover the whole ground. A church is not simply a business enterprise. Often it may be sorely needed where it cannot, by any resources within itself, be sustained. Such considerations, while they do not affect the questions of financial management in the *erection* of church buildings, have a very important bearing upon the question of *annual support*.

Two questions then are to be considered.

1. *The acquirement of property and the building of edifices.*

2. *The annual support of churches.*

This latter question, which is always affected by surrounding circumstances, will be considered in another article with special reference to the spiritual needs and local peculiarities of New York city.

In regard to the first question, viz.; the acquirement of property and the building of edifices, it is obvious that, leaving out of account churches that have inherited large vested estates, or that are the recipients of property from some one or two wealthy donors, there are three ways in which houses of worship may be erected.

1. The enterprise may be joint-stock operation. Capitalists may unite, build the meeting house, and depend upon the annual rental of the pews to provide not only for the expenses but for dividend upon their investment.

The objections are obvious:

(1.) The church does not own its home.

(2.) The stockholders may include in their number irreligious men whose only interest is a financial one.

(3.) The church, in the management of its affairs, becomes in a measure subject to the stockholders.

(4.) The church must be a financial success, which fact tends towards sensationalism and the valuation of a minister, whatever his character otherwise, by his ability to "draw" and thus make the stocks pay dividends.

II. The plan of joint ownership. There is an agreement upon the part of those interested to subscribe to the building fund, with the condition that the value of the subscription be returned, upon the completion of the building, in a title-deed to one or more pews. An opportunity is given also to newcomers, after the edifice is completed, to share in the property, by purchase of pews. This is a safe business arrangement provided—

(1.) The full amount needed is thus subscribed in advance.

(2.) The pew owners will be responsible each for his share of the expense of support, as long as they own pews.

(3.) The church is not hampered by the terms of the title-deeds, in regard to the amount of annual taxes to be assessed.

But usually the full amount is not subscribed, nor the pews all sold, and the result is: (a.) Two classes of pew-holders—owners and lessees. (b.) Two grades of assessments. I have known churches where the assessment upon pews held in fee was fixed forty years ago at a still insignificant rate, and thus three-quarters of the expense came upon the minority of the congregation who, as new comers, rented pews. (c.) Pew-holders leaving the church abandon their property if unsalable. Morality, and I believe legally, they are still under obligation to the amount of the annual assessment, but the obligation is not likely to be enforced.

The plan of joint ownership has been perhaps the most common way of providing for the erection of churches among Presbyterians in New York.

III. *The church may be built by free contributions.* A general subscription by all interested, covering the entire expense, would be the ideal plan. It would ensure—

(1.) The dedication to God of what they really owned.

(2.) The reduction of annual expenses to the lowest point.

(3.) That no one would be repelled afterwards either from fear of having to bear a heavy burden or because of inability to buy a pew.

Roman Catholic churches are, I believe, built upon this plan, excepting that the subscription is not always free. Usually the church builds no faster than it can pay. Either of these would be in accordance with business principles, but in practice they are rarely uncomplicated with another element which tends to disaster and death, viz.: DEBT. When men are planning churches they seem to forget all their business experience. They contract for what they know they cannot pay for. Why?

1. Men collectively do not feel the responsibility that any one of them does individually.

2. They are enthusiastic and sanguine, and in their minds' eye already see the building, crowded, and thousands hastening to pour money into the treasury.

3. Sometimes they say plainly: "The church is to be permanent. We will pay half; let future generations pay half!"

4. They have an idea that by risking much, they show much faith.

A brother minister told me of a worthy member of his church who prayed that we might imitate the faith of "*Maude*" (?) *Muller*. So men get their ideas of faith hopelessly muddled with their poetry and sentiment, and say; "We know the church is needed and the Lord Jesus will provide."

Sometimes, temporarily, a wild enthusiasm about a popular preacher will carry everything before it, even irreligious men manipulating the enterprise. The result often is a fine building mortgaged for more than it is worth; a congregation oppressed and crying for help; a minister starved and broken down; and the end disastrous and sometimes shameful.

If the stories reported lately of two or three different churches are true, the transactions have been as disgraceful as the manipulating of corners in the stock market. If men have deliberately involved themselves in debt and given mortgages and second mortgages, builders' liens, &c., then, in times of depression, permit the property to be sold under the hammer for less than enough to satisfy illiit of the honest claims, then quietly buy it in, and, relieved of their debt, go on their way rejoicing and praising God, they are simply swindlers. What shall we say when a church council unanimously advise a church to give up its property to creditors, to disband so as to lose legal responsibility for a portion of its debt yet unsatisfied, and then to reorganize, secure other property, and go on? If they have strength to go on they have strength to pay more. The question may well be asked: Is it even right for a church to involve itself in debt and mortgage property? It may be, undoubtedly, if the amount of the debt is so small that it bears a very insignificant ratio to the value of the property and the pecuniary strength of the congregation, or if individuals will become personally responsible for interest and principal. But this is little more than saying that a debt is harmless in cases where it is needless.

Aside from such exceptions, a mortgage upon church property is unwise, unfair and liable to be disastrous.

Unwise—because the assumption of future subscriptions is too apt to be unfounded. Men do not so readily subscribe after a church is completed as before; they stay away from struggling, overburdened churches.

Unfair—1. To the congregation. Few churches can afford to pay annually more than running expenses.

2. To the church. Its growth and prosperity depend largely upon making the expense to attendants moderate.

3. To the minister upon whom largely responsibility is thrown.

Disastrous—1. To *bona fide* subscribers. They have given good money. It is a trust fund. A mortgage imperils the entire property. Church property is more unsaleable than any other, usually, when sold under the hammer, bringing no more than half its cost. If mortgaged for that half, then, when sold to satisfy the lien, the property actually *gives* by subscribers is, of course, swept away, and they are all defrauded.

2. To the cause of Christ. A church is dispossessed of its home; the flock is scattered; spiritual interests are endangered; the community is disappointed, disheartened and deprived of a place of worship.

As a matter of history, debts have always been among the chief causes of failure of the many church enterprises that during the last fifty years have been started, only to struggle for a while and then die. On the other hand, a church entirely free from debt can almost always succeed under good management in keeping its expenses within its income.

WHY HE DIDN'T FIGHT.

Some repairs were needed to the engine when the train reached Reno, and while most of the passengers were taking a philosophical view of the delay and making themselves as comfortable as possible in the depot, in walked a native. He wasn't a native Indian, nor a native grizzly, but a native Nevadian, and he was ragged out in imperial style. He wore a hickory shirt, a long coat, buckskin leggings and moccasins, and in his belt were a big knife and two revolvers. There was lightning in his eye, destruction in his walk, and as he sauntered up to the red-hot stove and scattered tobacco juice over it, a dozen passengers looked pale with fear. Among the travelers was a car-painter from Jersey City, and after surveying the native for a moment, he coolly asked:

"Ain't you afraid you'll fall down and hurt yourself with those weapons?"

"W—what!" gasped the native in astonishment.

"I suppose they sell such outfits as you have on at auction out here, don't they?" continued the painter.

"W—what d'ye mean—who are ye?" whispered the native as he walked around the stove and put on a terrible look.

"My name is Logwood," was the calm reply, "and I mean that if I were you I'd crawl out of those old duds and put some decent clothes on."

"Don't talk that way to me, or you won't live a minit!" exclaimed the native as he hopped around. "Why, you home-sick coyote, I'm Grizzly Dan, the heaviest Indian-fighter in the world. I was the first white man to scout for General Crook! I was the first man in the Black Hills! I was the first white man among the Modocs!"

"I don't believe it!" replied the painter. "You look more like the first white man down to the dinner-table!"

The native drew his knife, put it back again, looked around and then softly said:

"Stranger, will ye come over behind the ridge an' shoot an' slash till this thing is settled?"

"You bet I will!" said the man from Jersey, as he rose up. "Just pace right out and I'll follow!"

Every man in the room jumped to his feet in wild excitement. The native started for the back door, but when he found the car-painter at his heels, with a six-barreled colt in his hand, he halted and said:

"Friend, come to think of it, I don't want to kill you, and have your widow come on me for damages."

"Go right ahead—I'm not a married man!" replied the painter.

"But you've got relatives, and I don't want no lawsuits to bother me just as spring is coming."

"I'm an orphan, without a relative in the world!" shouted the Jerseyite.

"Well, the law will make me bury you, and it would be a week's work to dig a grave at this season of the year. I think I'll break a rib or two for you, smash your nose, gouge out your left eye, and let it go at that!"

"That suits me to a dot!" said the painter. "Gentlemen, please stand back, and some of you shut the door to the ladies' room!"

"I was the first man to attack a grizzly bear with the bowie knife," remarked the native as he looked around. "I was the first man to discover silver in Nevada. I was the first man to make hunting-shirts out of the skins of Pawnee Indians. I don't want to hurt this, man as he seems kinder sad and down-hearted, but he must apologize to me."

"I won't do it!" cried the painter.

"Gentlemen, I never fight without taking off my coat, and I don't see any nail here to hang it on," said the native.

"I'll hold it—I'll hold it," shouted a dozen voices in chorus.

"And another thing," softly continued the native, "I never fight in a hot room. I used to do it years ago, but I found it was running me into the consumption. I always do my fighting out doors now."

"I'll go out with you, you old rabbit-killer!" exclaimed the painter, who had his coat off.

"That's another deadly insult, to be wiped out in blood, and I see I must finish you. I never fight around a depot though. I go out on the prairee, where there is a chance to throw myself."

"Here's your prairee, lead the way!" howled the crowd.

"It wouldn't do an' good," replied the native, as he leaned against the wall. "I always hold a 100 gold piece in my mouth when I fight, and I haven't got one to-day,—in fact, I'm dead broke."

"Here's a gold piece," called a man, holding up the metal.

"I'm a thousand times obleeged," mournfully replied the native, shaking his head. "I never go into a fight without putting red paint on my left ear for luck; and I haven't any red paint by me, and there isn't a bit in Reno."

"Are—you—going—to—fight?" demanded the car-painter; reaching out for the bear-skin cap.

"I took a solemn oath when a boy never to fight without painting my left ear," protested the Indian killer. "You wouldn't want me to go back on my solemn oath, would you?"

"You're a cabbage, a squash, a pumpkin, dressed up in legging!" contemptuously remarked the carpainter, as he put on his coat.

"Yes, he's a great coward," remarked several others, as they turned away.

"I'll give $10,000 for ten drops of red paint!" shrieked the native. "Oh, why is it that I have no paint for my ear when here is such a chance to go in and kill."

A big blacksmith from Illinois took him by the neck and run him out, and he was seen no more for an hour. Just before the train started, and after all the passengers had taken seats, the "first man" was seen on the platform. He had another bowie-knife, and had also put a tomahawk in his belt. There was red paint on his left ear, his eyes rolled, and, in a terrible voice, he called out:

"Where is that man Logwood? Let him come out here and meet his doom!"

"Is that you? Count me in!" roared the car painter, as he opened a window. He rushed for the door, leaped down, and was pulling off his over-coat again, when the native began to retreat, calling out:

"I'll get my hair cut and be back here in 17 seconds. I never fight with long hair. I promised my dying mother not to."

When the train rolled away he was seen flourishing his tomahawk around his head in the wildest manner.

THE MAN ACROSS THE WAY.

[From the Danbury News.]

The wife of the man across the way had a dressmaker all of last week. When he got home Tuesday noon he saw a little woman with brown eyes sitting demurely back of a bank of dress goods, while his wife with a loaf of bread in one hand and a knife in the other, as if she was about to slice the former for dinner, stood close by, her face beaming with exultant anticipation. After dinner his wife said to him—

"John, Mrs. Sanford wants you to go to Morgan's and tell them to send up a spool of silk twist, blue just like this sample" (showing him a piece of silk, about an inch square); "don't forget to take it with you—and two spools of silk, A, and a yard of black cambric."

It is noticeable that a wife on these occasions carefully shuns the pronouns "I" and "we." It is always the dressmaker who wants the material.

"You won't forget will you, John?" added the wife, pleadingly. "She'll be put back seriously if she don't have these things this afternoon."

"I won't forget," said the man across the way. "Now what is it you want me to get?"

The articles were again enumerated, the sample carefully tucked away in his vest pocket, and he started.

When he reached home at tea time he was tired but hopeful. The first salutation he received came from his wife, and was not noticeable for its tenderness.

"You are a nice one to do an errand, ain't you? What did I sent after?" she tartly inquired.

Of course he knew what she had sent him after, but being confronted so unexpectedly with a demand for information he was completely confounded.

"You are a nice one to do an errand, ain't you? What did I sent after?" she tartly inquired.

"Nor nobody else. I said cambric just as plain as I could say it, and if you'd had your wits about you there would have been no mistake. That man didn't get here till four o'clock, and then he had to go back after the cambric, and when he got here with it the afternoon was gone. I might've known better than to have sent you after anything. I might better have left my work and went after it myself. But I thought you could have done that much to help me."

The man across the way looked very much distressed, and sat down to tea with scarcely any appetite.

The next morning as he was starting away his wife suddenly overhauled him with—

"Now, John, I do wish you would try to do an errand right this time. Mrs. Sanford wants two more spools of that twist, a roll of half-inch tape—be sure to get the half-inch—and a whalebone. Now, will you be sure to attend to it right away?"

The unhappy man promised, and started forthwith at a lively pace, repeating over and over again the articles desired. Half-way down town he was stopped by a friend who wanted to know what he thought of Louisiana, and this engendering a desire on his part to learn his friend's opinion, some ten minutes was consumed in the interchange of views. When he got started again, he was aware that the thread of his mission was somewhat entangled, but trusted to the presence of the store and the inventive faculty of the clerk to help him out.

Both props failed him at the critical moment. To save his life he could not tell a single one of the articles he was sent for. In vain he searched his pockets, and rubbed his ears, and stared about—not a ray of light came to him. There being nothing else to do he posted back home for the information and received a half-hour later, fully heated but triumphant.

He was starting to his work after dinner, when his wife pleasantly observed—

"You did so well this morning, John, that Mrs. Sanford is encouraged to try you again."

The man across the way visibly winced.

"She wants you to stop in at Morgan's and get a whalebone, two sticks of brown braid, a spool of basting cotton, and—"

"What's that?" ejaculated the unhappy man, with an expression of indifferently concealed apprehension on his face.

"A whalebone, two sticks of brown braid—here's a sample—a spool of basting cotton and a yard of twill. You can get them when you go down, and bring them home with you to-night."

He bolted away at once, not even pausing to shut the door. The spectacle as he rushed through the streets, with no thought but of his errand, would make Mrs. Livermore less concerned than she is about "What to do with our girls." He skipped into the store and cried to the clerk—

"One brown whalebone just like this——"

"Brown whalebone!" ejaculated the clerk, in astonishment.

The man across the street stopped to ask if there was no brown whalebone, and the hesitation was him. The rest of the articles, excepting the twill, of which he had forgotten the quantity, fell back from the position he had them into a chaotic mass.

With an exclamation of pain and anger, he galloped back to the house for a renewal of the particulars.

"Maria," said he to his wife, in a tone of great confidence, "I thought it would be a good plan, in order to save money, to hire a part of Morgan's store for your dressmaker until she got your work done, but as the expense is more than I could possibly stand, I have got a week's vacation from the shop instead, and now I am able to devote my entire time to her."

The grateful wife burst into tears.

A NUISANCE OF A NOSE.

M. Arago, the French statesman and nephew of the astronomer, is, in spite of his sixty-five years, a very handsome man. He has a large nose, of which he is somewhat proud. A short time ago he was travelling by train to Versailles, when a child who was in the same carriage, and who had watched Arago for some time with dilated eyes, began to cry. In vain did the child's mother, Arago and another Senator endeavor to calm the perturbed juvenile. The poor mother was in despair, and as the shrieks grew more and more piercing, Arago felt bound to interfere and see what he could do. He said to the child, "What ails you, my dear? Are you afraid of me? I don't look very naughty, do I?" Thus addressed, the child sobbed out, "Take off your nose." Arago looked at the mother, who grew very confused and said, "Ah, monsieur, excuse me; excuse my son." "But, madame," said Arago, "what does he mean?" The mother then explained that she had, during the Carnival, taken her children to see a number of persons in masks and with false noses, and he had got so excited that he could think of nothing else. "By an unfortunate occurrence," she added, "we got into the same carriage as you, who, for some good reason, no doubt, are prolonging the Carnival. But see what a deplorable result has followed. Let me then beg of you to have pity on a poor mother, and take off your nose." "But madame," said Arago, stupefied. "A little more and my child will have convulsions," shrieked the mother; "take off your false nose." "But, madame," said Arago, in despair, "that is impossible; this is not a false nose, but my own." "Impossible! impossible!" cried the agonized lady. "Touch it," said Arago. The lady gave a pull at the Senator's nose, but it did not come off as she had expected. "A thousand pardons," she said; but pray, oh! pray, hide it with your hat." So Arago continued his journey with his nose in his hat, and the child's screams gradually subsided. Arago himself tells the story with much glee.—*Exchange.*

THE TELEPHONE IN CHURCH.

We are undoubtedly on the verge of great ecclesiastical changes. Two inventions have burst on the astonished gaze of the world, and the coincidence of their coming at the same time is proof positive that the whole method of pulpit administration is to be changed. Small ministers are doomed, and the sooner they begin to look for more lucrative and more secular employment than reading poor sermons to their houses the better. First, we have the telephone. It is proposed to erect a marble retreat in Union Square, with tubes connecting with every church in the city. On Sunday the congregations will assemble as usual, but instead of gazing into the minister's face, they will look at a huge funnel-shaped projection in the middle of the chancel. A popular preacher will be placed in the marble retreat, with an eloquent and stirring sermon. He will preach at about 500 open tubes, and his eloquence will be transmitted to as many congregations, and emerge from the bell-shaped projection in the chancel with all the various modulations of the preacher's voice. Next we are to have the pyrophone, an organ with copper stops, whose notes can be distinctly heard over the whole city. We can sit in our houses and listen to a sacred concert or gather on our front steps and unite in a congregational hymn while a precentor up in a balloon beats the time. This is certainly an age of laboursaving inventions and spiritual improvement.—*New York Herald.*

HOW FAR WILL A GREENBACK GO.

Mr. Brown kept boarders. Around his table sat Mr. Brown, Mrs. Brown, Mrs. Andrews, the village milliner; Mr. Black, the baker; Mr. Jordan a carpenter; and Mr. Hadley, a flour, feed and lumber merchant.

Mrs. Brown took out of his pocket book a ten dollar note, and handed it to Mrs. Brown, saying;

"Here, my dear, are ten dollars toward the twenty I promised you."

Mrs. Brown handed it to Mrs. Andrews, the milliner, saying:

"That pays for my new bonnet."

Mrs. Andrews said to Mr. Jordan, as she handed him the note.

"That will pay you for your work on my counter."

Mr. Jordan handed it to Mr. Hadley, the flour, feed and lumber merchant, requesting his lumber bill.

Mr. Hadley gave the note back to Mr. Brown, saying:

"That pays ten dollars on board."

Mr. Brown passed it to his wife, with the remark that that paid her twenty dollars he had promised. She in turn paid it to Mr. Black, to settle her bread and pastry account, who handed it to Mr. Hadley, wishing credit for the amount on his flour bill, he again returned it to Mr. Brown, with the remark that it settled for that month's board. Whereupon Brown put it back into his pocket-book, exclaiming that he "never thought a ten dollar bill would go so far."

Thus a ten dollar greenback was made to pay ninety dollars indebtedness inside of five minutes. "Who says greenbacks are worthless?"—*Laramie Sentinel.*

—The woman who has never been courted by a sea-captain, can form no idea of how it seems to be hugged by a grizzly bear.—*Rockland Courier.*

—There are now three persons living in Hartford with bullets in their heads. Considering the army of agents life insurance companies employ this is not a large number.

—Reading, Penn., does not intend that the circuses shall do all the lying this spring. It claims a woman who has given birth to her forty-fifth child.

—A prim Boston editor asks: "Is it proper for young married ladies to be seen upon the stage?" Yes, provided they sit close to the driver, and don't let their feet dangle too much over the side.—*Punch.*

—We have never yet seen a preacher so eloquent that he could prevent every man in the congregation from pulling out his watch when the fire-alarm strikes twelve to see if he has the right time.—*Cincinnati Saturday Night.*

New Advertisements.

Notice of Sale!

To EBENEZER WILLIAMS, of the Parish of Gagetown, in the Province of New Brunswick, Millman and Farmer, and PRACILLA, his wife, FREDERICK WILLIAMS, of the same place, also Millman and Farmer, and to all others whom it may concern:—

NOTICE is hereby given that by virtue of a power of sale contained in a certain Indenture of Mortgage, bearing date the tenth day of June, in the year of our Lord one thousand eight hundred and seventy-five, and made between the said Ebenezer Williams and Pracilla, his wife, and Frederick Williams, of the one part, and the undersigned Henry C. McMonagle, of the City of Saint John, barrister-at-Law, of the other part, and registered in Book G, No. 2, pages 466, 467, 468, 469 and 470, and numbered 12151 in the Records of the County of Queens, on the fifteenth day of June, in the year of our Lord one thousand eight hundred and seventy-five. There will, for the purpose of satisfying the moneys secured by the said Mortgage, default having been made in the payment thereof, be sold at Chubb's Corner (so-called), on Prince William street, in the City of Saint John and Province of New Brunswick, on SATURDAY, the twenty-eighth day of April next, at eleven o'clock in the forenoon, the mortgaged Lands and Premises in the said Mortgage described as follows:—

"All that certain lot, peice or parcel of Land and Premises "situate, lying and being in Gagetown, aforesaid, and part "of the estate left by Valentine H. Peters, deceased, the "father of the said Julian H. Wetmore, and held by her under "the Will of her said father, being known as the Homestead "property, and bounded as follows, to wit: Beginning at "the corner-post of the fence in the field lying to the south "of the barn-yard, thence running in a direct line that will "strike a fir tree near to and in the north-eastern angle of "the field of the Honorable Hugh Johnston, marked W. J. P., "until the said line strikes the line of the lane leading to "his house from the Highway, thence retracing the said line "and to continue its prolongation until it strikes Gagetown "Creek, to run by the line of the said Creek upwards until "it strikes the line of land in possession of the Honorable "Harry Peters, thence on the said last mentioned line to the "highway, westerly and southerly, until it strikes the said "line of the lane leading to the house of the said Hugh "Johnston, before mentioned, thence on the line of the said "lane to where the said first mentioned line running from "the said corner post of the fence in the said field south of "the barn strikes the same, containing fifteen acres more or "less, accepting and reserving a right of passage-way, to the "Honorable Hugh Johnston, his heirs and assigns, being "the owner or occupier of the land granted, bargained and "sold to the said Hugh Johnston, next adjacent, to the south-"ward of the premises hereby granted, as mentioned in the "Deed of Conveyance from the Executors of the late Valentine H. Peters to the said Hugh Johnston.

"Also all those two certain other Lots, pieces or parcels of "Land and premises situate, lying and being in Gagetown, "aforesaid, on the west side of the River Saint John, and "now occupied by the said Ebenezer Williams and Frederick "Williams and their father, and known and distinguished as "Lot number forty-five (45), granted to David Dunn, containing two hundred acres more or less. And also Lot number "forty-four (44) in the same Grant and adjoining Lot forty-"five, containing two hundred acres more or less. The said "last two mentioned lots being bounded on the south side by "lands formerly owned by John Gunter and now occupied "by one —— Howard; on the north side by lands formerly "owned by William Lemont and now owned and occupied "by Murray Williams; on the front by the River Saint John; "on the rear by the base or rear line of the said Lots, 44 and "45, and by lands belonging to the estate of the late Thomas "Gilbert. The two last mentioned lots containing four "hundred acres more or less, and which lots are more particularly described and referred to in a Deed from the said "Frederick Williams to the said Ebenezer Williams of one "undivided half of the said Lots, and which Deed is dated on "the twenty-first day of July, A. D. 1871, and registered in "the County of Queen's, on the 25th day of the same month, "in Book D, No. 2, pages 308 and 309, and numbered 10807." Together with all the Buildings and improvements thereon.

The above properties are subject to prior mortgages, as follows:—One for $600 and Interest, and the other for $100 and interest.

And only the right and title of the said Ebenezer Williams and his wife and Frederick Williams, at the date and registration of the above in part recited mortgage, will be sold.

TERMS CASH.

Dated this 20th March, A. D. 1877.

HENRY C. MACMONAGLE, Mortgagee.

Staint John, N. B. mar24 5i

NOTICE.

THE subscribers have established themselves

At No. 71 Prince William Street,

(next door to Messrs. J. & J. Hegan & Co's,) where in a short time they will be prepared with a new stock of Goods to serve their friends as usual.

mar24 4i STEEVES BROS.

TEAS, &c.

PER S. S. "SCANDINAVIAN" AND "DORIAN":—

159 HALF CHESTS KAISOW CONGOU; 650 tins Colman's Mustard; 30 cases Colman's STARCH, White and Blue; 10 casks assorted Pickles; 1 case Sizzy's BLACK LEAD; 1 cask Worcester Sauce; 1 " BLUE VITRIOL; 1 barrel Refined Saltpetre; 1 cask EPSOM SALTS; 1 " Flour Sulphur; 1 " LUMP ALUM; 1 case Nutmegs; 1 chest Whole CASSIA; 1 bale Whole Cloves; 10 bags Barcelona NUTS; 10 bags Finest Java Coffee; 25 kegs BI-CARB. SODA; 10 casks SODA CRYSTALS; 10 bags RICE.

For sale at usual low rates.

GEO. ROBERTSON, WATER STREET.

N.B.—Special inducements to offer in Teas. mar31 4i

GARDEN PEAS!

Warranted Genuine.

BLUE PETER, 6 to 8 inches high, the earliest variety grown;
MULTUM IN PARVO, 12 inches high.
McLEAN'S LITTLE GEM, 15 inches.
CARTER'S FIRST CROP, 20 to 24 inches.
Hair's DWARF MAMMOTH, 2½ ft.
DWARF BLUE IMPERIAL, do.
PRINCESS ROYAL, do.
DANIEL O'ROURKE, do.
DWARF MARROWFAT, 2 ft.
Do. SUGAR, edible pod, do.
CHAMPION OF ENGLAND, do.
Tall MAMMOTH MARROW, 6 to 8 ft.
Also, POTATO PEAS cheap.

mar 31 J. CHALONER, 49 King, cor. Germain.

REMOVAL!

DR. JAS. A. McALLISTER,

DENTIST,

OFFICE - - - OPPOSITE ACADEMY OF MUSIC.

ON THE FIRST OF MAY

WILL REMOVE HIS OFFICE AND RESIDENCE TO THE HOUSE NOW OCCUPIED BY GEO. E. SNIDER, ESQ.,

210 GERMAIN STREET,

apr7 Below Victoria Hotel.

ANCHOR LINE.

UNITED STATES and British Mail Steamers, sailing Every Saturday to and from New York and Glasgow (via Londonderry), and every alternate Saturday to and from New York and London.

GLASGOW SERVICE.

From New York.		From Glasgow.
Sat. April 7, at noon.	ANCHORIA.	Sat. Mar. 17
Sat. April 14, at 3 p.m.	CALIFORNIA.	Sat. Mar. 24
Sat. April 21, at noon.	ETHIOPIA.	Sat. Mar. 31
Sat. April 28, at 3 p.m.	VICTORIA.	Sat. April 7

LONDON SERVICE.

From New York.		From London.
Sat. April 7, at noon.	UTOPIA.	Sat. Mar. 17
Sat. April 28, at 3 p.m.	ELYSIA.	Sat. April 7

Steamers sail from Piers 20 and 21 N. R., New York.

RATES OF PASSAGE—Payable in United States Currency.

BY THE GLASGOW STEAMERS:—
Cabin (according to location of Berth), - $65 to $80.
Excursion Tickets, good for one year, - $120 to $140.
Intermediate $35. Steerage $26.

BY THE LONDON STEAMERS:—
Cabin (according to location of Berth) - $55 to $70.
Excursion Tickets, good for one year. - $100 to $120.
Intermediate $33. Steerage $26.

We have also much pleasure to announce that the first-class steamship "Elysia," McRitchie, Commander, sailing in the regular fortnightly line

FROM LONDON, SATURDAY, 7th APRIL,

will call at Halifax (on the passage to New York) to land goods for all points in Nova Scotia and New Brunswick, to which Bills of Lading at Through Rates will be granted upon as favorable terms as by any other first-class Trans-Atlantic Steamship Line.

No Bill of Lading will be signed for a less sum than half a guinea.

Parties desirous of bringing out their friends should make application to the subscribers who will grant Certificates of Passage from any place in England, Ireland or Scotland to Saint John, N. B., which are good for twelve months.

Drafts issued payable on presentation in sums from £1 upwards.

RATES OF PASSAGE.
Cabin, ... 13 Guineas.
Steerage, ... 30 Dollars.

For Plans of Cabins, Passage Tickets, Drafts or any further information apply to or address Henderson Brothers, 40 Union street, Glasgow; 17 Water street, Liverpool; 19 Leadenhall street, London, E. C.; 30 Foyle street, Londonderry; 3 Rue Scribe, Paris; 96 Washington street, Chicago; 7 Bowling Green, New York, and T. & S. DeWolf & Son, Halifax, or in Saint John to

SCAMMELL BROTHERS, 19 Smyth street.

mar24

CORNMEAL!

Now landing and on hand:—

1,000 BLS. BEST YELLOW MEAL;
300 bbls. FEEDING MEAL;
100 bags FEEDING MEAL;
TO ARRIVE:—
1,500 bbls and 300 bags MEAL;

For sale low.

GILBERT BNET, South Wharf.

apr8

New Advertisements.

CHEAP SALE OF New Spring Goods!

BETTER VALUE THAN DAMAGED GOODS.

WE have received per late Steamers, a large portion of our

NEW SPRING STOCK,

which will be marked very low, along with other goods in stock.

Attention is directed to a number of SPECIAL LINES below usual prices.

A choice assortment of MATELASSE CLOTHS, commencing at $1.40 per yard.
English, Scotch and Canadian Tweeds, new patterns.
Heavy Union Tweeds, from 35 cents upwards.

Gents' Furnishing Goods, newly stocked.
Men's Undershirts and Drawers, from 50 cents and upwards.
Men's White Dress Shirts, from 80 cts. to $1.50.

BOYS' CLOTHING.—We have now well assorted in Tweed and Cloth Suits, long and short Pants.

SAILOR and BLOUSE SUITS, from $2.50 and upwards.

Black Dress Goods, in the newest makes.
Black Alpacas, from heavy makes, in all prices, from 20 cents per yard upwards.

In Household Goods, we have open good value in Window Damasks, Table Linen, Table Covers, Towelling, Stair Linen.
TABLE NAPKINS and DOYLEYS, from $1 per dozen.
TOILET QUILTS, all sizes and prices.
HONEY COMB QUILTS, full size, $1.25 each.
WHITE and GREY SHEETING, twilled and plain.
WINDOW HOLLANDS, from 27 inch to 54 inch.

A large stock of the best makes of AMERICAN GREY and WHITE COTTONS, in all widths and prices.
GREY COTTONS from 6 cents upwards.
WHITE COTTONS from 7 cents.

WETMORE BROS., 77 KING STREET.

mar24 4i

NO. 7 MARKET SQUARE.

NEW GOODS! NEW GOODS!

Received from the Mills:—
300 PIECES
CANADA TWEEDS!
AT
50c., 70c., 75c., 80c., 85c., and $1 per yard,
warranted the
Best Value ever Shown in the City.

P. J. QUINN.

CUSTOM TAILORING DEPARTMENT.

Gents favoring us with their orders for

CUSTOM GARMENTS

will find our stock complete

With the Newest and Most Desirable Goods,

from the English and Scotch Manufacturers.

Inspection of intending purchasers respectfully solicited.

P. J. QUINN, 7 MARKET SQUARE.

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LONDON HOUSE (WHOLESALE).

MARCH 1, 1877.

Received per Prussian, Circassian, Hibernian and Sardinian:—

64 PACKAGES

New Spring Goods,

FOR

EVERY DEPARTMENT

AND

To be Continued Weekly

DANIEL & BOYD.

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NOTICE.—NOTICE IS HEREBY GIVEN THAT THE

ALLIANCE SOCIETY

of 51 Moorgate-street, London, is duly authorized under license from the Secretary of State to Lend and invest money in the Dominion of Canada. Borrowers receive loans on Real Estate and other security, payable by easy instalments in

TWENTY YEARS OR LESS.

Investors receive five per cent. interest with Tontine Bonuses. Prospectuses and all necessary information may be had on application to

GEO. W. JONES, 30 Bedford Row, Halifax, N. S.

Agent and Attorney of the Society for Canada.

M. BOWLES DALY, Solicitor.

Agents wanted in unrepresented districts. mar24—4i*

Locks, Knobs, &c.

50 DOZ. MORTISE LOCKS,
10 doz. RIM LOCKS,
50 doz. LOOSE JOINT BUTTS,
50 doz. LOOSE PIN ACORN BUTTS,
25 doz. MINERAL KNOBS,
20 doz. WHITE KNOBS,
50 doz. THUMB LATCHES,
2 ton DRY AAD TAR'D PAPER.

For sale at very Lowest Rates.

W. WATERBURY, 13 King street.

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New Advertisements.

STADACONA

FIRE INSURANCE COMPANY.

HEAD OFFICE, - - - - QUEBEC.

AUTHORIZED CAPITAL, $5,000,000.

ASSETS, DEC. 31, 1875, - - - $293,797.

Insures all classes of Risks

AGAINST FIRE!

AT MODERATE RATES.

Board of Directors for New Brunswick:—

ZEBEDEE RING, Esq., CHAIRMAN.
HON. T. R. JONES,
W. H. TUCK, Esq., Q. C., D. C. L.
JAMES DOMVILLE, Esq., M. P.
STEPHEN S. BURPEE, Esq.

WARWICK W. STREET,

Secretary and Agent for N. B.

OFFICE:—

MERRITT'S BUILDING, PRINCE WILLIAM STREET.

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FIRE INSURANCE.

THE MUTUAL FIRE INSURANCE COMPANY OF ST. JOHN.

ESTABLISHED IN 1846.

THE insured are Shareholders, under the terms of the Act of Incorporation, and receive annually two-thirds of the Net Profits.

The Declared Dividends for 29 Years have averaged 24 per cent., and have in some years been as high as 50 per cent on the Premiums of the Year.

Each risk is a separate one, carefully considered, and rated on its merits, by the President and Directors, who attend daily at the Office of the Company.

Losses are paid in full, without deduction or discount. No charge for Policies, or for alterations or renewals by endorsement.

OFFICES—13 Wiggins' Building, Princess Street.

O. D. WETMORE, SECRETARY. JAMES HARRIS, PRESIDENT.

dec 4—1y

FIRE and MARINE INSURANCE AGENCY.

OVER THREE HUNDRED AND FIFTY THOUSAND DOLLARS DEPOSITED AT OTTAWA.

Aggregate of Cash Assets exceeds Twenty-three Million of Dollars.

Imperial Fire Insurance Company, of London. ESTABLISHED 1803.

The Ætna Insurance Company. INCORPORATED 1819.

The Hartford Fire Insurance Company. INCORPORATED 1801.

Phenix Insurance Company, of Brooklyn. ESTABLISHED 1833.

Dwelling Houses, whether built or in course of construction, as well as Furniture contained therein, Insured for terms of one or three years, at lowest rates.

Steam Saw Mills, Vessels on the Stocks or in Port, Warehouses, Merchandise and Insurable Property of every description covered on the lowest possible terms.

British America Assurance Company. INCORPORATED 1833.

The Merchants' Marine Insurance Company, OF CANADA.

(Incorporated by Special Act of Parliament.)

Capital ONE MILLION, with power to increase to Two MILLION DOLLARS.

Risks taken on vessels, cargoes and freights to and from any part of the Commercial World. Time and Voyage Policies issued at once, terms and conditions as customary in St. John. Rates moderate, and losses promptly paid in cash.

Apply at Insurance Rooms,

CORNER PRINCE WILLIAM ST. AND MARKET SQUARE.

ROBERT MARSHALL, Agent,

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AYER'S CHERRY PECTORAL,

For Diseases of the Throat and Lungs, such as Coughs, Colds, Whooping Cough, Bronchitis, Asthma, and Consumption.

THE few compositions which have won the confidence of mankind, and become household words throughout not only our own nation, but many nations, must have extraordinary virtues. Perhaps no one ever secured so wide a reputation, or maintained it so long as AYER'S CHERRY PECTORAL. It has been known to the public almost forty