

"Ah, I shall never forget that Christmas. We had determined that the wedding should be in first-rate style, and father had hired four gigs from a friend of his, a livery stable keeper in the town. I felt a bit solemn when the minister asked me; but when, after it was all over, John kissed me, and called me his darling, I thought no woman in the whole world could be happier than me. Well, we had a jolly party. Father and mother, grandma, my two aunts, who had come ninety miles to see 'me spliced.' Cousin Jem, who was working on the railroad; a lot of friends of mother's and my school children made up a merry company. Ah! how different now.

"John's master had recommended him to a foreman's place in Lodon, and two days after we were married we started from home. On getting to the city, we went to a quiet street in the neighborhood of Leicester-square, where John had been recommended by one of his mates. Here we got very comfortable lodgings, and all went on very pleasantly. Eighteen months after we came to London little Johnny was born, and we felt that everything was going well with us. Twelve months after Fanny was born, and a dear little thing she was.

"I don't know how it came about, but after a while everything seemed to go wrong with us. John was out of place for nine months, and at last things got so bad that I had to go out washing. The work was very hard, and when it was over the women used to send for beer and spirits and sometimes got quite drunk. Gradually I got into their ways, and was soon as bad as any of them. I got worse and worse, and at last nobody would employ me, so I had to make any shift I could for a living. John spoke to some of his mates and they let me have the shavings out of their shops, which I made into pillows and bolsters for the cheap beds. But I can't leave off the drink.

"John always kept steady, and when I was sober often used to talk to me and reason it out, but it was no good. I couldn't pass a public house without going in, and then I never left it till I was turned out."

The husband here interposed, and, with tears in his eyes said—

"Sally's always been a good wife to me, Miss. We've never had a cross word, except when she had too much to drink."

"Don't you think you could give it up if you tried, Mrs. Williams?" said I. "Just try for one month, to please me, and if I can help you in any way I will."

"Well, Miss," she said after some consideration, "I will."

I looked at my watch, and found it was almost dinner time, so wishing them both an earnest good-bye, I left, thinking what a sad Christmas was theirs.

Well, Sarah Williams kept her promise. The tide of affairs turned, and a few Sundays afterward Johnny told me his mother had not drunk anything since Christmas, and had got employment at a large laundry in the neighborhood. Gradually they redeemed the articles of clothing and furniture which they had pawned, and before another Christmas came they were comfortably settled in a quiet street a little way off. I still kept on my class in Paradise-place, and by this time had a very good attendance.

I had determined that this year the children should have a real Christmas treat, and told my friends at home that they must excuse me for a few hours in the evening. I mentioned my intention to Mrs. Williams, and, to my surprise, she proposed to co-operate with me. I cheerfully accepted her proposition, and we set to work to make our room look presentable. I bought a good supply of holly and evergreens, and enlisted the aid of two little cousins of mine for the manufacture of paper roses of all the colours of the rainbow. I borrowed some crockery from the matron of the workhouse, whom I knew very well, and John Williams fitted up some first-rate tables for tea; so that, with the very necessary adjuncts of tea, bread, and butter and cake, we were pretty well provided.

Christmas Day last was a memorable epoch in the history of Paradise-place. Our cards of invitation duly announced, 'Tea on the table at six o'clock,' and long before that hour came our doors were besieged by a motley assemblage of children of all shades and sizes, an orderly yet excited crowd. It was very gratifying to see the pains which some of our guests had taken to make themselves 'a bit tidy.'

I think every one present must have undergone a process akin to martyrdom with respect to their faces, for they had all the appearance of having washed and French-polished them by steam-power. Why, you could almost see your face reflected in the happy and highly-burnished countenances of some of the youngsters. Then their clothing was a marvel. One girl had a splendid array of paper flowers adorning her hat which ought to have been obsolescent in the last century. An-

other had on her mother's Sunday shawl, and the wearer being a very diminutive specimen of girlhood, while the owner was a big strapping Scotchwoman, the incongruity may readily be imagined.

The boys were not behind in comicality either. I recognized as foremost in the crowd 'Billy,' whom I mentioned at the commencement of my story. He was now one of my best scholars, and his beaming face, capped by a very high hat of orthodox shape, glistened like a black diamond. Where he got the hat I don't know.

Inside all was bustle; not confusion, though. I had taken off my hat and water-proof, and was cutting up the bread and butter. Mrs. Williams who wore a well-fitting, dark blue serge, looked exceedingly well and comely; her husband seemed the embodiment of merriment and his eyes sparkled as I hung up the mistletoe. Johnny and Fanny, as privileged visitors, were fast friends with a little niece of mine who had begged permission to accompany me.

I would just say a word respecting a very prevalent and reprehensible opinion as to how you should treat a gathering of poor people. Some say, "Oh nothing is good enough for them. I'm not going to spoil my best things by coming in contact with those dirty creatures." Now that is wrong. Certainly my coming guests were not dirty, neither did I expect them to be; but if I had I should have dressed the same. I wore a rich brown repp, trimmed with gimp fringe open at the throat, with a delicate blonde edging and a pair of elegant lace sleeves, which I had received as a Christmas present that morning. I also adorned myself with a handsome bracelet and necklet to match, which had been my mother's, and tried to look as if I felt it an honor to entertain those whom I would make my friends, and not as though I were some parish beadle, doling out a miserable allowance, or some grand lady who gave so much a year for the 'poor creatures' ('so dirty!'), and, when her name figured in the subscription list, thought she had done her duty as a Christian woman. Shame on such half-hearted hypocritical charity!

But I'm forgetting my story. When the doors were opened one might well have been pardoned an expression of self-congratulation; the bright, cheery fire, the holly and mistletoe, the pictures (which I had brought from home), the well-filled tables, and myself, Mr. and Mrs. Williams, and their children, looking so happy and comfortable seemed to drive any spirit of moderation out of their little heads. One of the boys shouted, 'Hooray for teacher!' and there was such a shouting and clapping of hands as must have made the neighbors stare. Then a little delicate-looking child, barely eight years old, said, 'I think as 'ow we orter give Mrs. Williams a cheer, too.' 'Hooray!' said the leader of the former ovation, and the walls again resounded to the echo of many voices.

This unexpected and pleasant proof of the children's appreciation of our efforts having been given, we all sat down to tea, and a very jolly tea it was, too. I have not time to tell the various wonderful events that occurred during that meal— suffice to say that 'all went merry as a marriage bell,' and when we separated it was with hearty good wishes all round. I found that Mrs. Williams had personally canvassed all the dwellers in Paradise-place, hence the large attendance, and, what is more, had induced several of the parents to sign the Temperance pledge, and commence another year with brighter hopes and better prospects.

"Ah, Miss Fanny," she said, as we parted at the corner of the Place, 'we have had a grand time. God bless you, Miss, for all that you have done for me.'

I grasped her hand, my heart too full for utterance, and, bidding her, 'Good-bye,' walked slowly home, thinking how differently had been spent Sally Shavings' Three Christmas Days.

YOUR PASTOR'S WIFE.

Remember that your pastor's wife has a woman's heart. Do not be too frank and free in criticizing her face to face. She may keep a calm countenance in your presence, but the flood-gates will give way when you leave the house. Do not be unjust or ungenerous. You have a small church and pay a very limited salary. You think your pastor's wife should do her house-work without the aid of a servant. Some of you have no such assistance. While she is struggling to do this, possibly without your robust health, do not lecture because she visits so little and does not attend all the social meetings. You can readily visit her; but there are fifty families in the congregation to whom she must pay equal attentions. She heard your well meant but sharp criticism the other day, and tried faintly to smile and respond like a Christian woman; but she sank under the weight of it when you left, and her husband found her utterly discouraged, exhausted by weeping, and reclining upon the couch in quite a high fever. Carry balm when you visit her, not an irritant!

—Zion's Herald.

GENERAL READING.

THE MASTER'S TOUCH.

In the still air the music lies unheard; In the rough marble beauty lies unseen; To make the music and the beauty needs The master's touch, the sculptor's chisel keen.

Great Master, touch us with thy skillful hand;

Let not 'the music that is in us die! Great Sculptor, hew and polish us; nor let

Hidden and lost, thy form within us lie! Spare not the stroke! Do with us as thou wilt!

Let there be naught unfinished, broken, marred;

Complete thy purpose, that we may become

Thy perfect image, thou our God and Lord!

—Bonar.

TRADE AND TRADE TRANSACTIONS OF 1878.

MR. LATHER'S LECTURE—SUMMARY REPORT.

In the basement of the Prince Street Methodist Church, lately, Revd. John Lathern delivered a timely and judicious, as well as eloquent, lecture upon "Trade, and the Trade Transactions of 1878." He said:—

The transactions of trade constituted a vast domain. The capitalist, at the present time ruled the world. The Barings, and the Rothschilds, such as they, were the potentates of the money world—princes of the blood in the empire of trade. It was trade which, in early times, built up beautiful Palmyra in the desert and queenly Alexandria at the mouth of the Nile, which, in the middle ages, amidst the marshes of the Po, raised up the rich and fairy structures of Venice; and, at a later period, gathered to the low countries the wealth of the Eastern Archipelago. The greatness of Britain was pre-eminently commercial. Her merchants were princes. Her sails whitened every sea. She was more magnificent than Babylon in its glory, more opulent than Tyre in its palmist days, more commercial than Carthage in the height of its maritime renown, and with wider dependencies than Rome could boast—even when mistress of the world. Of this empire, swayed by the potent and beneficent sceptre of our Empress Queen, the old Spanish vaunt was true, "On it the sun never sets." The transactions of trade were varied as well as vast. There were regions of great mineral riches, valuable deposits of coal, mountains ribbed with iron, and gold stowed away in the rich vein and rifted rock. There were lands of agricultural wealth, plains and prairies; valleys covered over with corn, and pastures clothed with flocks. There were maritime countries with their havens for ships, and treasures to be won from the deep seas. There were tropical lands swept by balmy breezes, and gales laden with the perfume of spices. It was by means of trade that products of British looms, Australian gold, the spices and silken robes of the golden Orient, the costly furs of Siberian steppes and Hudson's Bay, Norwegian fir and the stately pine of North American forests, bales of cotton from New Orleans, and wheat from the deep loams of Ontario, and the ample grain fields of the West, enriched the markets of the world. Transactions of trade would, in the future, more than in the past, more than governments or armies, determine the status of communities and the wealth and well-being of countries. It was a matter of gratulation that, for geographical and commercial purposes, we occupied a central and commanding position. We had territory, which must soon become the homes of many millions of people, extending from the Atlantic to the Pacific Ocean. When the morning sun first struck upon the spires of our eastern commercial metropolis at Halifax, it would be several hours, and one-sixth of the circumference of the globe would have been traversed, before the morning brightness would stream down upon the western slopes of British Columbia. We had territory extending in one direction to the North Pole. We had one end of the axle round which the greatness of the earth revolved—whoever might have the other. Westward the stream of traffic, as well as the star of empire, takes its way, and beyond the bright waters of the Pacific were the empires of the Old World, the traffic of which had enriched successive nations, and which, through the tunnelled gates of the Rocky Mountains, might find its most direct thoroughfare through our land. To some extent the trade of this Dominion had been subjected to restrictions. The Government of the United States, as much to our injury and convenience as to our loss, had adopted a policy of restriction. We were, of course, interested in obtaining cheap markets in the United States. He was in theory a free trader. He would plead earnestly for unfettered traffic; and would not be sorry if, between two countries situated

as these were—if, along the whole boundary line, from ocean to ocean—tariffs and custom-houses were swept away. But if we could not have free trade, or reciprocity in articles of staple production, then, as a measure of self-defence, we should seek reciprocity of protection. The restrictions of the one country should find their equivalent in the tariff arrangements of the other. The necessity for some re-adjustment of the tariff was argued and illustrated from what the lecturer thought might be accepted as a representative case—of which he was specially cognizant. But while pleading for a measure of tariff relief, and for a better vantage ground of negotiation, there was still the conviction that between two countries so situated, each of which in staple production and raw material could supply what the other required, that protection was in principle, and apart from the pressing exigencies of our own case, a vicious system. Might we not hope for the introduction of a nobler policy,—one which would contribute to the wealth and well-being of both nations, which would lead the van of the world's civilization, and which would

"From growing commerce loose her latest chain."

The character, as well as magnitude of trade transactions, would also largely determine the rank and position of the leading mercantile communities. It was claimed by Dr. Chalmers, in an eloquent passage, quoted by the lecturer, that all the renown of British arms, and all the splendor of British policy had been far eclipsed by the good faith which her merchants had thrown around the nation. For ourselves we coveted the same distinction. We could not but feel that our reputation, and the prestige which it commands, are largely in the keeping of our business men. In representative bodies the level of integrity would ordinarily be determined by the dominant elements of society; and, therefore, even the politicians and statesmen of great commercial communities would be representative in this—as in all other respects. They would be made and moulded by the caste and character of their constituencies. We desired above all things that the public transactions of this Dominion, whatever party might, for the time, be in the ascendancy, should reflect the lustre of high and honorable dealing. Then only could we proudly boast of British honor, which we have deemed our own.

"That binds us to the distant sea-girt Isle."

The morality of trade transactions had been seriously impugned. There were developments in the loftier regions of business life, in banking, insurance and wholesale importations, which had thrown their deep, dark shadow over the whole reign of finance. The main facts of failure in the City of Glasgow Bank, which had come so unexpectedly, like thunder from the clear sky, were generally known. As late as June, 1878, at the meeting of shareholders the assurance of the Directors was given that their liabilities were covered by available assets, that their capital of one million was intact, that their reserve of £460,000 was also intact, and a dividend of 12 per cent. was declared. Three short months passed away and there came disclosures of tremendous defalcation—capital gone, reserve gone, and the stockholders confronted by an appalling deficiency of over five millions sterling. Then, in addition to defalcations and fraudulent transactions which were darkening the wider regions of finance, it was also claimed by the *Monetary Times* that in details of business, down to a piece of calico, a case of raisins or a barrel of Labrador herrings, there were frequently "petty frauds and irregularities, which do not amount to enough to startle a community, but are nevertheless very damaging." There was one principle which, though simple, would sweep the whole circle of trade,—by which we ought to be governed: Fair and full equivalent for value received. There was no other safe foundation in which any strong or enduring structure of business life could be based or built up. In the whole business world there was probably not a single firm of fifty years standing which was not conducted on this principle. In the domain of trade, as of government, there were upheavals and reverses. Every few years the business world seemed doomed to disruption and dislocation. Speculation, overtrading, and the vicious credit system, so generally prevalent, and some other things which struck at the very foundations of national honor, closed and calaminated in crisis and panics. The year 1878, in all great centres of business, had been one of collapse, of failure, and of great business prostration. There had been serious shrinkage in values and unbinding of all regularities. Probably in this city of Charlottetown there had never been a year which, upon business generally, had passed so heavily. The year had been a sad record of disaster. But the discipline of business reverses would, in many cases,

constitute a guarantee of future success. There might be a slaughter of innocents; but there would also be the survival of the fittest. In some cases failures in business were unavoidable. They were periodical. They seemed inseparable from the present system of political economy. They were consequent, apparently, upon the immense credit of modern trade transactions. The strongest and most able business men were sometimes dragged down by unfortunate connections. The most sensitive men might be compelled to succumb to a coincidence of circumstances which they could not foresee and could not control. Transactions the most honorable and legitimate might be stricken and paralyzed in a time of general disaster. Cases such as these called not for censure, but for sympathy, and, if possible, for generous aid. Some of the losses, which had come so grievously upon us, might, however, be attributed to causes which could be partially understood. There were a few points which the lecturer wished to make: 1. According to the estimate of the most competent authorities upon this subject there had been extravagance—excessive expenditure—an expenditure which, taking one class with another, had been above our means. It was possible for communities, as well as individuals, to live too fast—above their means. The penalty must be paid. The reckoning day was sure to come. It was a bad sign when a business man spent a heavy sum of money in the erection of a palatial residence, and, as a consequence, had either to cripple his business, or to borrow money at some ruinous rate of interest. 2. A contributing cause of failure was, in some cases, a defective knowledge of trade economy—insufficient acquaintance with business. Young men in the country become dissatisfied with their work on the farm. They were wearied of breaking up the ground, sowing seed, gathering golden grain, and driving their abundant products to market. The farm was mortgaged or sold, or in some way money was raised, and business commenced. Remembering the large proportion of men, on this side of the Atlantic, who began to trade without any sufficient training, it was scarcely a matter of surprise that we had numerous failures—following in some cities the rule apparently rather the exception. It was of the utmost importance to the country, whatever exceptional cases there might be, that a good proportion of thoroughly trained men should embark in the mercantile profession. 3. Another contributing cause of commercial failure might probably be found in the system of compromise and compounding of liabilities which obtained so largely in these Lower Provinces. He did not wish to be misunderstood. There were cases in which justice to creditors demanded prompt action. There were conditions and circumstances in which only a Shylock alone would demand his pound of flesh. But the frequency with which retail traders doing business with our central wholesale houses had to make exhibits of their affairs and to offer compromise—of, say, fifty per cent. with security for payment of successive instalments—made it difficult for large houses to carry on their operations. Reckless importations again, not only led to the necessity of compromise with English and Scotch houses—a bad thing for the credit of our chief commercial cities—and the relief obtained rendered it possible to throw upon the market a heavy stock at less than current prices—a disturbing element of trade, and a great injustice to prudent and legitimate transactions in the same line. 4. Some of our worst losses have been due to a system of endorser which proved in many cases not only an evil and bitter thing to the endorser, but also an injury to the party accommodated—a temptation to unwisely expansion of business. One could wish that this system, which has done so much to cripple legitimate credit—which has wrought a vast amount of business ruin, which leads the way to treacherous and unsafe ground in business operations—were swept away from the domain of honorable trade. Each man would then find his own in all men's good. Now and then we had exhibitions of business integrity of which any community might be justly proud. It was a noble thing for a man who has retrieved disaster, and consequent success, to liquidate all liabilities and cancel all obligations. There was a business man in this city who, unfortunately, in early life became involved in debt. He went to work early and late, and, by hard, honest toil was enabled in the end to pay every creditor principal and interest. You may be sure that such integrity constitutes good capital—that such a man will command bank accommodation. But what of the man who, with returning success in business and accumulation of wealth, repudiated all such obligations? Bankrupt laws could never, however necessary as a merciful state provision, cancel the moral obligations which such liabilities involved.