

## HOUSEHOLD.

### Things for Baby's Wear.

Many of us cannot spend time to knit for our babies soft, dainty shirts of fleecy wool and cooler silk as winter or summer comes, yet we do want our little ones dressed as prettily and comfortably as possible, whether the thermometer that hangs on the clappboard by our north door, runs up into the nineties or drops till it freezes fast in the forties—extremes of temperature that some people in Canada experience nearly every year.

To dress baby that she can best withstand the summer's heat and best be protected from the winter's frost, we are always planning.

Baby's first shirts, and summer shirts until three years old, we have learned to make of finest white Angora flannel. It is soft, cool and dainty and does not shrink with washing. We cut them long enough to cover the bowels, with long sleeves for the first year, half length afterwards, and always to button from neck to hem, using small, flat buttons to close the opening.

Scrimpled plackets in shirts and nighties are so very inconvenient, and even dangerous when replacing the little garments after a child's bath or after a pack and sweat, when haste is imperative lest a chill result, we have learned to cut the children's shirts with fronts open their entire length and to provide nighties with generous plackets for easy ingress and egress of the little bodies.

We always shrink all flannel before cutting any under garment from it.

Our year old baby is still in creepers, and after trying a variety of patterns for cutting same, during the past twelve years in which we have had need for many such smallothes, we have again settled on the o-fashioned little full shirts, as the m-desirable pattern of all because it is so easily made and laundered and best stays in pl-to protect the skirts, not hunching on the lips like the gored, bib creepers.

A single strong safety pin, fastening the front of the creeper belt to the clothing, we find keeps the garment from slipping down without the queer little over-all-shoulder straps our grand dames thought necessary for such creepers.

The summers bring us such burdens of work, necessary on every large farm, we have to always be planning where and how to put in little clips and shaves to lighten the work and yet not really detract from the welfare or comfort of any one of the family.

Our October little girl wore soft white slips until six weeks old, then we made her two long blue flannel Mother Hubbard wrappers with silk embroidered yokes and feather stitched hems, in which she looked—her mother thought—prettier and sweeter, and more comfortable than if in white gowns. She wore these dresses until late May, saving, oh, such heaps of washing.

Baby's first everyday dress we made of navy blue cotton cashmere, the thinnest, finest, best piece we could find; lining same, throughout, with blue daisy cloth.

The little Gretchen dress made, does not yet show spot or fray though worn nearly five months and washed whenever it looked dirty. It proved itself cooler than starched print dresses, savings laundrying, perhaps, a half dozen of them a week, and with eight little white aprons, cut waist length from fine dotted cambric, baby was kept cool and clean, and dainty enough for the farm home that gladly made room for the little lassie.

**STEAMED SWEET POTATOES.**—Take large sweet potatoes, and put them on to boil or steam. Take out and peel. Slice lengthwise half an inch thick. Put in a baking pan, sprinkle white sugar over them, and spread each slice with butter. Pour over half a cup of cream. Set in the oven a few minutes to get heated through.

**BEFSTEAK AND OYSTER-PIE.**—Beat a thin steak gently with a rolling-pin cut in pieces and season with pepper and salt. Line a baking-dish with hot rich pastry and put in a layer of meat, then a layer of oysters and so on, over the top layer pour the oyster juice with a little mace and a teaspoonful of catsup; cover with top crust and bake. Veal may be used instead of beef.

**MUFFINS.**—For a dozen muffins there will be required a cupful and a half of entire wheat-flour, a cupful of milk, one-third of a cupful of cream, one-third of a cupful of water, an egg, a teaspoonful of cream of tartar, half a teaspoonful of salt and two teaspoonfuls of sugar. Mix the dry ingredients and beat them quickly and vigorously. Pour the batter into buttered muffin pans and bake for twenty-five minutes in a rather quick oven. The batter will be thin and will give a moist muffin, but that is as it should be.

**BATTER Pudding.**—One cupful of butter-milk, half a cupful of white sugar, half a cupful of melted butter, two eggs, beaten; stir in sifted flour until thick as cake, and a heaping teaspoonful of soda dissolved in hot water. If it is preferred to use sweet milk take one and a half teaspoonfuls of baking-powder mixed in flour instead of soda. Stir in a cupful and a half of fresh berries or cherries (raisins will do). When fresh berries cannot be had use canned fruit. Grease a two-quart basin and pour the batter in it; have ready a kettle of boiling water and a steamer over it. Allow ten minutes for it to heat through, then steam an hour and a half. Do not uncover until done. Serve with sauce made from the following: One teacupful of white sugar, two-thirds of a cupful of butter, one table-spoonful of flour; beat all together until smooth; add three gills of boiling water, stirring all the while, then boil over the stove from five to ten minutes. A little berry juice gives a nice color, and for flavor grate a little nutmeg in.

**CRULERS.**—Three eggs well beaten, two cupfuls of white sugar, one cupful of butter, one pint of sweet milk, quarter of a teacupful of salt, a little nutmeg or cinnamon; thicken with flour (which has three teaspoonfuls of baking-powder mixed through it), enough to make a dough of the consistency of fried cake mixture, roll and cut in oblong pieces about three inches wide and three and a half long, cut three long slits two and a half inches long in each one, drop into hot lard to fry same as doughnuts.

**A SAVORY BEEF A LA MODE.**—Hang a large round of beef until it is tender, then lay it in a dish just as it would be sent to the table and garnish the upper surface with a sharp knife turning the point of the knife about to make a larger place for the stuffing. Mix one fine ordinary sized onion and one pound of fat pork or bacon, add to

it one teaspoonful each of salt and sugar and black pepper, also one teaspoonful each of finely pounded thyme, savory and celery seed, and one blade of mace, six cloves, and twelve allspice pounded fine. Mix thoroughly and stuff the incisions in the beef. Set an oven over some coals and put in it one ounce of butter and one ounce of pure lard. When it melts dredge in flour to cover the bottom of the oven. Sift flour over the meat and just as soon as the flour in the oven turns a pale brown put in the leaf and turn in sufficient boiling water to cover it within two inches of the top of the meat, but on no account cover it with water. Put on the lid, or top, of the oven and put coals on it. Let the beef cook for six hours. Keep a kettle of boiling water and add more as that in the oven stews away. From time to time ladle some of the gravy over the meat to keep the top moist, and move it round occasionally to prevent it sticking to the oven. When the beef is done if the gravy is not quite thick enough let it cook for a few moments longer. If too thick add a little boiling water. This is a delicious dish for a cold supper and the remnants of it make a salad almost equal to chicken salad if you will make it in the same way. The beef should at no time cook fast but stew quietly, and must not get dry, and must have the gravy ladled over it frequently.

**FRIED HAM.**—This is not, as might be assumed, one of the easiest of all dishes to prepare. To fry a slice of ham so that it will be thoroughly well cooked, without excessive drying on the one hand, or scorching on the other, requires more than the average care and attention. The first necessary precaution is to see that the frying-pan is hot. This is a very important matter in all sauteing, or frying without deep fat. There must be a sharp heat at first, to cook the surface and confine the juices. For the first few moments move the meat about in the pan, to prevent sticking, and turn it quickly, until both sides show by the change in color that they are well cooked on the surface. Then set the pan back where it will have a moderate heat, cover it, and give it time to become cooked entirely through; fifteen or twenty minutes will not be too much for a moderately thick slice.

If the cook is skillful and the ham not too salt, eggs fried in the pan after the ham is taken up will be nicely flavored, but this needs care, as they are much more liable to stick and break the yolk than when lard or any fat free from salt is used.

**STEAMED EGGS.**—Butter a tin plate, and break into it the required number of eggs; set in a steamer and steam until the whites are cooked; place on large slices of buttered toast and serve.

**POTATO SCALLOPS.**—Boil and mash the potatoes, adding a little milk, salt and pepper; and a dessertspoonful of butter for every half-pint of potatoes; mix until very light; fill scallop shells with the mixture while hot, glaze with beaten egg, brown delicately, serve in the shells.

**TURKISH SOUP.**—Fry one large slice of salt pork until crisp, cut it into very small pieces, add to the fat one large onion chopped, and fry it delicately; then add one quart of water and one quart of tomatoes; let all boil until the tomatoes are reduced to a pulp, then add one cupful of chopped celery, a saltspoonful of cayenne, one teaspoonful of prepared mustard, salt to suit taste, one table-spoonful of butter, one saltspoonful of ground cloves, half a pint of milk. Serve with crisp oyster crackers.

**GINGER SNAPS.**—Two cupfuls of flour with one teaspoonful of baking powder mixed in dry; half a cupful of butter, one cupful of sugar, one cupful of molasses, one table-spoonful of ginger; roll thin, cut into rounds and bake on buttered tins in a moderate oven.

**SUGAR BISCUIT.**—One and one-half pints of flour, half a teaspoonful of salt, one cupful of sugar, two teaspoonfuls of baking powder, one table-spoonful of lard, two eggs, one half pint of milk, a little grated nutmeg; mix into smooth batter as for muffins, drop from table-spoon on greased baking tin; sift sugar on top and bake about 10 minutes.

### Bridging the St. Lawrence.

The shipping community of Montreal are petitioning Parliament not to grant power to bridge the St. Lawrence at Montreal and Quebec. It is pointed out that besides encroaching upon public property, held in trust for harbor purposes, by its piers on Isle Ronde, the bridge at Montreal would obstruct the passage of ice and aggravate inundations, and would practically cut the harbor into two divisions, to the permanent injury of the western half and the shipping owners who use it. The Quebec bridge, it is urged, would be a most dangerous obstruction to shipping, more especially during fogs, storms and ice runs, when navigation would become well nigh impossible. The petitioners further aver that there is no precedent or instance either in Europe or America of a great continental artery of ocean navigation being obstructed by works of the character indicated. Making due allowance for the fact that the petitioners are ship owners and may be supposed to be somewhat prejudiced in the matter, there is force in some of the objections urged against the scheme, especially one against the proposed height of the bridge. It would be exceedingly unfortunate and unwise to grant permission to erect a bridge of such character as would in the future interfere with the shipping interests of our Canadian Liverpool; or that would, to any appreciable extent aggravate the inundations from which the city of Montreal has hitherto suffered so seriously. It is to be hoped that before permission is given the most thorough enquiry will be made so that the country will have no occasion for vain regrets in time to come.

### The Chinese Idea of a Heroine.

Li Hung Chang reports that the concubine of Li Changlo, the late commander-in-chief of Chihli, who was only 31 years of age, and had always been noted for her virtuous conduct, on hearing of her husband's illness, journeyed night and day till she reached his bedside just in time to be present at his death. She showed her determination not to survive his departure, and although her friends used every possible means to dissuade her from her purpose, she poisoned herself on the next day. The magistrate and gentry of the district have presented a petition to the Viceroy, granted for the erection of a monument to the lady's memory, and in supporting the application his Excellency dwells upon the meritorious and devoted conduct which she exhibited in nobly sacrificing her life through grief for the death of her lord. The petition was granted by a rescript.

## STORIES ABOUT GLADSTONE.

When the Grand Old Man Dared to Say Must to the Queen of England.

LONDON, March 3.—A tradesman in St. James street has a fine collection of Napoleons of which I intend to tell you one of these mornings. This tradesman is a dealer in spectacles and eyeglasses, and his shop is patronized by the best people in London. It is interesting to hear him tell of the notables with whom he has had dealings. Gladstone has traded with him many years, and the man tells of an experience which illustrates the thoughtfulness of the "Grand Old Man." One time this shopkeeper had a visitor in the person of a rich uncle who had come in from the country to see the sights, and of course the House of Commons was one of the sights which the uncle was most anxious to see. It occurred to the nephew that he might, without presuming too far, apply to Mr. Gladstone for a ticket of admission to the gallery of the House; it was true that Mr. Gladstone was Premier, and should hardly be bothered with a trifling matter of this kind, but it was also true that the twenty years' business relations between the Premier and the tradesman justified to a degree the hope that the request should be granted. So my friend despatched a polite note to the Premier. The next day happened to be Sunday, but in the morning there came a hearty knock at the tradesman's door. It was Mr. Gladstone, who, on his way to church, had called to leave the ticket of admission for which his humble townsman had asked.

I am told that Mr. Gladstone has always been most scrupulous in his attentions to the humbler classes, conducting himself toward the lowly with a thoughtfulness which he does not always observe toward the nobility and the wealthy.

"My own opinion," said the tradesman I have spoken of, "is that the policy now advocated by Mr. Gladstone is the worst one that England could adopt; but, all partisan-ship aside, if you were to ask me the name of the greatest Englishman at the present time I should say Gladstone, by all means."

Mr. Gladstone is hated by his political opponents with a virulence indescribable. I have a letter from the leading literary man in London, in which the ex-Premier is referred to as "a just punishment" sent by God to "punish us for our hypocrisy." The common assertion among his bitterest adversaries is that Gladstone is weakening intellectually—that his natural vanity, and that he is now simply a paranoiac. Yet in spite of his alleged weaknesses, he is strong enough to reject preemptorily every proposition to elevate him to the peerage. He might have been an earl long ago, but he prefers to remain a commoner. The old Queen has hated and feared him most cordially for many years. The two have quarrelled like cats and dogs on numerous occasions, but Gladstone has never yet weakened in the face of royalty.

"You must do so and so," he once said to the Queen.

Whereas her Majesty bridled up, and, bestowing upon him a withering look, she cried, angrily: "Must, did you say? And do you know, sir, who I am?"

"Madame," answered Gladstone coolly, "you are the Queen of England; but do you know who I am? I am the people of England, and in this emergency the people say 'must!'"

### The Jersey Cow as a Cheese Maker.

The Jersey cow is considered pre-eminently as a butter cow, with her most profitable use in that direction, on account of the large proportion of cream contained in her milk. Consumers of cheese need not be told that its excellence depends almost wholly on the quality of the milk from which it is prepared, as is further well indicated by the commercial terms of cream cheese, etc., according as the milk from which it was made may have been whole milk or skimmed and robbed of its cream. If the milk be poor in butter, the cheese must be equally so, and will grade according to its richness or deficiency in cream. Many persons are of the opinion that cream which has once been separated can never be so well mixed again with the milk that a portion of the fatty matter will not flow out with the whey, thus rendering the cheese less rich. This has given rise to some discussion as to whether rich Jersey milk can be profitably made into cheese without skimming.

According to the late Professor Arnold, while the Jersey is emphatically a butter cow her milk is rich in cheese matter and can, without the waste of its butyric matter be converted into cheese as rich as English Stilton. Commenting on the above *Board's Dairyman* says: "Professor Arnold was speaking of new, warm milk, almost immediately from the cows, when the solids are in the most perfect emulsion, and hence more of the globules of fat will be held by the rennet. With mixed milk brought to a factory once a day the case would be different." Practical home cheese makers universally agree that the sooner the milk is set for cheese-making after it has been drawn from the cow the more of butter fat the cheese will contain.

### Her Gracious Majesty.

Many loyal hearts will sink with profound sorrow on reading the cablegram of last week relating to Her Gracious Majesty and the Throne of Britain: "It is now said on the highest official authority, as well as being a matter of common gossip in Parliament and at the Clubs, that the Queen is seriously considering the step of abdicating the British Throne. The recent reception of the Prince of Wales by the German Emperor has had a great effect on the aged Queen, who is now convinced that her son ought to have a chance to play the leading role in England during the rest of her life, which is certain to be short. The Queen's bodily infirmity is increasing and she is so rapidly running to flesh that massage is necessary to assist her breathing. One strong objection the Queen has to abdicating is the contingency of being called ex-Queen. She wishes to assume the title of Queen Regent for the rest of her life. A special bill will be introduced into Parliament when she is willing to resign the actual Throne, and the Prince of Wales will be crowned King of England and Emperor of India." It is in the presence of such an unwished-for and yet inevitable event, to stay which countless millions would be freely spent, could they avail, that one feels the force of the question, "Which of you can redeem his brother or give for him a ransom that he should not see death? The wise man dieth, also the fool and the brutish and leave their substance to others."

### An Old Friend in a New Garb.

Very few people are aware that the nursery story of "The House that Jack Built" is really a parody of an old hymn. It is really only an accommodated and altered publication of an ancient parabolic hymn sung by the Jews at the feast of the Passover and commemorative of the principal events in the history of that people. The original, in the Chaldean language, now lying before me and I will here furnish them with a literal translation of it, and then add the interpretation as given by P. N. Lebrecht, Leipzig, 1731. The hymn itself is found in Sepher Haggadah, volume xxiii.

1. A kid, a kid, my father bought For two pieces of money; A kid, a kid.
2. Then came the cat and ate the kid That my father bought For two pieces of money; A kid, a kid.
3. Then came the dog, that bit the cat, That ate the kid, That my father bought For two pieces of money; A kid, a kid.
4. Then came the staff, and beat the dog, That bit the cat, That ate the kid, That my father bought For two pieces of money; A kid, a kid.
5. Then came the fire, that burned the staff, That beat the dog, That ate the kid, That my father bought For two pieces of money; A kid, a kid.
6. Then came the water, and quenched the fire, That burned the staff, That ate the kid, That my father bought For two pieces of money; A kid, a kid.
7. Then came the ox, and drank the water, That quenched the fire, That burned the staff, That ate the kid, That my father bought For two pieces of money; A kid, a kid.
8. Then came the butcher and slew the ox, That drank the water, That quenched the fire, That burned the staff, That ate the kid, That my father bought For two pieces of money; A kid, a kid.
9. Then came the angel of death and killed the butcher, That slew the ox, That drank the water, That quenched the fire, That burned the staff, That ate the kid, That my father bought For two pieces of money; A kid, a kid.
10. Then came the Holy one, blessed be He, And killed the angel of death, That slew the ox, That drank the water, That quenched the fire, That burned the staff, That ate the kid, That my father bought For two pieces of money; A kid, a kid.

The following is the interpretation:

1. The kid, which is one of the pure animals, denotes the Hebrews. The father by whom it was purchased is Jehovah, who represents Himself as sustaining this relation to the Hebrew Nation. The pieces of money signify Moses and Aaron, through whose mediation the Hebrews were brought out of Egypt.
2. The cat denotes the Assyrians, by whom the ten tribes were carried into captivity.
3. The dog is symbolical of the Babylonians.
4. The staff signifies the Persians.
5. The fire indicates the Grecian Empire under Alexander the Great.
6. The water betoken the Roman, or the fourth of the great monarchies to whom the Jews were subject.
7. The ox is a symbol of the Saracens, who subdued Palestine and brought it under Chaliphate.
8. The butcher that killed the ox denotes the Crusaders, by whom the Holy Land was wrested out of the hand of the Saracens.
9. The angel of death signifies the Turkish Power, by which the land of Palestine was taken by the Frank, and to whom it is still subject.
10. The commencement of the tenth stanza is designed to show that God will take signal vengeance on the Turks, immediately after whose overthrow the Jews are to be restored to their own land and live under the government of their long expected Messiah.

### "The Latest Siberian Tragedy."

We quote the following from George Kennan's article in the *April Century*: "The survivors of the Yakutsk massacre were tried by court martial, without benefit of counsel, upon the charge of armed resistance to the authorities, and all were found guilty. Three of them were hanged, fourteen, including four women, were condemned to penal servitude for life, five, including two women, were sent to the mines for fifteen years; four boys and girls less than twenty-one years of age were condemned to penal servitude for ten years, and two others were sent as forced colonists to the arctic villages of Verkhoyansk and Sredni Kolyusk, in the remotest part of Yakutsk. And this sentence, St. Petersburg officials say, is an evidence of the 'unusual moderation' of the judges who composed the court martial! A further proof of this 'unusual moderation' is furnished by the fact that the political exile Kohan-Bernstein, after receiving four severe bullet-wounds at the time of the massacre, and after lying nearly five months in a prison hospital, was carried to the scaffold on a cot bed and hanged by putting the noose around his neck and dragging the bed out from under him. If this is Russian 'moderation,' one might well pray to be delivered from Russian severity. 'One of the executed men, two hours before the rope was put about his neck, scribbled a hasty farewell note to his comrades, in which he said, 'We are not afraid to die but try—you to make our deaths count for something—write all this to Kennan.' 'The appeal to me shall not be in vain. If I live, the whole English-speaking world, at least, shall know all the details of the most atrocious crime.'"

### Things to be Remembered.

Sin has many tools but a lie is a handle that fits them all.—[Oliver Wendell Holmes.

The greatest and sublimest power is often simple patience.—[Horace Bushnell.

Faith in immortality is the highest tribute that the world has paid to the worth of life.—[Emerson.

Whatever is done by those around you, be yourself fully determined to walk in the most excellent way.—[Wesley.

Tears are the softening showers which cause the seed of heaven to spring up in the human heart.—[Sir Walter Scott.

Failure after long perseverance is much grander than never to have a striving good enough to be called a failure.—[George Eliot.

There are sweet surprises awaiting many a humble soul fighting against great odds in the battle of a seemingly commonplace life.—[Eben E. Rexford.

Look not mournfully into the past. It comes not back again. Wisely improve the present. It is thine. Go forth to meet the shadowy future, without fear and with a manly heart.—[Longfellow.

They who have never known prosperity can hardly be said to be unhappy; it is from the remembrance of joys we have lost that the arrows of affliction are pointed.—[MacKenzie.

The defects of the understanding, like those of the face, grow worse as we grow old.—[Rochefoucauld.

This easier for the generous to forgive. Than for offence to ask it.—[Thomson.

A wound from a tongue is worse than a wound from a sword; for the latter affects only the body, the former the spirit—the soul.—[Pythagoras.

Sincerity is to speak as we think; believe as we pretend; act as we profess; perform as we promise, and really be what we would seem and appear to be.—[Rule of Life.

He that will give himself to all manner of ways to get money, may be rich; so he that lets fly all he knows or thinks, may by chance be satirically witty. Honesty sometimes keeps a man from growing rich, and civility from being witty.—[Selden.

Malice, scorned, puts out itself; but argued, gives a kind of credit To a false accusation.—[Massinger.

Coolness, and absence of heat and haste, indicate fine qualities. A gentleman makes no noise; a lady is serene.—[Emerson.

Moderate desire constitutes a character fitted to acquire all the good which the world can yield. He is prepared, in whatever station he is, therewith to be content; has learned the science of being happy; and possesses the alchemic stone which will change every metal into gold.—[Dwight.

### Breeding Fowls.

It is inadvisable, as a rule, to breed from fowls under twelve months old, and to secure the healthiest chickens birds not less than two years of age should be employed. A fowl cannot be said to have stopped growing until the first moult is passed, which generally takes place when it is seventeen or eighteen months old, and consequently until that has taken place the bird is in a state of immaturity. Much enfeeblement of stock and deterioration in point of size has arisen from the evil practice of using immature birds in the breeding pen. When chickens are to be bred for killing, and for that purpose only cockerels and pullets may be used as breeders, in order to secure early broods, but in this case no harm is done, as the progeny is not used for reproduction. Some varieties will breed for several years, whilst others, especially cochins, very early become sterile. A three-year-old cockin will generally be very doubtful as a breeder. First-rate birds that have proved their value as breeders should be used as long as they are of any service in this respect. Additions to the poultry yard should be made with very great care, both as to the choice of the birds to be introduced, as far as their breeding and characteristics are concerned, and as to their state of health. Taking the latter consideration first it is to be pointed out that frequently a strange bird has been the means of introducing disease into a previously healthy yard, disease that has taken months to eradicate. The system adopted by careful breeders is to keep purchased fowls by themselves for two or three weeks, so that any incipient disease may have time to declare itself, and that the condition of the bird may be fully observed. The time thus apparently lost by keeping a fowl apart from the others will be well spent by the security afforded. The question as to the introduction of breeding stock so that they may fit into, and not be antagonistic to, the past breeding, opens out a matter which belongs to the consideration of breeding generally, and must be considered in that relation ship. Suffice it to say here that extreme care is essential in the choice of stock, no matter what the object in view is, as elements may be introduced which are antagonistic to the breeding of the past. Frequently a sudden cross develops long hidden and unsuspected qualities. The law of reversion is very powerful under certain conditions.

### Emin Pasha's Ingratitude.

Those who have read the few letters which Emin Pasha has written since coming to the Coast, will not have failed to perceive that he does not regard his "rescue" in the same light that his rescuer does; that, indeed, he feels there was no need of any where he was. They will not be surprised therefore to learn that he has forsaken his old friends and has entered into the service of Germany, intending to organize an expedition to return to the equatorial province he formerly governed. Naturally this action incenses Britain who has spent so much in effecting his relief. The London press is unanimous in bitter denunciation of his conduct, and lays great stress upon the nullification of the work done by Stanley in rescuing him from his perilous position and conducting him in safety to the seaboard. Some incline to the opinion, however, that the inspiration of the articles is born of alarm at the prospect of German interference with English interests in Africa, and Emin might go whither he pleased without the slightest objection on the part of anybody in England. It seems to be a repetition of the old story of human ingratitude, which is never at a loss to find some consideration which may be urged as an offset to the apparent indebtedness.