

## From the Churches.

### Denominational Funds.

Fifteen thousand dollars wanted from the churches in Nova Scotia during the present Convention year. All contributions, whether for division according to the scale, or for any one of the seven objects, should be sent to A. Colwell, Treasurer, Wolfville, N. S. Envelopes for gathering these funds can be obtained free on application.

The Treasurer for New Brunswick is Rev. J. W. Manning, D. D., St. John, N. B., and the Treasurer for P. E. Island is Mr. A. W. Evans, Charlottetown.

A contributions from churches and individuals in New Brunswick to denominational funds should be sent to Dr. Manning; and all such contributions in P. E. Island to Mr. Evans.

**DIGBY, N. S.**—Persons having occasion to correspond with the Digby church are requested to note that the clerk of the church is Mr. Richard Thorne instead of Mr. J. Chaloner who formerly filled that office but has now removed to St. John.

**HAVKLOCK, N. B.**—We are being blessed at Head of Ridge, one of the stations on this field. Special services have been held for the last 3 weeks, and as one result six have been received for baptism; others are seeking and will probably see the way clearly ere long.

J. W. BROWN.

**LIVERPOOL.**—Reports at our annual meeting indicate progress. The receipts of the various treasuries for the past years were \$1925.75, the expenditure \$1713.90—balances in the various treasuries, \$211.83; additions to the church 28. The report of the Sunday School was unusually encouraging as to finance and attendance. A young men's class has been organized. Rally Day service and a Xmas gift service proved helpful factors.

C. W. COREY.

**CANARD**—On Jan. 11, four were baptized and three others received by letter and experience. Our annual roll call passed off pleasantly and profitably. Interest in all departments of work seems to be good. A deepening interest in our missionary enterprise is especially noticeable. In spite of poor crops the past year our people are responding generously and cheerfully to the many calls that come to them. We have been remembered with liberal donations for which we express most hearty thanks.

D. R. HATT.

**BASS RIVER, N. S.**—On Saturday evening Dec. 27th, a large number of the members of this church and other friends gathered at the parsonage and through Mr. Andrew Thompson presented us with one of the handsomest sleighs we have ever seen. At the same time Gladstone Lodge I. O. O. F. through Mr. Jas. Fulton presented us with a beautiful chime of bells. Although taken completely by surprise we tried to express our thanks, but we wish through the columns of our paper to make grateful mention of these gifts. They are wonderful incentives to service, and our prayer is that God will bless abundantly the dear people on all sections of this field, who are (without any exceptions) doing their best to make our pastorate a pleasant one.

G. A. LAWSON.

**ELGIN, N. B.**—We have just closed another year of pastoral work with this church. The past year has been one of continuous service and in many ways full of the blessing of God. No large revival has come, but several have united with the church. The church property has been improved in two sections of the field, at an expense of \$400 and we have paid \$100 on an old debt at another place. In denominational work we have not been behind. During the year we have received many kindnesses from the people of each section, and at the close of the year Goshen gave us donation of \$26 and Elgin another of \$46.50, for which we gratefully thank the donors. We trust the coming year holds for us a richer spiritual blessing. To this end we ask the prayers of all our fellow-workers.

H. H. SAUNDERS.

**HEBRON, N. S.**—Permit a note from our church. Our pastor is finishing the 4th year of his pastorate with us. We are initiating a series of extra meetings with good promise of blessing. We held meetings with our Methodist friends during the week of prayer with encouraging results. In our own after-meeting on Sunday evening four inquiries solicited the prayers of the church for their salvation. The Wednesday evening prayer meeting was especially promising. Last Sunday we used for the first time our new Individual Communion Service. We are much pleased with it. We have paid in \$85.55 of the debt asked from us for the 20th Century Fund. We are in full expectation that a precious revival is dawning upon us. Pray for us.

### THE OLD NORTH CHURCH, HALIFAX.

January 16, 1848, began the history of this church—just 55 years ago. The late Mr. Barnes was the last of the constituent members who organized this church. We now number over 400—with an excellent all-round pastor and wife and an efficient staff of officers and helpers. 1922 proved a very successful year—liabilities all paid, new pipe organ all paid, repairs and painting church inside and out all paid and we begin the year with a neat surplus. There were added by baptism 18 and a number by letter. Our Sunday School is marching toward 250 mark. B. Y. P. Union is in a fair condition and Juniors are a lively band. Prayer and social meeting and after-meetings are well attended and give promise of large increase soon. Pastor has opened up special meetings. Bloomfield St. mission is doing a grand work. The services are regularly kept up and a good staff of workers are present sustaining that interest. Evangelists will be at work soon and it is our prayer that many may receive Jesus Christ as their personal Saviour. Pray for us.

GEO. A. McDONALD, Clerk.

### NEW GLASGOW, N. S.

Having resigned the pastorate of the Nictaux Baptist church, I wish, through the columns of the MESSENGER AND VISITOR to express my appreciation of the great kindness bestowed upon myself and family by all the members of the church and congregation. During our stay among them they endeavored themselves to us by their thoughtful, sympathetic and loving support. The Lord graciously blessed our united labors and a goodly number were added to the membership of the church. At the present time, they are a united, faithful and happy people, and personally, I could have wished no greater pleasure than to have remained as their pastor. But the brethren here gave me a unanimous call to come and serve as their pastor. The peculiar condition and the needs of this church appealed to me in such a way that I felt constrained by the love and the spirit of God to cast in my lot with them and labor here for the advancement of the Redeemer's kingdom. We ask the prayers of all the churches in the Convention that the Lord may grant us rich spiritual blessing and make us a united, loving and efficient church to witness for him in this place. The man whom the Lord shall send to Nictaux may expect to work hard, for the field is somewhat extensive; but if his experience is to be anything like mine, his labor will be a source of joy, for every effort will be fully appreciated. My correspondents will please note the change of address.

W. M. SMALLMAN.  
New Glasgow, N. S., Box 151.

**SAINT STEPHEN, N. B.**—The Union Street church has just closed a year of alternating sunshine and shadow, the coming of new workers and the passing of older ones. Eight members, two sisters and six brethren, passed to the higher service during the year. While the church is thus being bereft, the work in its different departments moves on, younger ones coming in to carry it forward. The annual roll-call was held on Sunday evening, Dec. 28th, when 166 responded in person or by letter. It was an occasion of deep tenderness and marked spirituality. The service concluded with the observance of the Lord's Supper in which 131 participated. The annual meeting of the church, held on Friday evening, Jan. 2nd, was attended by about two hundred members and friends. Thirteen carefully written reports were rendered, covering every department of the work. The clerk's report showed that at the beginning of 1902 the membership was two hundred and fifty-three. The Sunday School report showed an enrollment of two hundred and eighty, exclusive of Home Department and Cripple Roll, with an average attendance of one hundred and seventy-eight. A recapitulation of the reports revealed that the church had raised for all purposes, a sum exceeding \$2000. Each department seems to be in a vigorous and healthy condition, and the newly-elected officers enter upon the work of the New Year with zest and purpose. The church is fortunate in having in its membership a goodly number of consecrated workers, who stand ready to give the pastor a cordial and hearty support in his efforts to do the important work demanded. In fact the relations of the pastor and people are increasingly close and effective. The usual union services were held during the Week of Prayer. While the attendance was not large, the spirit of fellowship was sincere and cordial. Rich spiritual blessings seem near at hand. God grant them to all our churches during 1903.

W. C. GOUCHER.

### THE CAMBRIDGE CHURCH, N. S.

—Having closed my labors as pastor of this church, it may be expected that I should give some account, through our denominational paper, of the conditions of this field, and of my own work during the ten years. The church embraces five sections, each having its own place of worship, beside two other places where an occasional service is required. This involves a great amount of labor, which cannot be so efficiently done as if the field was more compact. The many sections with their local interests tend to hinder to a large degree the strong church life, and aggressive work that should characterize a church of so many members, yet, notwithstanding these conditions, I have seldom failed to meet an appointment, and by the grace of God, a good measure of success has crowned our efforts. In every section, revivals, to a larger or less degree, have been employed, and if conversions have not been as numerous as we had hoped and prayed for, a goodly number both by baptism and by letter have been added to the church. Believing, as I do, that the denomination has claims on the individual church, the various branches of our denominational work have been kept before the people and quarterly collections have been taken for these objects in the different sections, and if these have not been as large as we have wished, they have been continuous and in excess of former years. Extensive repairs have been made on the church buildings both at Cambridge and Black Rock. Waterville, now the largest section, had no place of worship when I began my labors, the Baptist people were in a scattered state and without a church house in the village. But with the blessing of God and the hearty co-operation of the people a beautiful house of worship has been erected, is free from debt, and stands as a

monument of the united effort of pastor and people. In this restless age and the love of change so prominent in the lives of some, the greater part of the people have remained true and faithful and we have been enabled to hold on our way with an unshakable confidence in the gospel which is "the power of God unto salvation," and while conscious of many failings have been enabled to rest on the gracious promise of Jesus. "Lo I am with you" and have felt the sufficiency of his grace in preaching the word of life. Into these years have come days of sunshine and also days of great sorrow and darkness. Then "the everlasting arms" have upheld us. In my work I have had for the most part, a large share of co-operation and sympathy both from members of the church and congregation and for which they have our gratitude and prayers. If the Master has further use for me in advancing his kingdom, either in pastoral work or otherwise, I am willing to follow his leadings. With an intense love for the work and while enjoying good health, I find that active service is sweeter than ease and may the wisdom that comes from beyond the stars be given to direct in all things concerning the churches and the ministers of God's word.

E. O. READ.

Waterville, Jan. 17th



### FREE BOOK on CATARRH

I will send my fine book on Catarrh to all sufferers from the disease. It explains the origin, dangers and cure of this treacherous trouble. It is fully illustrated by the best artists. Address: Socialist, 5 Spruce, 7 to 13, DORRIS ST., Boston.

## Canadian Banking Interests

As Viewed by a Former St. John Man.



Mr. H. S. McLaughlin, banker and broker of Montreal, who spent the Christmas holidays in St. John, gave some very interesting information regarding the almost unprecedented prosperity which is at present being enjoyed by the Canadian Banking interests.

Mr. McLaughlin states that according to the latest returns the chartered banks of Canada have invested in short and call loans in the United States close on to \$80,000,000.

When it is considered that this sum is a full one-fifth of the total deposits in the Canadian banks some idea of the interest which Canadians have in the United States affairs may be realized.

Within the past few years the broad markets of the United States have proved a great attraction to the bankers "over the line," the result being that they are now ever ready to take advantage of a high money market and invest their surplus funds away from home.

A somewhat curious fact cited by Mr. McLaughlin is that the deposits in Canadian banks within the past twenty years have entirely outgrown the industrial development of the country.

He said: "In 1882 the total deposits in the chartered banks of Canada only amounted to \$48,000,000. To-day there are \$397,000,000,

an increase of \$349,000,000 in twenty years. In the same interval the population has not increased over 1,000,000, and the consequence is that the industrial development of the country has not been sufficient to keep these enormous sums of money employed. It is only within the past two or three years that Canadian development has really begun, and which, when well on its feet, will require more and more money as time goes on."

"As a matter of fact," he continued, "there is not what can be called really tight money in Canada, that is, speaking in the same sense as in the United States. The excess of deposits over the paid up capital of Canadian banks in 1872 amounted to \$1,954,000 and in 1902 the excess amounted to \$326,000,000, nearly 160 times greater."

"Many people who would find it impossible to exist upon so small returns from their savings find the great mining house of Douglas, Lacey & Co. to offer, by means of their large mining operations in the United States and Mexico, one of the most profitable of any form of investment."

I am paying out large sums in dividends from this house to my customers, and while the minimum amount of interest is 8 per cent., in many instances customers have drawn as high as 24 per cent., and in one investment the customers are drawing over 50 per cent. per annum."

Speaking of his personal experience with Canadian investors, with whom he is brought into close contact through his large investment business, Mr. McLaughlin remarked that the public would be greatly surprised if a statement could be produced which would show the large sums that are being drawn annually in interest by Canadians from investments in foreign countries.

Notwithstanding the fact that hundreds of millions of dollars are now deposited at interest in the Canadian banks a much larger sum is seeking other forms of investments, for the reason that only a limited number of people can afford to employ their money at the low rate of 3 per cent. paid by the banks.