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[No. 2.]

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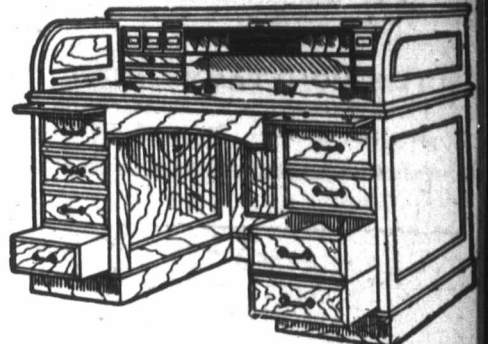
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Second Sunday after Epiphany.

Morning—Isaiah 55; Matt. 10, to 24.

Evening—Isaiah 57 or 61; Acts 10, to 24.

Third Sunday after Epiphany.

Morning—Isaiah 62; Matt. 13, 53—14, 13.

Evening—Isaiah 65 or 66; Acts 15, to 30.

Con. of St. Paul.

Morning—Isaiah 49, to 13; Gal. 1, 11.

Evening—Jer. 1, to 11; Acts 26, to 21.

Septuagesima.

Morning—Gen. 1 & 2, to 4; Rev. 21, to 9.

Evening—Gen. 2, 4; or Job 38; Rev. 21, 9—22, 6.

Appropriate Hymns for First and Second Sundays after Epiphany, compiled by Dr. Albert Ham, F.R.C.O., organist and director of the choir of St. James' Cathedral, Toronto. The numbers are taken from Hymns Ancient and Modern, many of which may be found in other hymnals:

FIRST SUNDAY AFTER EPIPHANY.

Holy Communion: 100, 192, 317, 323.

Processional: 2, 9, 290, 547, 604.

Offertory: 213, 220, 232, 300.

Children's Hymns: 333, 342, 536, 565.

General Hymns: 79, 214, 290, 534.

SECOND SUNDAY AFTER EPIPHANY.

Holy Communion: 310, 311, 320, 629.

Processional: 79, 224, 435, 488.

Offertory: 81, 536, 540, 631.

Children's Hymns: 76, 332, 335, 336.

General Hymns: 222, 297, 532, 546.

Marriage and Divorce.

An interesting effort to check divorce has been made in the Diocese of Rhode Island. Bishop McVicar made certain suggestions as a basis for joint action by Christian ministers of every name, and now many of these ministers have signed an agreement. Sixteen will refuse marriage to all divorced persons, 115 will refuse marriage to all divorced persons except the "innocent party" in case of adultery, 53 will refuse to marry those divorced for trivial causes, 63 will refuse members of other denominations who are dodging their own church canons or rules. This is a novel illustration of the value of voluntary effort, and yet it is easy to see that it contains in it a remedy which, if widely adopted, would certainly diminish the operations of the divorce mill.

A Reforming Mob.

Bishop Jayne, of Chester, recently said some plain things about the Kensitites, and in particular

called them "a reforming mob." Soon afterwards he was invited to preside over a meeting of the Church Pastoral Aid Society in Birkenhead, just across the Mersey from Liverpool. When he rose to speak, 2,000 of these so-called Protestants gave the clearest proof that they were "a reforming mob" by interrupting the Bishop, demanding an apology, and turning the meeting into a scene of confusion. So riotous was the behaviour of these people that a London paper called it "mobbing a Bishop." Outside a mob of 4,000, with bands and torches gathered to offer further insult to the Bishop, but he dodged them and escaped to his train in safety. The rowdy and irresponsible character of such agitation shows us the true character of much of the agitation that has been levelled against the Church in recent years. It is noteworthy that this disgraceful scene happened near Liverpool, and there is little doubt that it included many of those who clamoured loudly for the "Liverpool Discipline bills." Simeon's motto that "the servant of the Lord must not strive" seems to be forgotten by the Kensitites.

Canon Overton.

In September, 1903, one of the Church's greatest historians passed to his rest. We refer to the late Rev. J. H. Overton, Canon of Peterborough and rector of Gumley. His contributions to ecclesiastical literature cover the eighteenth and nineteenth centuries—that period into which the student of Church history is sure to delve first before exploring other fields. His principal works are these: "The English Church in the Eighteenth Century," written in collaboration with Rev. C. J. Abbey; "William Law, Non-juror and Mystic," "The Evangelical Revival of the Eighteenth Century," and its sequel, "The Anglican Revival," or Oxford movement, "The Life of Bishop Christopher Wordsworth," the joint work of himself and Miss Wordsworth, "The Life of John Wesley," "The Church of England," 2 vols., and "The English Church in the Nineteenth Century." This list, covering the two centuries lying closest to our own, shows us the Church in the period of her greatest activity and expansion. "The work by which he is most widely known," says the Church Times, "is his excellent little life of John Wesley." Of this work Mr. Denny Urbin, who wrote "The Churchman's Life of Wesley" for S.P.C.K., says: "His short life of John Wesley is a marvel of accuracy and compression. Here within the narrow limits of 212 pages we have a comprehensive story covering nearly the whole of the eighteenth century." Having been educated at Wesley's College at Oxford, and having been appointed rector of Epworth, Wesley's birthplace, in 1883, he was directly interested in the subject of this sketch, and was well known for his courtesy to visitors to this historic spot. The death of Canon Overton will call fresh attention to William Law. Law's "serious call," we are told, exerted a deep influence on the evangelical leaders, Dr. Johnson, John Wesley, Henry Venn and Thomas Scott, and also on the Tractarians, Isaac Williams, Keble and Newman. Indeed, its influence is said to be greater than that of any other book in the English language except the "Pilgrim's Progress." The late Bishop Stubbs encouraged Canon Overton to write this life, and this prudent step has preserved the record of one of the noblest lives on the Church's roll for the stimulus of future generations.

How Not to Write for a Newspaper.

When you are seized with an irresistible impulse to write for newspaper columns, be sure to supply yourself with a large quantity of paper, then spread yourself over all of it. Write enough to fill a book and add "To be continued." It will make the editor feel that he is getting some-

thing immense; besides, it will be good for the country, increasing the revenue of the Postal Department with postage, forward and return. In the next place, don't use pen and ink, much less a typewriter. Get hold of a little old lead pencil and smear the page with it. It will accelerate the return of your manuscript. Be careful to write with a cramped hand, making the letters very small and running the words close together—paper is expensive. The editor will bless you, and the compositors will say words. If you are an old hand at newspaper work, make your chirography look as much like the Egyptian hieroglyphics as possible. Your manuscript, if not wanted by the editor, can be sent down to the U. of C., and Professor Brested, the Egyptian scholar, will date it back to the time of Thothmes the Third, and put it in his museum. Write a long introduction and work very slowly to what you want to say. It will prevent a rush of ideas to the reader's head. Always keep your thought very thin—words are what people want. Make yourself hard to be understood. It will give you the reputation of being deep. Sacrifice everything else to dignity. Make your sentences as stiff as a shirt just out of Chinese laundry. And be dull; don't fail to be dull, especially if you are writing from a sense of duty. Also, be stupid. The waste-paper basket is yearning for stupid articles. And, above all things, take it for granted that there is room for tons of matter in each issue of the paper.—T. Advance.

The Oxford Movement.

This movement is, in the opinion of many, the greatest religious movement of modern times, and yet in many a library the literature on the subject is very scarce or altogether wanting. Search was made on one occasion through a large library of 100,000 volumes, and nothing on this subject was found except a few books by Newman. This was when the leaders of the movement were denounced, but a juster estimate of them prevailed now. Scholars of every school, Nonconformists as well as Churchmen, now admit the beneficial influence of the movement and the lofty aims of its leaders. The late Dr. Dale, the great Birmingham Congregationalist, referring to Pusey's life, said: "I closed the book with a deep impression of the nobleness and massiveness of his nature, and feeling more than ever that the power of God was in him." And again he said: "The blessing of God was in it though we did not see it, and in a form they did not understand in the lives and in the devotion of these men a new endowment of the Holy Spirit came into the Church of England." The real secret of Charles Yonge's success as a writer is that she embodied the spirit of the Oxford movement in its purest and sweetest form. She popularized the movement by her writings and illustrated it by her life. To teach and to make sacrifices for the good of God's Church were her ruling passions. On her account she liberally supported the great Bishop Selwyn and the missionary college at Auckland, New Zealand, and restored at her own expense the village church at Otterbourne. A movement producing such results deserves close study, where can its history be found? The scarcity of material on the subject gives a unique value to Canon Overton's "Anglican Revival." In the Church's "History of the Oxford Movement" of which its opening years, but Canon Overton's work is later and more complete. In addition to the general works there are several individual studies, e.g. the life of Dr. Pusey, written by Liddon, and others, the autobiography of Isaac Williams, the lives of Keble, Newman, Froude, Gladstone. The most recent of these is probably Archdeacon Hutchings' "Life of Canon Carter," which has just appeared. There is a book on the Oxford movement that stands by itself. We

Walsh's "Secret History of the Oxford Movement." The contention of this book is that the whole movement was a deliberate attempt to romanize the Church of England. The answer to this allegation is given in Dr. Dale's words noted above. In August, 1898, Dr. Sanday referred to Walsh's book in a sermon at Oxford being written from a standpoint which was not that of the Church of England, and as being true to the tolerant traditions of the Church. Church Bells, about the same time declared that the book was "full of groundless insinuations and statements incapable of proof." Whatever we may think of this book, and of the Oxford movement itself, the movement should assuredly be studied with the closest attention, and when this is undertaken the value of Canon Overton's "Anglican Revival" will quickly appear.

Religion Shown in Deeds.

What men need to make them Christians is not to be better convinced of Christian truth, but to be in love with Christian life. The world is not reading the Bible much. What men get of the truth of revelation they read in the lives of those who profess to believe it. Men are not caring for theories; they want results. Christian life, embodying truth in concrete form, is the thing that counts. The qualities that Christian life shall embody are, therefore, all-important. Christians must be thoroughly religious, but a genuine and human part of the world. In being human we must not be humanly weak, but we must be human enough spiritual. If you cannot be righteous without wearing quills like the "fretful porcupine," you are not maintaining a winsome life. The ugliness of theological rancor has been a most unlovely spectacle before the world. A true balance of character will have a broad and generous disposition in a life that sturdily adheres to truth.—Rev. Pearse Pinch.

The Macedonian Horror.

The sufferings of the Christians in Macedonia are so great and have occupied so much attention recently that our readers should all be in possession of the main facts of the case. In this article we speak of one point only, the horrors of the situation. Canon Maccoll says: "I have read, I believe, without exception, every report of British consuls in every part of Turkey from the year 1844 till now, and also every account of the condition of the Christians of the Turkish Empire by British ambassadors in Constantinople, and with these I have compared the consular reports of France, Italy, Austria and the patches of their ambassadors." He points out, first of all, that we must distinguish between Christians in Turkey who are subjects of other powers and Christians who are subjects of the Sultan. The nations of Christendom have their consular jurisdictions, and their own post-offices and courts, and the sufferers are not the subjects of these nations, but the Christian subjects of the Sultan. These latter cannot carry arms, and are not admitted into the army. They cannot give evidence against a Mussulman. Thousands of Christians may see fiendish cruelties perpetrated before their eyes, but they cannot testify against their Mohammedan assailants. The taxes are a heavy burden, amounting to 67 per cent of the produce of labour. The hospitality demanded is a maddening thing. Every official may demand three days' entertainment, and the officials form an endless retinue, and are, many of them,perate scoundrels. Insults of every kind are heaped on the tortured Christians. Every burial rite, for example, runs thus: "This is to certify that the impure, putrid, stinking carcass of Lared, died yesterday, may be concealed underground." The officials who demand hospitality drive the men out at night and do as they please with the women. The Times correspondent in 1875 found that every Christian woman in a certain district in Armenia had been dishonoured before her marriage. The hopelessness of the

present situation rests on the fact that the real head of the religion of Turkey is not the Sultan, but is an Arab known as Sheikh-Ul-Islam. The Sultan may make fair promises, but they are worthless unless ratified by the Sheikh-Ul-Islam, and, therefore, there is only one way of getting anything out of the Sultan, namely, by coercion. The Turkish law forbids the Sultan to yield without coercion, but requires him to yield without a fight if he must. "Neither the Treaty of Paris, nor the Treaty of Berlin, nor the Anglo-Turkish convention," says Canon Maccoll, "has had the sanction of the Sheikh-Ul-Islam," and, therefore, they are non-existent in the mind of the Turk. And all the while the extermination of the Christian population goes on. Since May (says one writer) 111 villages, with 9,288 houses, have been destroyed, Christian women have been mercilessly ravaged, children killed, burned and butchered. Is it any wonder that Bishop Gore declares that the Macedonians were doing their duty when they raised the standard of rebellion against Turkish misrule?

The New Bishop of Gibraltar.

The Archbishop of Canterbury has appointed the Rev. Wm. Ed. Collins, Professor History at King's College, London, to the See of Gibraltar, vacant by the death of Bishop Sandford. The new Bishop, who was educated at Selwyn College, Cambridge, and was ordained in 1890, served for a year as a curate in a London parish, All Hallows, Barking, subsequently held lectureships at Selwyn and St. John's Colleges, Cambridge, and was Select Preacher to the University in 1899 and 1902. In 1893 he accepted the chair of Ecclesiastical History at King's College. During recent years Prof. Collins has become widely known for his work in connection with the Church Historical Society. He was appointed in 1902 departmental editor for theology of the "Encyclopædia Britannica," and has published among other works "Archbishop Laud Commemoration Book," "The Beginning of English Christianity," "The English Reformation," and "Typical English Churchmen." Professor Collins was appointed by the late Bishop of St. Alban's to be one of his examining chaplains in 1897.

A Squatter's Notion of Christmas.

The Bishop of Brisbane, who is in England just now, is telling a story which constitutes a powerful plea for more missionaries in his colonial diocese. One of his bush clergy, on one of his tours up country, asked the child of an English squatter what happened on Christmas Day, or why the day was observed. The child was unable to answer, and its mother hastened to the rescue. She told the clergyman that he really must excuse their ignorance, as no newspapers had come their way for a long time, and they had not heard the latest intelligence.

THE EPIPHANY.

Events, both picturesque and significant, encircled the cradle of Jesus—and indicated His character and mission to earth. Simeon spoke of One who was to be a light to lighten the Gentiles and the glory of God's people, Israel, for whose advent he had waited, and on whose coming he was ready to depart in peace. The Magi came from the distant East, wonderfully guided by a star to offer their gifts as to a King, and to indicate His universal reign and kingdom. In their adoration of the infant Jesus we see wealth and learning doing homage to Him in whom all wisdom and riches dwell, and that He was born a Saviour, not of the Jew only, but also of the Gentile. Religion, which up to this time had been national, was in Christ to be universal; and He came not to save a nation only, but all the world. The visit of the wise men teaches that human learning must be sanctified by holy aims, and is best used when employed in the maintenance and defence of truth as revealed by Christ.

All that is best in our literature and art and civilization is distinctly Christian, and were what is derived from, or inspired by it, wanting there would be a poverty of thought, illustration, and power that would make us poor, indeed. The gifts of the Magi, rich and rare—gold, and frankincense and myrrh—teach us that our possessions should be laid at Jesus' feet, and used for great and worthy objects. Wealth is misused when selfish indulgence only is sought after, and missions, and education and charity are neglected or forgotten. Money may be a curse or a blessing. If it be spent in luxury and pomp and vanity, or in licentious pleasure and dissipation, then it is wasted on that which satisfieth not, and its possession is a loss to those who know not its value, or how to spend it aright. But when it is distributed wisely and well, its responsibility acknowledged and stewardship confessed, and good objects are sought out and promoted, and men's welfare, temporal and spiritual, furthered, then does it prove a double blessing, benefiting both him that gives and him that receives; the former most, however, for the Greatest of all Givers has said, taught by a happy experience, "It is more blessed to give than to receive." Once more the Epiphany teaches the universality of Christ's mission to earth, and that kings are to bow down before Him, and all nations are to do Him service. As time accelerates to the end, so we must be more diligent than ever in hastening on the evangelization of the world. An increased enthusiasm for missions is a mark of the Church of to-day, and we have unparalleled opportunities and facilities for sending the Gospel message in all languages to all peoples. In our own branch of Christ's Church there is a great awakening as to the importance of missions in our expanding Empire, as well as in the regions beyond. Our great missionary societies, such as the S.P.G. and C.M.S., are making larger plans and calling for more men and women and for means to support them in all parts of the mission field. Much is accomplished, but after all what is spent on missions is small compared with what is spent on luxuries, or on what is more or less pernicious, such as tobacco and intoxicants. The awakening as to the supreme importance of missions to the unreached masses at home and the heathen abroad has also affected us in Canada, and we are much more alive to our duty in these respects, and much more active and practical in our methods than we were a few years ago. Our Church is organized for more effective work, and this year will show much more accomplished for missions than at any previous time. Men, not money, is now the principal want, and our chief pastors reiterate the cry of the great and Good Shepherd, "The harvest truly is plenteous, but the labourers are few." The Church has responded cheerfully and liberally to the claims upon it of the Board of Missions, and we hope and believe that the \$75,000 asked for last year has been raised. For this year the Board have enlarged plans, and ask for an increase of one-third more, viz., \$100,000. It is not beyond either our needs or our ability. It will, we trust, be raised, and we shall go in and possess the land, and do our part in sending to each remotest nation a knowledge of the Messiah's name.

AMERICAN CHURCH STATISTICS.

In the Church in the United States careful attention is given to the collection of statistics illustrative of the state of the Church in all parts of the country. Every clergyman, whether in charge of a parish or not, is required by canon to make a return to the Bishop of his diocese of official services, and thus complete statistics of all the activities of the Church are annually secured, and a basis is attained for comparison, and progress or failure can be somewhat accurately gauged. Figures can only be approximate, for, coming through many hands, there is room for many discrepancies, but if there has been great gain or loss they will surely be revealed in any

general summing up of results. These returns, made to the Bishops and published in the journals of Diocesan Conventions, are collected and tabulated each year by the publishers of Church almanacs and kindred publications, so that from year to year there are figures to reveal, as far as figures can, the state of the Church. Similar work is done here, but they are not collected annually and compared in the same manner, and we are to some extent in the dark as to our growth and progress. Our finances are in the hands of some twenty separate dioceses, as well as in the Board of Missions and educational corporations, so that we never get full and exact statistics of the total amount contributed by our people for all objects in which the Church is interested, which is to be regretted, for others do publish what they are doing, and we compare unfavourably, not because we do not contribute to Church objects as much as others, but because what is done in all parts of the field does not appear. In Church work for Missions, education and charity what is needed is information, and the people who are asked to give should be fully informed as to the needs of the Church, and also as to the outlay of what has been contributed. Our Board of Missions seems to us to err in this particular, and complaints are heard that while demands are made for money information is not forthcoming as to what it is needed for and how it is spent. The first year of our Board of Missions' operations in the home and foreign field is over, and full information should be sent to every parish in the land as to the response which has been made for the needed \$75,000. Has it been raised? What dioceses have sent in their full quota, what dioceses have exceeded or fallen short of it? What proportion have the expenses borne to the whole income? How has it been disbursed, and how much is asked for 1904, and how is it proposed to allot it? Information should be promptly and fully afforded on these and other aspects of the work, and we should hear also from our missionary Bishops as to the progress of the work in their respective fields. Knowledge and information, not only in large city parishes, but in every Mission is vital if the work of the Board is to prosper, for only the united efforts of all can make the endeavours of the Board successful. Complaints are heard that the only knowledge many parishes have of the existence of the Board of Missions is a demand for a fixed amount of money, unaccompanied by any facts and figures of an interesting and stimulating character, which would help to awaken interest and encourage liberality. We think in this respect of giving information the American Church sets an example to the Church in Canada, which it would do well to imitate and follow. The number of dioceses in the American Church is about ninety, and the clergy 5,000, giving nearly fifty clergy to every Bishop, though there are many dioceses where the clergy exceed or fall short of that number. There is one clergyman to every 16,000 of the population, but of active clergy a much less proportion, as many clergy are unemployed for a variety of reasons, and some are abroad. Candidates for orders show a decrease, but there is a gratifying increase in lay readers, whose number has grown from 1,935 last year to 2,045. The number of parishes and missions show a slight increase. A gain is reported of 15,209 communicants. Baptisms remain stationary at about 60,000, and infant baptisms (45,921) is less than for any year since 1889. The decline in infant baptisms is a serious matter, and may be traced to a low birth rate, as well as to a lowering estimate of the value of that initiatory sacrament. The number of confirmations show little increase, and were in the neighbourhood of 48,000. The increase in the number of marriages was 624, and of burials 331. The figures as to Sunday School attendance are conflicting. The most hopeful account shows an increase of 18,000, but there has been unfortunately no increase of teachers for these added thousands. The prosperity of the country is reflected in the increased financial sup-

port given to the Church, and the contributions show an increase of \$440,698 as compared with the previous year. The New York Churchman, commenting on the state of the Church, as revealed by the published statistics, says: "On the whole, while the statistics are somewhat more satisfactory in general than those of last year, the most vigorous growth, the greatest sacrifice for the cause are found in the newer, weaker and relatively poorer dioceses. We have before us once more, as we said last year, evidence of the Church's inability to keep pace with the normal growth of our national population. The Church's administration grows more efficient year by year, her standards rise, but we see again a 'law of diminishing returns,' and perhaps we must be content to hold our own till we can rise to a broader and higher ideal of our ecclesiastical place and calling in the spiritual life of America."

DEATH OF CANON SANSON.

It is with the profoundest sense of loss and sorrow that we record this week the departure from amongst us of this premier priest of the Diocese of Toronto. For almost two generations of men the stately, refined figure of Canon Sanson has been familiar to the citizens of Toronto. He was born in Edinburgh on the 6th of January, 1819, and died in Toronto on the 8th of January, 1904, and was, therefore, slightly over eighty-five years of age. Immediately after his ordination he was appointed to the rectory of St.



Rev. Canon Sanson.

John's Church, of York Mills. He held this position for over ten years of active and successful work in the Township of York. In 1842 he was transferred to the rectorship of Trinity East, or Little Trinity, as it is sometimes called, and continued to minister there till the last week of his earthly life. Mr. Sanson was a man of quiet, dignified, genial manners, and always wore on his face an expression of peaceful gladness. He was a man of clear-cut, definite convictions—of the old-fashioned Evangelical type—a student and a scholar. He was not, however, in any sense a controversialist. He hardly ever took part in the discussions that were carried on during his time in the Synods or the press. Not that he was indifferent or undecided, but rather that he occupied the position of one whose mind was made up, and who did not see any room for discussion. He was, however, a good conversationalist, an interested listener, and a ready though quiet talker. Mr. Sanson's long life supplied him with a vast fund of interesting information in connection with the history and development of Canada, and especially of Toronto. His father came to this country in 1833, and settled at Orillia before there was any Orillia, and when all the land north of Newmarket was an unreclaimed wilderness. A number of gentlemen came to Canada at that time,

and selected Orillia as their home, chiefly, perhaps, on account of its picturesque beauty. It could, however, only be reached by a blazed line through the woods. Mr. Sanson was then youth, thirteen years of age, and so had the experience and discipline of pioneer life in the back woods of Canada. It was a free, joyous, hopeful life, which has done much to mould the characters of very many of Canada's noblest sons. Among Mr. Sanson's companions and intimate friends of that time were the late Rev. W. Darling, Henry (Canon) Osler, George H. Bourne, etc. These were all swept with the rising tide of the Oxford Movement, while Mr. Sanson stood his ground on the Calvinistic basis of his early training. The youthful friends separated, and as honest men were generally found on opposite sides of every question touched by the theological convictions. Mr. Sanson made many strongly attached friends, both among his own parishioners and the clergy. His genial presence and venerable figure will long be fondly missed in our assemblies, even by those whose convictions ranked them on the opposite side in many theological disputes. It is with fond affection and assured hope that we all say farewell to him for time, and join in the prayer of the primitive Church for his fullest benediction and peace in the paradise of God:

"O Father, grant to him eternal rest,
And on him let Thy light perpetual shine;
Oh, make him glad in paradise the blest,
And in the judgment day declare him thine."

The funeral took place on Monday last. The body lay in state from 10 to 12, and very large numbers of people took this last opportunity of paying their respects to the deceased. Service was held in the church at 2 p.m., which was conducted by the Lord Bishop of Toronto, assisted by the Ven. Archdeacon Boddy and the Rev. V. Major, curate of the church. The Bishop gave a short address, eulogizing the virtues of the deceased. There was a very large congregation. During the service the hymns, "Hush! Blessings are the Dead" and "Now the Labourer's Task is O'er" were sung. The pall-bearers were the Revs. A. H. Baldwin, T. C. DesBarres, J. Lantry, J. Pitt Lewis, Septimus Jones, J. Pearson, J. Broughall, W. Caven and Canons Cayley and Sweeny. The body was interred in St. James Cemetery.

Home & Foreign Church News

FROM OUR OWN CORRESPONDENTS.

QUEBEC.

Andrew Hunter Dunn, D.D., Bishop, Quebec.

Lennoxville.—Bishop's College.—A deputation from this University waited upon the Commissioner of Agriculture, the Hon. A. Turgeon, Quebec, on Monday, the 4th. The Lord Bishop of Quebec, the Chancellor of the University; Mr. John Hamilton, the vice-chancellor, and the principal, Dr. Whitney, and Mr. Robt. Campbell composed the deputation, the object being the establishment of an agricultural college or faculty of agriculture at Lennoxville, where the college has a farm. The college is to be on the lines of Guelph, and to be something more than the ordinary agricultural school. The Hon. Mr. Turgeon, after listening to the arguments presented on the subject, said that he would place the matter before the Government for consideration.

Quebec.—The following are the Bishop's public engagements for the remainder of the month Sunday, January 17th. (Second after Epiphany)—Celebrate the Holy Communion and preach at St. Peter's, Quebec, and assist at cathedral Evensong. Tuesday, January 19th.—Preside at meeting of Central Board, 4 p.m. Sunday, January 24th. (Third after Epiphany)—Celebrate the Holy Communion in cathedral, 8 a.m.; preach at 10 a.m., and dedicate St. Mary's Church, Mon-

CANADIAN CHURCHMAN.

orency Falls, 3 p.m. Thursday, January 28th. Travel to Montreal. Friday, January 29th.—Take part in a meeting of the House of Bishops of the Province of Canada at the Synod Hall, Montreal, 9 a.m. Sunday, January 31st. (Septuagesima) — Preach at the Church of the Advent, Westmount, Montreal, 11 a.m., and preach at Grace Church, Point St. Charles, Montreal, 7 p.m.

Sherbrooke.—At the meeting of the Deanery Board of the District of St. Francis, held on Wednesday morning, December 2nd, the clergy of the four rural deaneries comprised in that district elected their rural deans for the coming three years. In three cases out of four the rural deans, who have served for the last six years, were re-elected, viz.: For the Rural Deanery of Sherbrooke, the Rev. Canon Scarth, who being the senior dean, is also consequently rural dean of St. Francis, i.e., of the whole district for certain purposes; for the rural deanery of Richmond, the Rev. Rural Dean Hepburn, M.A., who, owing to an operation for cataract, was absent on this occasion for the first time for many years; for the Rural Deanery of Cookshire, the Rev. Rural Dean Robertson. In the fourth deanery, at the earnest suggestion of the Rev. Rural Dean Stevens, the clergy, instead of re-electing himself, elected the Rev. G. H. Parker, rector of Compton, who, being accepted by the Bishop, has thus become rural dean of Coaticoke.

MONTREAL.

Wm. Bennett Bond, D.D., Archbishop, Montreal.
James Carmichael, D.D., Bishop-Coadjutor, Montreal.

Stanbridge East.—During the last few weeks several notable gifts have been made to the Church. The late Miss Burnham bequeathed to the Parish Endowment Fund \$1,000. She also left to the Guild of St. James the residue of her estate after all claims and bequests were paid. This is expected to amount to a goodly sum. The rector, the Rev. J. J. Willis, B.A., together with the wardens, decided to take steps to erect a memorial pulpit in the church, and to this the old pupils of Miss Burnham have been asked to contribute. A few days ago there were placed in the west end of the church three memorial windows. These are the gifts of Miss Currie in memory of her parents, sisters and brother. The subject is the Incarnation. The centre light is composed of the Nativity group, St. Joseph, St. Mary, the Holy Child and three adoring shepherds. The drawing is excellent, the colouring rich, the treatment reverent and traditional. Great credit is due to Messrs. J. C. Spence & Sons, of Montreal, who supplied the windows.

ONTARIO.

William Lennox Mills, D.D., Bishop, Kingston.

Kingston. St. George's.—The Bishop of Ontario prefaced his sermon at this cathedral on the 3rd by wishing his people a very happy and blessed New Year. There was a good turn out of the Sunday Schools of St. George's, St. James' and St. Paul's at the cathedral on Sunday afternoon, the 3rd inst. Mr. Harvey and the choir led the musical part of the service, consisting of Christmas hymns. Rev. G. L. Starr read the opening prayers, Rev. Charles Masters the lesson, the Dean of Ontario the concluding collects, and the Lord Bishop preached. The sermon was from the text, "Children, obey your parents," and urged obedience strongly. The Bishop of Ontario has, on the recommendation of the dean, appointed the priest vicar, Rev. George Lothrop Starr, M.A., to be canon residentiary of St. George's Cathedral. He becomes not only the youngest canon in the Church of Canada, but is also the first residentiary appointee. The new honour receives the hearty approval of the clergy and congregations of the city, who recognize Canon

Starr's unfailing attention to his duties and the kindly and generous spirit in which he discharges them. They also approve of his useful participation in the recreation and proper sports of the young men of the city, where his energies and guidance are felt for good. He has had several calls to other churches, and that he has remained at St. George's and in the diocese has given pleasure alike to the Bishop and to his friends.

The Rev. Canon Starr was recently unanimously chosen rector of St. Matthew's, Brandon, in succession to the Ven. Archdeacon Harding. This parish is considered next in importance to Trinity, Winnipeg, in the Diocese of Rupert's Land. It has a well-appointed church, mission chapel and parish hall, and provides a curate.

St. Paul's.—The Rev. J. Holah preached in this church on Sunday morning, the 3rd, and the Bishop of Ontario in the evening. Archdeacon Carey has been confined to his house for a week suffering from sciatica.

Picton.—St. Mary Magdalene.—For nearly thirty years Canon Loucks has vigorously performed the duties of rector of this church, but failing health has compelled him to delegate to another the work in which he has spent so many of his most strenuous years. He still retains the living, but will be relieved from active duty. Since coming to Picton Mr. Loucks has baptized 637 persons and 264 have been confirmed; he has married 280 couples and buried 537 people; he has conducted 6,354 services and preached 4,076 sermons; his sick visits have exceeded 10,000, and the aggregate communions administered number 20,361.

Rawdon.—The Rev. J. H. Nimmo took charge of St. Mark's, Barriefield, on January 10th. His congregations of St. Thomas' Church, Rawdon, and of Guild Hall, Crookson, presented him with an affectionate address and a handsome pair of sleigh robes.

Amherst Island.—What might at first sight appear to be rather an arbitrary proceeding took place at the residence of Rev. F. Wilkinson, Amherst Island. Some of the male members of the congregation proceeded to the parsonage with a piece of furniture and gained admittance notwithstanding Mr. Wilkinson's protestations that he had not ordered anything of the kind. Later in the evening several ladies appeared laden with provisions, and asked permission to use the kitchen, where they prepared an excellent tea. When all had partaken of the good things, Arthur Hitchins read an address, which fully accounted for the former proceedings. The furniture turned out to be a very handsome sideboard, which suited the dining-room well. It was the gift to Mrs. Wilkinson of the Woman's Auxiliary as well as of the congregation. Since Mr. Wilkinson's marriage he has also been very well received by the members of St. Alban's and Christ Church congregations, and been the recipient of several gifts. The Christmas offertory amounted to over \$30. Mr. Wilkinson gracefully replied at the presentation, thanking the people for repeated kindness. The congregations hope to build a parsonage of their own this year, to replace the one burned a few years ago. On December 29th a Christmas tree entertainment was given at the Victorial Hall. The members of the church provided refreshments, followed by a short musical programme. The gifts on the tree were distributed amongst the Sunday School children.

Lansdowne.—Monday evening, January 4th, Mr. G. A. Gamsby, druggist, died suddenly at his residence here. Though he had been in ill-health for some time, a fatal termination was unexpected. He was of a quiet, unassuming disposition, an earnest Church worker and superintendent of St. John's Sunday School; also a lay reader, being set apart at the visitation of the Bishop. He leaves a widow and two small children.

New Boyne. St. Peter's.—On Wednesday, the 6th inst., a most impressive and pleasing function was held in this church, when a triple-stained window was unveiled and dedicated. The service was held at 10.30 a.m., and the handsome church was filled from end to end with a most reverent and attentive congregation. The windows stand well in the east end of the chancel at a good elevation above the altar. They are the gift of Mr. George Morrison, who has been identified with the church at New Boyne from its beginning. He is well known as one of the lay delegates to the Synod, who is always in his place and attending to his duties. The central window is in memory of the late Rev. F. L. Stephenson, during whose incumbency the walls and roof of the present church were completed. It represents the Good Shepherd. Of the other windows, one is in memory of Mr. Andrew Morrison, brother of the donor, and one of the active workers in the church during Mr. Stephenson's time. It represents the open Bible, with the text, "Thy Word is a light unto my path." The third window is in memory of the three children of Mr. George Morrison, and represents the font with the Holy Dove descending. The windows are the work of Spence & Sons, of Montreal, and are in their best style. The service began with the ante-Communion service. After the creed the windows were unveiled and solemnly dedicated by the Ven. Archdeacon Worrell, D.C.L., who then preached on the text, "I am the Good Shepherd." He explained the meaning and nature of Epiphany, and showed that in our Lord was the true manifestation of God to the world. As the Good Shepherd He seeks and saves and feeds His flock. The Archdeacon referred to those in whose memory the windows have been erected. It was by the indomitable energy of Mr. Stephenson that St. Peter's Church was begun, although it was left for Rural Dean Wright to bring the work to completion. After the sermon there was celebration of the Holy Communion, for which a large number remained. The Archdeacon celebrated, assisted by the incumbent, the Rev. F. G. Kirkpatrick. This parish is one of the strongest country parishes in the diocese. The present incumbent is very popular among his people, and is doing a most satisfactory and successful work.

Camden East.—St. Luke's.—The debt on this church has been reduced to \$552. This time last year it was \$907. The guild organized since last October contributed \$91.30 to lower the church debt. The church was tastefully decorated for the great festival of Christmas, when seventy-eight made their communion this year. The Christmas offering was \$13.13, but presents in kind of fowls, turkeys, etc., brought to the rectory were very acceptable. The Christmas tree, the event of the year at Camden East, passed off well. As usual there was a large crowd and good order. The plays and hoop drill, Mother Goose, etc., were excellent. Proceeds, \$57.30.

Yarker.—The Christmas tree was held on December 21st, and was a great success. A canoe, full-rigged, contained the Christmas presents, which the children much appreciated. A large number of children and adults sat down to a splendid dinner, thanks to the ladies. Christmas Day the church was nicely decorated. About fifty made their Christmas Communion. The offering was \$31.55.

Newburgh.—The parish party will be held (D.V.) Friday, January 15th. Christmas Day there were two services in St. John's Church, which looked very well, indeed. At 6 a.m. thirty made their Communion. Christmas offering, \$8.54. Sunday, January 31st, Canon Starr and Col. Halliwell will (D.V.) visit this parish to make the annual appeal on behalf of Diocesan Missions.

—Trials make us think, God often has to lay upon us the heavy hand of affliction before we will heed Him.

TORONTO.

Arthur Sweatman, D.D., Bishop, Toronto.

St. Peter's.—A Chancel Guild has recently been formed in connection with this church. Under the presidency of Mrs. Hansen, the following take turns in doing the duties of the Guild: Miss Stewart, treasurer; Misses G. Akers, H. Boyd, Darby, E. Darby, V. Lee, A. Geddes, McCaffray, Michie (2), A. Neville, G. Parsons, Pratt, E. Stewart, M. Taylor, M. Thompson. A chancel guild is one of the usual organizations of a church, and generally a most useful one, tending to keep things decent and in order. Just recently the church has received gifts of finely embroidered linen for the altar and other offerings in brass and oak. It is very probable that in the near future boys will be introduced into the choir of this church. There is a great need in this church at the present time for new vestries, both for priest and choir.

St. James'.—The Rev. Canon Glazebrook, of Clifton, Bristol, preached in this church on Sunday morning last on the subject of "Religious Education." He chose for his text Ex. 12:26. In the course of his sermon the preacher referred at length to the present position of religious education in the common schools in England and Wales.

St. Luke's.—The Rev. Algernon Silva-White, the new curate of this church, arrived in Toronto on Saturday last, and took part in the service in the church on Sunday evening. Mr. Silva-White has been in Holy Orders for about ten years. He was educated at the University of Manitoba in Winnipeg, and was ordained by His Grace the Archbishop of Rupert's Land. Previous to his going to New Westminster, B.C., where he has for some years past been vicar of St. Barnabas', he was rector of Middlechurch, Man. He is an accomplished musician, and is wonderfully successful in his work amongst men and boys.

St. Philip's.—The Bishop of Toronto dedicated in this church last Sunday evening a lectern which has been placed in the church to the memory of the late Rev. J. E. Cooper, who for some years past, since his retirement from active work, had been a member of the congregation. Mr. Cooper's last parish was that of Shanty Bay. He retired in 1898 owing to age and infirmity. He died on Christmas Eve, 1902. The lectern is the work of the well-known firm of Keith & Fitzsimons, of Toronto, who manufactured all the brass fittings. It is a very tasteful piece of workmanship, and reflects great credit upon the firm which manufactured it.

NIAGARA.

John Philip DuMoulin, D.D., Bishop, Hamilton.

Port Robinson.—St. Paul's.—Watchnight service was held in this church on New Year's Eve, a social parish gathering having been held first at Mrs. Bennett's hall. After the interesting service in the church the congregation returned to the hall, where refreshments were served by the ladies of the congregation. The annual Christmas tree and entertainment of the Sunday School was held in Mrs. Bennett's hall on Tuesday evening, the 4th, and was most enjoyable throughout, the excellent programme consisting of dialogues, drills, readings, recitations, choruses, solos and tableaux, was most pleasingly carried out. After a speech by the chairman, Mr. P. V. Gwilym, explaining the origin of good old St. Nicholas (Santa Claus) to the children, that worthy personage, attired in furs, stepped forth and presented the prizes to the pupils of the school. During the evening the Rev. W. D. Macon, pastor of the Methodist Church here, was invited by the chairman to address the audience, and in a few well-chosen words he complied. The evening's entertainment was brought to a

close by the whole school singing "A Happy New Year to All," after which the National Anthem was heartily sung by all present. The teachers and scholars of the Sunday School greatly enjoyed a sleigh ride to Niagara Falls on the 5th inst.

Allanburgh.—A Church of England service was held in the town hall here on Christmas evening, and was greatly appreciated.

Fonthill.—Holy Trinity.—The teachers and children of the Sunday School held their Christmas entertainment in Dalton's Hall, Wednesday evening, December 23rd. The room was well filled. Mr. E. Morris acted as chairman. The complete success of the entertainment is due to Miss Williams, superintendent of the school.

HURON.

Maurice Scollard Baldwin, D.D., Bishop, London.

London Township.—Emmanuel.—The Bishop of Huron, who was accompanied by the Rev. Canon Smith, Rural Dean of Middlesex, held a confirmation service in this church on Sunday afternoon, the 3rd inst. Fourteen candidates were presented to the Bishop for the apostolic rite by the rector.

Berlin.—St. John the Evangelist.—There was a feeling of genuine sorrow through the whole congregation when it was known that a cable received on St. Shepherd's Day announced the death at Rome of our oldest and one of our most valued members, Dr. David Sovereign Bowlby, who had recently gone to Italy in hope of shaking off the bronchitis which had troubled him every winter for some years past. Dr. Bowlby was of U. E. Loyalist descent, his great-grandfather and grandfather, both named Richard Bowlby, having left New Jersey for Nova Scotia in 1783, after fighting to the last for British connection. The younger Richard Bowlby, who married the niece of the celebrated Josiah Wedgwood, was the father of Adam Bowlby, who came to what were then the wilds of Upper Canada. Here his son, the subject of this sketch, was born in Norfolk County, was educated at Upper Canada College, and studied medicine in "Rolph's School" and New York University. Coming to Berlin in 1853, he soon by his skill and care built up a very large practice, gained the confidence of the whole country-side, and was esteemed the leading physician in the county. He also took a prominent part in public life, and barely missed being elected to Parliament in 1882 after a contest conducted with fairness and good feeling. But it was to education that his attention was mainly given. For many years a trustee of the Berlin High School, he was for twenty-five years chairman of the Board; and the prosperity of the school has been largely due to his wise and large-minded counsel. Dr. Bowlby was a faithful and devout Churchman, living a life evidently guided by Christian principle. Just, kindly, a faithful friend, incapable of deceit, a peace-maker, and ever ready to aid in the cause of religion, he leaves a memory that will long be cherished in the congregation, the town and the surrounding country. He has bequeathed \$1,000 each to the St. John's Church and to the Widows' and Orphans' Fund of the diocese.

A branch of the A.Y.P.A., formed a few months ago, is doing successfully an important and much-needed work. One good effect is an increase of the rector's Bible class.

Waterloo.—St. Saviour's.—The new incumbent, the Rev. S. P. Irwin, is evidently gaining the esteem and affection of his people. The congregations are good and the various societies are working well. Waterloo's two candidates for holy orders were warmly welcomed on their return for the Christmas holidays. Word has just been received of the death in Vancouver of a former member, Mr. Edgar W. Edwards, who did yeoman service in the day of small things, from 1888

to 1891. A native of Suffolk, England, he had served much of the world as a midshipman in the Indian trade. Coming to Canada, he lived some years at Belleville before coming to Waterloo. While at Waterloo he was very helpful in the effort to establish the Church's ministrations, and aided materially by his kindness, energy and love of justice and good feeling.

Warwick.—The Bishop of this diocese appointed the Rev. W. M. Shore, rector of St. Burwell, to this important parish, vacant by removal of the Rev. F. G. Newton to Kingsville.

Petrolia.—Christ Church.—On Christmas the rector announced during the service that Mr. H. Rock and Dr. C. O. Fairbank had declared their intention to him of presenting the church with an organ in loving memory of their mother, Mrs. H. Fairbank. The gift will be greatly appreciated by the members of the congregation.

Goderich.—St. George's.—On Christmas Mrs. Mark Turnbull received from the congregation of this church a handsome Persian lamb cap in one of the pockets of which was one of the largest gold coins minted in the United States. At the same time the rector, the Rev. Mark Turnbull, received a Persian lamb cap and a pair of gauntlets of the same material. There was a formal presentation, the gifts being delivered by a messenger. In addition to his remarks from the pulpit on Christmas Day, the rector has sent to the churchwardens the following: "St. George's Rectory, Goderich, Christmas, 1903. To the Vestry of St. George's Church. Gentlemen,—I permit me, on behalf of Mrs. Turnbull and myself, to request you, as the representatives of St. George's Church, to convey to the congregation our thanks for their most generous and valuable gifts, which will long serve to remind us of your great kindness. Earnestly desiring for you all the joys and blessings of this happy season, believe me, my dear wardens, gratefully and affectionately yours. Mark Turnbull."

Brantford.—A new church, erected in St. Place, was opened for divine worship on the 10th inst. It has been very tastefully fitted up, and presented a most attractive appearance with its pulpit, desk, lectern, font, carpets, etc. Notwithstanding the severity of the weather three congregations assembled. In the morning the Rev. T. A. Wright, rector, conducted the service and preached a very appropriate sermon on Ex. 14-15, urging his hearers to faithfulness and unity. Mrs. J. Waterous presided at the organ and with the newly formed choir rendered a musical part of the service most acceptably. Gilkinson sang a very sweet solo. The Rural Dean McKenzie preached in the evening.

Exeter.—One of the most conspicuous features of this pretty little country town is "The Holy Trinity Memorial Church," which, being erected on Main Street, and occupying, with the rector's school hall and horse sheds, an entire block, attracts respectful attention, and stands as a landmark. The parish was founded in 1860, with the well-known and honoured name of the Rev. Canon John Perrot Hincks, as the first incumbent. The first church was a frame building which served its purpose well, until the erection of the present magnificent structure, with its complete appointments. Previous to 1860, services had been held, more or less irregularly, in a house south of the village by the Rev. Mr. C. and afterwards by the Rev. S. Tighe in the C. hall. These appear to have been the earliest recorded services of the Church of England in the neighbourhood. Since the organization of the parish there have been many familiar names inscribed in the parish register as incumbents. Perhaps one of the best known is that of the Rev. Isaac Barr, who served in 1873, and who brought out the All-British colony to our Great West. The parish church, which bears the name of "The Holy Trinity," was not originally

a central location. The earlier frame church stood north of the present lot. Some years ago Thomas and Elizabeth Trivitt settled in the little village of Exeter, about thirty miles north of the city of London. Being an English couple, they longed to see the Church of England represented here, as in the Mother Land, by a stately and well-appointed edifice, which should serve as a constant reminder of those ancient and beautiful buildings which are in use in England as churches of our order and worship. This religious impression they were able to carry out, and the present parochial buildings are the result. Three crosses placed in the nave tell the story of the erection of this church. One reads as follows:

COMMEMORATING
THE ERECTION AND COMPLETION OF
THE TRIVITT MEMORIAL CHURCH
AT EXETER, IN THE DIOCESE OF
HURON, ONT.

The Foundation Stone was laid on Lammas Day, in the Jubilee Year of Her Majesty Queen Victoria's happy Reign, A.D. 1887.

The Church was opened for Divine Service on the Fourth Sunday in Advent, A.D. 1888;

And was Consecrated on the last day of the year, December 31st, A.D. 1889,

the services on each occasion being conducted by the Right Rev. Maurice Scollard Baldwin, D.D., Lord Bishop of Huron.

The Chime of Ten Bells was inaugurated on the First Sunday in Advent, A.D. 1890,

the largest or Tenor Bell, speaking for all the rest, bearing the following inscription:

"When our rich tones you hear,
Those noble names endear,
Who bought and placed us here.
Thomas and Elizabeth Trivitt.
A.D. 1890."

The two others are placed on either side of the nave, immediately west of the transepts. They are inscribed as follows:

THIS CHURCH
Dedicated to
THE GLORY OF GOD
Was erected by

THOMAS AND ELIZABETH TRIVITT

As a grateful Memorial of the many Divine favours conferred upon them—And is donated upon these express conditions—That an Anniversary Service shall be held herein every Year on the First Sunday in the month of September—And that all the Sittings herein shall be and remain

FREE FOR EVER.
THIS TABLET
Is erected

BY THE PARISHIONERS
of the

TRIVITT MEMORIAL CHURCH

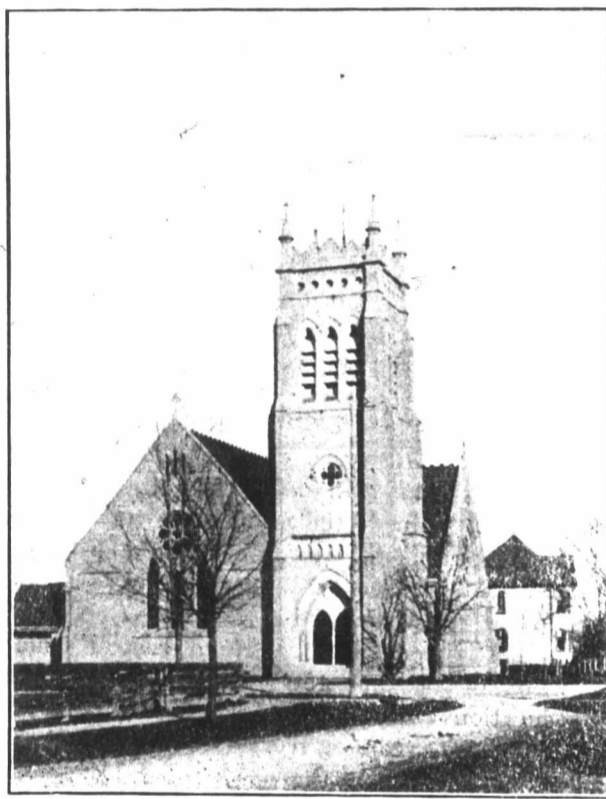
To express their heart-felt gratitude to THOMAS and ELIZABETH TRIVITT, through whose generous liberality they now enjoy the many privileges which this holy place affords.

Rev. Samuel F. Robinson, Rector.
John Spackman, Rector's Warden.

A. A. C. Denovan, Parishioners' Warden.
A. D. 1888.

In addition to the splendid church, which has seating capacity of 750, and since its completion a schoolhouse, well appointed, but already too small for the needs of a growing and interesting Sunday School, and a roomy, well-furnished rectory have been added. Thus all the requisite buildings have been provided of substantial material and accommodation for present needs. The church has a large and wide chancel, two transepts of suitable proportion to the nave and a handsome tower. There are two prayer desks, a pretty lectern and a beautifully constructed

pulpit. The choir occupy stalls in the chancel. The holy table is a fine piece of decorative wood work, being both neat and rich. The various hangings are of rich material, and have recently been renewed at considerable cost. The entire fittings are in perfect harmony. The windows are very beautiful, being entirely of stained glass, and the effect is quite striking. There are three east end windows, and the subjects represented are: In the centre, Christ, as King of kings and Lord of lords. On the north side, David, playing upon a harp. On the south side, St. John, as writing the Apocalypse. The figures are life size, and the effect is very artistic. The large window at the west end has the Trivitt coat-of-arms. The daylight is greatly mellowed by the harmonious blending of the colours used. The pipe organ, which is by Wadsworth, of Montreal, has two manuals, eighteen stops, and the usual pedal notes. Under the skilful hands of the present organist, Mr. Lloyd Jones, the musical portions of Divine service are excellently rendered. The choir consists of twenty voices, and they sing the "Amens" as well as the other parts of the service. There are a number of parochial societies, with the following as officers: The Sunday School has twelve officers and teachers. The rector is superintendent and Miss Hindman is organist. The "Willing Workers" is a band of young ladies. Mrs. Kemp is president, Miss Hawkshaw secretary, and Miss F. Bissett treasurer. The Ladies' Guild—Mrs. Kemp, president; Mrs. R. Knight, treasurer; Mrs. Acheson, secretary. Woman's



Trivitt Memorial Church and Rectory, Exeter.

Auxiliary—Mrs. Bobier, president; Miss Mullock, secretary; Mrs. S. Sweet, treasurer. Junior Mission Band—Mrs. Oke, president; Miss Kemp, secretary-treasurer. Organist and choirmaster, Mr. Lloyd Jones, of St. Thomas; vestry clerk, Mr. Joseph Davis; treasurer, Mr. R. B. Samuel; lay delegate to Synod, Mr. Ernest Elliott; rector's warden, Mr. Thomas Hawkins; people's warden, Mr. J. J. Knight. The total receipts of the parish for the year ending Easter, 1903, were \$1,591.81. The W.A. raised \$49.25. The Ladies' Guild paid \$200 on account of mortgage on the rectory. The Sunday School receipts were \$120.15. The total assets of the parish are given as \$42,300, with only \$960 as outstanding liabilities. Taken all in all, it will be seen that the showing is a most encouraging one. In the tower a magnificent chime of ten splendid bells hang, from the well-known McShane bell foundry, of Baltimore, Md. The largest bell weighs 2,019 pounds, the smallest is 220 pounds. The tones are F, G, A, B flat, C, D, E and F, corresponding to the major octave of the key of F. To these are added E flat and G so as to secure six tones in the key of the fourth, for without these additional bells many familiar tunes and hymns could not be played. The addi-

tion of these extra bells overcomes any musical difficulty, and produces the desired result. The total weight is 7,419 pounds, and the entire cost was \$2,800. A special feature of this chime, and it is believed to be unique in America, is the full mounting of the six largest bells, so that they can be rung with swinging motion, after the English manner. This is done on special occasions. Thus, the sound is carried a long distance, the peal being heard from eight to ten miles away, and under favourable conditions as far as fifteen miles. The names of the present ringers are: Messrs. L. Day, R. Denney, I. Sanders, F. Sanders, R. Richardson and D. Davis. Mr. L. Day is leader in the bellry, and chimes the bells. This Memorial Church, erected largely by the munificence of Mr. and Mrs. Trivitt, and of which the foregoing is a condensed history, encloses the bodies of these persons, whose remains lie under the chancel. On the same day that this church was consecrated by the Right Rev. the Bishop of Huron, December 31, 1889, the interment of Mrs. Trivitt took place, she having died several days previously. Mrs. Trivitt's maiden name was Elizabeth Dunkley. Thomas Trivitt, J.P., was born at Langaller, Somersetshire, England, September 3, 1813; was married in 1848. They came to Canada the same year, and Mr. Trivitt founded the village of Centralia in 1868. He was the first clerk of the Township of Stephen, was made a magistrate in 1857, and removed in the early seventies to Exeter, where he died at the ripe age of eighty-two years, his body being laid beside that of his wife. Brass plates designate the positions they occupy in the chancel.

The present rector is the Rev. R. J. Perkins, M.A., who is well supported by the workers of the parish. He took his Arts course at Toronto University, and studied theology at Ridley Hall, Cambridge, receiving the Testamur of this College of Divinity. He was ordered deacon at Trinity, in St. Paul's Cathedral, by the then Bishop (Creighton) of London in 1900, and was priested the following year by the present Bishop (Ingram) of London. He accepted a curacy at the Church of St. Mary Magdalene, in North London, which he held for two years, when he returned to Canada, and received the curacy of St. Paul's Church, Lindsay, in the Diocese of Toronto, until appointed to his present charge. He is a clear speaker, forcible thinker, and his sermons are greatly appreciated by his congregation. The attendance averages 150, and is growing. The services are hearty, musical and devotional. A good future, no doubt, by God's blessing, is in the future of this parish. A noble set of buildings, occupying a whole block in a central position, a splendid peal of bells to call the people to the house of prayer, a good choir, led by a capable organist, earnest workers in the various departments of parish work, and a zealous, devoted, learned and pious clergyman provide conditions by which the future prosperity of this parish might be said to be almost assured, and our readers will watch with interest the expected development of the Church of God in this place.

NEW WESTMINSTER.

John Dart, D.D., Bishop, New Westminster, B.C.

New Westminster.—St. Barnabas.—On Monday evening, December 28th, the parish room was crowded, the occasion being the annual treat to the Sunday School children and the social farewell of the Rev. Silva White to his parishioners. The earlier part of the evening was taken up by the children, who presented Mr. and Mrs. Silva White with half a dozen sterling silver spoons, the address being read by Mr. Stinchcombe on behalf of the teachers, and Miss Beatrice Wilkie making the presentation. Mr. S. A. Fletcher read an address from the Church Committee, and he also presented Mrs. White with a silver and pearl fish knife from the Ladies' Aid. In answer to the address from the committee, Mr. Silva White spoke very feelingly, regretting the necessity that

any musical result. The entire cost chime, and is the full that they can the English sions. Thus, e peal being and under miles. The srs. L. Day, R. Richard-ader in the s Memorial ence of Mr. regoing is a es of these chancel. On-secrated by 4, December took place, usily. Mrs. h Dunkley. Langaller, 1813; was da the same age of Cen- of the Town-ate in 1857, to Exeter, y-two years, wife. Brass occupy in the

J. Perkins, orkers of the oronto Uni-Hall, Cam-s College of Trinity, in op (Creigh-riested the p (Ingram) cy at the in North years, when eceived the say, in the ited to his cer, forcible appreciated e averages are hearty, e, no doubt, this parish. whole block of bells to yer, a good est workers work, and a clergyman e prosperity ost assured, rest the ex-God in this

inster, B.C.

—On Mon-h room was ual treat to social fare-parishioners. taken up by Mrs. Silva ver spoons, chcombe on trice Wilkie tletcher read tee, and he er and pearl iswer to the silva White ecessity that

caused his separation from them, and hoped that they would continue the progress which had been granted them in the past. For the choir Mr. Stinchcombe presented the rector with a pair of monogrammed cuff-links, and Mr. W. E. Brown, secretary-treasurer of the Chess Club, gave Mr. White a handsome silver-mounted pipe from that body. Mr. and Mrs. W. A. Dashwood-Jones presented him with a box of cigars to help pass the time in crossing the continent. After these numerous tokens of esteem and affection had been received and suitably acknowledged by the retiring rector, refreshments were served and the gathering broke up.

Victoria.—St. John's.—Mr. A. Longfield, who has been organist and choirmaster of this church for the past six years, was, on the occasion of his leaving, on December 23rd last, presented with a beautifully illuminated address by the members of the choir. In reply Mr. Longfield made a neat and appropriate little speech, in the course of which he thanked the members of the choir for the honour they had done him, and referred to the pleasant relations that had always existed between the choir and himself. He said that at all times he had striven to do his duty to the best of his ability, and no man could do more.

RUPERT'S LAND.

Robert Machray, D.D., Archbishop and Primate, Winnipeg, Man.

Winnipeg.—St. John's College.—This college, one of the oldest and worthiest of western educational institutions, is just now rejoicing in the receipt of a very substantial and very acceptable Christmas gift. The donor is that great Canadian philanthropist ever foremost in good works, Lord Strathcona, and the splendid gift he sends is a cheque for \$10,000. His Grace the Archbishop of Rupert's Land is understood to have received the cheque last week, and it is said to have been accompanied by a most kindly letter, expressing admiration of the accomplishments of St. John's in the past, and hoping that the gift may be found of some service in furthering the college interests. It is unnecessary to say that the Metropolitan and all the authorities of St. John's are delighted and grateful for the generous gift, which arrived very timely. The interests of the college are very dear to the Metropolitan's heart, and this substantial donation will help out very materially on the proposition of a new college building in the south end of the city, which proposition is well under way.

The Rev. C. N. F. Jeffrey, the secretary of the Diocesan Synod, was presented at Christmas time by the members of the Synod Executive with a handsome office desk. Mr. Jeffrey was much pleased and gratified with the gift.

Rev. R. C. Johnstone, of Winnipeg, has been engaged by the Winnipeg Daily Telegram as one of its contributors to the magazine portion of that excellent daily. Mr. Johnstone wields a very facile pen. His first article was a most interesting one, on the Church of England in the Province of Rupert's Land.

It is rumoured that the Revs. Jacob Anderson, of Gilbert Plains, and J. W. Woolfe, of Glenboro', have resigned their respective cures.

Rev. Wm. Walton, of Manitou, is reopening the church services at La Riviere. Other points in the Snowflake Mission will be reopened later on.

Rev. H. T. Leslie, M.A., assistant secretary of the Synod, accompanied by Mrs. Leslie, is taking a well-earned holiday in the East.

Bishop Matheson opened a new church at Blenheim last week. He was presented with an illuminated address by the parishioners. Blenheim is under the charge of the Rev. E. Pritchard, of Birtle.

A new church will be built at New Haven, now attached to Manitou, this coming spring. All the monies have been subscribed for the building of it.

Rev. Rural Dean Hewitt, of Souris, has been indisposed for some time past.

Mrs. Garton, of St. Thomas' Rectory, Morden, is visiting Mrs. Rowe, of Manitou.

Among the very pretty Christmas cards received from the various clergy the ones issued by Rev. Rural Dean Garton and Rev. Hugh Wilson were exceedingly handsome.

A religious census of the village of Norwood, a suburb of Winnipeg, has been taken by the theological students of Manitoba College (Presbyterian). The census shows the Church of England second in numbers of families. It is here where Rev. F. J. Shannon, formerly of Reston, Man., has taken up work.

Propos of the mixed marriage question, introduced by a writer to the Canadian Churchman, one of the rural deans of this diocese relates the story of his experience with a young woman whom he had prepared for confirmation, and after her confirmation to whom he had presented a prayer book. The young lady was married to a Presbyterian soon after, and in gathering up her things previous to her departure for her new home she came upon the prayer book, whereupon she took it, and, flinging it in the corner of the room, remarked, "I have now no more use for that." There is a screw loose somewhere.

Interesting letters have been received by the Guardian (England) showing that adult baptism by submersion is less rare than has been supposed in the Old Country. In Canada, and particularly in the West, instances can be given of submersion. Looking over the baptismal records of St. John's the Baptist parish, Manitou, Man., there are the records of three baptisms by submersion as early as the year 1886. The Rev. H. E. Jephson was incumbent then, and he had a large tub placed in the church for the purpose. Two women and a man were the candidates.

The St. John's College Magazine continues to improve. The Christmas number came out in a very attractive cover, between which were some excellent articles—bright and interesting to the laity. The article entitled "Problems of the Day," by Rev. E. W. Summerscales, B.A., of Wawanesa, sounded a note that needed sounding, and the subject to which he so ably alludes ought not to be passed by without pause and consideration. The college and its editors should feel highly gratified with the Christmas issue.

Mrs. Clarke, widow of the Rev. Waddington Clarke, B.A. late rector of Fort Rouge, Winnipeg, is returning shortly to Winnipeg, where she will make her home. She is visiting relatives at present in England.

A \$40,000 church edifice will be erected in Fort Rouge, Winnipeg, this coming season. Under the able leadership of the rector of the parish, Rev. T. W. Savary, B.A., the parish is going ahead. The Building Fund will soon be in a condition that the committee will feel warranted in proceeding with a new church, which when completed will be one of the finest in the city.

—Thinking twice will often save us acting twice.

—The presence of God calms the soul.—Fenelon.

—Every attempt to make others happy, every sin left behind, every temptation trampled under foot, every step forward in the cause of what is good, is a step nearer the cause of Christ.—Dean Stanley.

—The hours of life pass, they do not return; they pass, yet they are not forgotten. But the present is our own; we may resolve, if we will, to live as men who live for the glory of an Incarnate God.

—Love—the love which is of God, and which God is—is the greatest blessing that we can have, or that we can give. And that blessing is in the light and in the darkness, in times of rejoicing and of sorrowing. That love leads up through suffering to rejoicing, through darkness to light. What a blessed way this is!—Sunday School Times.

Correspondence.

All letters containing personal allusions should appear over the signature of the writer. We do not hold ourselves responsible for the opinions of our correspondents. The opinions expressed in signed articles, or in articles marked Communicated, or from a Correspondent are not necessarily those of the CANADIAN CHURCHMAN. The appearance of such articles only implies that the Editor thinks them of sufficient interest to justify their publication.

THE HIGHER CRITICISM AND INSPIRATION.

Sir,—There are one or two points in connection with Mr. Good's letter on Inspiration that cannot let go unchallenged. Mr. Good deprecates Bibliolatry, whatever that is, and tells that "Peter was quite right when he says that the Scriptures, being written by men who were moved by the Holy Ghost, are profitable for instruction etc. I am glad Mr. Good agrees with St. Peter because it helps my argument. If St. Peter was right when he wrote his Epistle, perhaps he was also right when he wrote the line of argument used, for instance, on the day of Pentecost. As I understand that argument it is something like this: Jesus-of Nazareth lived, worked miracle suffered, died, rose, was exalted. The Old Testament says that Messiah should rise. "Thou wilt not leave my soul in hell, neither wilt Thou suffer Thy Holy One to see corruption." And again that the Lord should be exalted as in Ps. 110. Conclusion, Jesus is Lord and Christ. Want of space forbids me to elaborate, but that is roughly the syllogism. Intentionally or not, the Higher Criticism discredits the second premiss. Either the authorship of the Psalm is wrongly stated, or the person whom the same narrative says wrote did not write it, or there is an interpolation or myth. What is the result? The argument that is found in every one of the apostolic speeches or sermons to audiences that could refer to the Old Testament is wiped out, the argument that underlies the preaching that built up the Church in the first century. No other is put into our hands to replace it. The same argument underlies the Gospel according to St. Matthew. Jesus of Nazareth did so-and-so that it might be fulfilled that was written by the prophets. St. Paul sums it up in one question: "Believest thou the prophets?" If they are right, the facts about Jesus being indisputable, the conclusion is irresistible you must become a Christian; i.e., believe that Jesus of Nazareth is Lord and Christ. Mr. Good thinks it a trifling matter whether Jesus was right or wrong in details. Why, then, did He seemingly go out of His way to fulfil details of Old Testament prediction? If He accepted or used the current beliefs in order to teach, how was it that He alone knew what was about to happen, while Judas and the priests, be-

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because they knew not the voices of the prophets, which are read every Sabbath day, fulfilled them by condemning them. This argument will be found elaborated in my father's booklet, just published, "The Word of God and the Testimony of Jesus Christ." Mr. Good challenges us to define inspiration. He quotes St. Peter's definition, and accepts it. Why not further accept St. Peter's statement that the prophets did not know what manner of time the spirit of Christ that was in them did signify when it spoke beforehand of the sufferings of the Christ, and that in Hebrews 1:1? It is the attempt to limit inspiration to one method that breaks down. In many ways and many parts God spoke in times past to the fathers by the prophets. Because a prophet did not always know what his words meant, it does not follow that he never knew. Mr. Good presumes that their inspiration was not different to the guidance that we receive nowadays from the Holy Spirit. But Jesus Christ set the Scriptures on a plane exalted above all other books. He came to do God's will as written in the volume of the Book. From first to last He was the servant of the Book. If we had eyes to see it we should probably discover that every action and every step of His earthly career was foreshadowed in the Old Testament Scriptures. He came to bear witness to the truth. God's Word is truth.

C. CAMERON WALLER.

British and Foreign.

Dr. Gregory, the Dean of St. Paul's, has just completed sixty years in Holy Orders.

Dr. Sandford, who has been Bishop of Gibraltar since 1874, died recently at his house in Cannes, France.

The Very Rev. Dean Hole, of Rochester, has reached the great age of 85 years. He still carries out with his accustomed vigour the duties of his decanal office.

The Bishop of Ballarat (Dr. Green), has declined the Bishopric of Brisbane, to which See he was lately elected.

The Very Rev. A. I. Campbell, Provost of St. Ninian's Cathedral, Perth, has been elected Bishop of Glasgow.

The Rev. J. W. Diggle, M.A., rector of St. Martin's, Birmingham, has been appointed by the Crown, Archdeacon of Birmingham.

The Rev. G. C. Bell, M.A., late headmaster of Marlborough College, has been appointed principal of Queen's College, Harley Street, London.

A memorial to Sir Walter Besant, erected by "his grateful brethren in literature," has been placed in the crypt of St. Paul's Cathedral.

Mrs. Jefferies, who died at Wick, near Bristol, recently, had been sextoness of Wick church since its consecration in 1850. She lived for 101 years.

The Rev. W. A. Challacombe, vicar of New Malden, Surrey, wants to build a new mission church, and has instituted a Million Penny Fund to defray the cost.

The Society for the Propagation of the Gospel in Foreign Parts, gratefully acknowledges the receipt during the last few weeks of three anonymous donations of £8,000, £700 and £100.

The King has appointed the Rev. W. Sanday, D.D., Canon of Christ Church, Oxford, and Lady Margaret Professor of Divinity, to be one of His Majesty's Chaplains in Ordinary, in the room of the Rev. J. W. Adams, V.C., deceased.

The Rev. Chancellor F. J. Hurst, M.A., has been appointed by the Bishop Archdeacon of Clogher.

Mr. W. Temple, of Balliol, son of the late Archbishop of Canterbury, has been elected president of the Union at Oxford.

A beautiful east window has just been placed in the parish church of Gorey Co., Wexford, in memory of Mrs. George Owen, of Ram's Gate, Gorey.

The Rev. R. Stewart, M.A., vicar of All Saints', Knightsbridge, has been appointed a residentiary canon in Bristol Cathedral, in place of the Master of the Temple (Dr. Ainger), who has resigned.

A medical missionary college is being established for the training of fully qualified doctors for the foreign missionary field, and towards this object the S.P.G. has voted £2,000 to supplement funds already raised.

A donor, who wishes to remain anonymous, has placed the sum of £2,000 at the disposal of the Rev. H. de Trevelec, curate of Claygate, Surrey, for the renovation and decoration of Holy Trinity church, Claygate.

There appears to be quite a good prospect of the Church Missionary Society securing the million shillings it has appealed for. The idea is to raise £50,000 in order to prevent a deficit in the accounts for the year ending in March next.

The pages of the Church papers received by the last mail from the Motherland are to a great extent filled with reports of the doings at the Church Congress, as also reports of various diocesan conferences.

The chief foreign mission agencies of the Church of England, and the annual sums they have collected are: The Church Missionary Society, £341,26; Society for the Propagation of the Gospel, £152,529; Church of England Zenana Mission, £42,549; and the Universities' Central African Mission, £30,371.

The fine old parish church in the typical Kentish village of Leigh, has recently been considerably improved by the addition of two gifts, one being a fine clock, which has been erected in the tower by public subscription, as a memorial to Her late Majesty, Queen Victoria, the other being a spacious vestry, which has been given in memory of the late Mr. Sturgess, who was churchwarden for forty-two years.

The Church Army printing works have quite outgrown their London premises, and will shortly move into the country, near Oxford. Through the generosity of an anonymous friend, well-equipped works have been acquired rent free, and it is hoped to greatly extend this branch of the society's activity. Most of the employees now in London have decided to join the Oxford staff.

Bishop Webb, Dean of Salisbury, recently dedicated St. Catherine's Chapel, in the Milton Abbey Woods, under a commission from the Bishop of the diocese. This little church was erected by King Athelstan in A.D. 938, and was served by the monks of Milton until the Reformation. Since that time it has been used as a pigeon-house, a labourer's cottage, a carpenter's shop, and a lumber store. Recently, Mr. Everard Hambro, lord of the manor, in order to save it, from falling into ruins, decided to restore it. The Holy Communion was celebrated in the chapel on Advent Sunday, for the first time since the dissolution of the monastery, at Milton, in 1539. The church is of special archaeological interest, containing specimens of Saxon, Norman, and of perpendicular work.

SAVING MONEY BY MAIL.

Is the title of an interesting Booklet which explains our system by which deposits may be made and withdrawn by mail as conveniently as if your own post office were our office. Send for it. You will find it interesting.

CANADA PERMANENT MORTGAGE CORPORATION

(Formerly the Canada Permanent and Western Canada Mortgage Corporation.)

Toronto Street, Toronto.

The Committee of the Mission of Help to the Church in South Africa are making arrangements for a large body of bishops and clergy in England to go out and place themselves entirely at the disposal of the South African Church for about six months in 1904.

The vicar of St. Aidan's, Carlisle, has purchased some corporation property adjacent to the cathedral with the object of pulling it down in order to obtain an uninterrupted view of the East window of the cathedral, which is said to be one of the finest in Europe.

The Bible Society has received over £60,000 of the £100,000 towards the amount which is being raised as a Centenary Fund. Supplementary to this is the announcement of a welcome windfall of £10,000, India 3 per cent. stock, which a lady, under the initials "M. J. K.," has just transferred to the society for its general purposes.

At the end of thirteen years of work, under the leadership of the Rev. J. J. Perry, the colored congregation of St. Athanasius' church, Brunswick, Ga., can show \$30,000 invested in church and parish school; 463 baptisms, and 290 confirmations; much of the money given by the baptized and confirmed, and industrial work part of the school course.

A contemporary states that a rare example of Jacobean sculpture has been restored in Cadeleigh church, Devon, in the massive domed tomb with recumbent effigies of Sir Symon and Lady Leach and their family. All the distinctive features of the monument have been carefully preserved. In the seventeenth century Sir Symon lived at Cadeleigh Court, and was Sheriff of Devon. Mr. Prescott Raw, secretary of the Homeland Association, happening to hear, in March, 1901, that the tomb was crumbling, and about to be removed from the church, made a public appeal for subscriptions. Money was at once sent, but it was not till three months ago that sufficient was obtained to justify a start being made.

The Bishop of London visited Harrow recently, it being Founders' Day, and consecrated additions made to the school chapel in memory of fifty old Harrovians, who lost their lives in the late war in South Africa. These additions consist of a pair of transepts and two new porches, the cost of which, amounting to £7,000, has been defrayed by old boys of the school. The proceedings commenced with an early celebration of the Holy Communion, at which was used for the first time the beautiful service plate presented on St. Andrew's Day last by Mr. J. M. Sutherland, an old pupil. After the act of dedication, the Bishop preached an eloquent sermon. In the afternoon the customary service, commemorative of Founders' Day was held in the chapel, the preacher being the Master of Trinity College, Cambridge.

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SIT FORWARD.

It is a common fault of many congregations to sit in the back of the church, filling up the back pews first, and forcing late comers and strangers to sit in front of them.

While at first thought this matter seems to be one of small moment, when considered, it proves to be of much importance.

In the first place, what has been aptly called a "bald-headed church," is very discomfiting to the minister who has to speak across a non-conducting air-space, and necessarily to raise his voice to overcome the distance.

Secondly, the singing and responsive reading are irreparably spoiled, and all who wish to take part in the service are discouraged by this same "air cushion," and, unlike the minister, they do not have to keep on, so they give up in disgust.

But the third reason is, perhaps, more vitally important than either of the foregoing. Strangers who do not know how to follow the service, being forced to sit in front of the already assembled congregation, have no one to follow, become confused and embarrassed by the changes of posture and ritual acts, and are discouraged from coming again.

Another small but important matter is the inconsiderate habit of usurping the end seat in a pew and forcing others to climb over one's feet.

Christian courtesy and good sense should govern both of these practices, and a little thought will convince of the benefit of a little unselfish consideration.—By the Rev. Arthur Gorter.

LOVE ME, TOO.

"Love me, too!"

The speaker was a little dark-haired maiden, and her big brown eyes were welling up with tears. She was one of the deserted child-wives of India's shadowed households. Lame and helpless from a diseased knee joint, and so, useless as a slave to him, her husband had turned her out upon the roadside to die. The pitiable little crouching figure drew the attention of a police officer, who brought her to the nearest Christian mission hospital, where now she was tenderly nursed back to health.

It was the hour of evening prayer, and the doctor had lifted upon her knee the baby of the ward, also a deserted girl. The little child-wife hungrily watched the gentle caresses of the white hand on the wee brown head that nestled confidently on the missionary's shoulder, and slipping off the hospital bed she crept up to the pair. Taking the good doctor's hand in hers, she laid it on her own bare head, and uttered the wistful cry, "Love me, too!"

"Love me, too!" It is the cry uttered or unexpressed of each little sufferer who enters our wards. Yet it must not be imagined that parental love is rarely shown by the Indian or Chinese father or mother.

Far from this being the case, intense love for and pride in their children is exhibited again and again; and an apparent want of affection and tenderness in nearly all cases may be traced not to callousness or cruelty so much as to crass ignorance, gross superstition, and bondage to caste and custom.—Irene Barnes, in *Between Life and Death*.

A RECORD OF SUCCESS.

The Central Canada Loan and Savings Company has completed a most satisfactory year's business, and the results recorded are especially gratifying when the severe financial reaction that has continued throughout the year is considered. The report, published elsewhere in this issue, shows that the net earnings of the company, after providing for interest on borrowed money and for cost of management, were \$166,670, or 13.33 per cent. on the million and a quarter dollars paid-up capital stock. The company has paid the usual dividend of 6 per cent., with a bonus of 1

per cent., and has added \$75,000 to the reserve fund, bringing it up to \$700,000. From a public standpoint the report is one of many indications that the onerous conditions of the past year were confined largely to speculative fields. The substantial industries of the country have been in a prosperous condition, and financial institutions which have confined their business to ordinary lines have enjoyed a share of the general prosperity. The report completes the twentieth year of the company's history, and is worthy of careful study as a record of steady and substantial growth.

TWO SINGERS.

Jenny Lind and Grisi, rivals for popular favour in London, were invited to sing the same night at a court concert before the queen. Jenny Lind, being the younger, sang first, and was so disturbed by the fierce, scornful look of Grisi that she was at the point of failure, when, suddenly, an inspiration came to her. The accompanist was striking his final chords. She asked him to rise and took the vacant seat. Her fingers wandered over the keys in a loving prelude, and then she sang a little prayer which she had loved as a child. She had not sung it for years. As she sang she was no longer in the presence of royalty, but singing to loving friends in her fatherland.

Softly at first the plaintive notes floated on the air, swelling louder and richer every moment. The singer seemed to throw her whole soul into that weird, thrilling, plaintive "prayer." Gradually the song died away and ended in a sob. There was silence—the silence of admiring wonder. The audience sat spellbound. Jenny Lind lifted her sweet eyes to look into the scornful face that had so disconcerted her. There was no fierce expression now; instead a teardrop glistened on the long, black lashes, and after a moment, with the impulsiveness of a child of the tropics, Grisi crossed to Jenny Lind's side, placed her arm about her and kissed her, utterly regardless of the audience.

—It is a great mistake to suppose that the cultivation of any one special virtue will be accepted as an offset to the indulgence in a special sin.

THE PAINTING OF THE FRESCOES.

By Mrs. Berylcan Jones.

(All Rights Reserved).

Chapter I.

The ruins that remain now, however, are of a castle built some fifty years later than the time of which I am writing, by the Millitons. I am not aware of any portion of the older castle that remains.

The next morning the party for London set out, after many tender leave takings. Though her lord's absence would not be for more than two months, Joan Pengersek did not love parting with him. There was his squire, too, Master Walter Trehane, who cast many a longing look at the two sweet maidens standing on the castle steps; but at last, with much jangling of the bells on the harness of their horses, and ringing of the spurs against all their many accoutrements, they rode gallantly out of the courtyard, Margerie holding back the great deer-hound, so that he should not follow them, until she saw the last of their dancing plumes down the road.

The little company passed along the road to Breage, under the shadow of the great hill now called Tregoning, but then Pen-cairne, where the ruins of the great castle, Cair Conan, stood on the summit until a century after. They cantered straight through the church town, and halted at the north of the churchyard, for the London road then passed to the north of the church, instead of below. It is still called "the old road."

"Draw rein," said the squire; and he dismounted alone, and passed through the old burial-ground quite round to the southern side, where the doorway faced the sea, and where stood

The METROPOLITAN BANK

Capital Paid up, - \$1,000,000
Reserve Fund - - \$1,000,000

DIRECTORS:
REV. R. H. WARDEN, D.D., - President.
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the tall churchyard cross. Doffing his cap, he passed within the building. It was full of workmen, who pursued their different callings in wonderful quietness. They were raising the beams for the roof, and preparing the floor for the tile and finishing the stone tracery of the windy before any glass went in.

"Where is the vicar?" asked John Pengersek after looking round in vain for his friend. The portly form was nowhere to be seen.

"He has just taken Brother Paul to his lodging," answered one of the workmen, respectfully. "The good brother is somewhat faint and sick, and Sir John Udé thinks he has taken the fever."

"I trust not," said the squire, looking round on the unfinished paintings on the wall; "but may not tarry. Tell the good father, varlet, that I am on my way to the Parliament at Westminster, and came in to say farewell to him. Good-day to thee, friend."

Remounting his steed, they took their way through Roseladden Valley, and leaving the village of St. Sydeney on the left, walked the horses carefully down the rough, steep hill that led to a little outskirt hamlet of Sydeney, Sithney, just at the entrance to the town of H. Here stood the Hospital of St. John Jerusalem, which had been built for the use of pilgrims from the Holy Land, and was almost

Fairweather's

STOCK-TAKING SALE.....

During January we always make big price reductions on our entire stock in anticipation of stock-taking.

This year is no exception and if you want anything in furs, then this is your chance.

We can only illustrate reductions by a few prices. Write us concerning anything you may require.

- Mink-lined Stoles, reg. \$25.00 & \$27.50 for \$20.00
- Alaska and Western Sable Stoles, regular \$5.00 and \$6.00, for \$ 3.50
- Sable Opossum & Electric Seal Capelines, stole fronts, 6 tails, regular \$15.00 for \$10.50
- Astrachan Jackets, regular \$35.00 for \$25.00
- Persian Lamb Jackets, regular \$90.00 to \$115.00 for..... \$75.00
- Extra Fine Western Sable Muffs, regular \$8.50, for \$ 6.00

J. W. T. FAIRWEATHER & CO.
84-86 Yonge St. and King Edward Hotel Bldg,
Toronto.

ways full of various sorts and degrees of patients, and those who desired rest. Many broke down on their pilgrimage to St. Michael's Mount, and here they would tarry for a few days. Others would remain for weeks, perhaps, to be healed of their wounds received in the Holy War, or, afterwards, in other battles.

Just as the little company passed the gate, they met two of the brothers of St. John carrying a litter, on which lay the extended figure of a friar, with gaunt bony hands, which showed from under the long sleeves. John Pengersek drew rein again, and doffed his cap to the monks.

"Who have you there, good brothers?" he said. "Is the man dead?"

"We know not who he is," answered one of them. "A holy friar, of a certainty, who hath fallen in a faint in the street of Helstone. Nay, he is not dead, only faint." And he pulled aside the heavy hood as he spoke, and disclosed a thin, pallid face, with an open brow and long, white beard.

John Pengersek looked at him with a great compassion, and, as he looked, the friar opened his eyes, and disclosed orbs of a bright dark brown, which heightened the sad and miserable look of his face.

"Can I be of any service?" asked the squire, courteously. And when the brothers thanked him, and told him nay, he rode on his way to London with the face of the sick friar ever in his mind.

CHAPTER II.

In the unfinished Church of St. Breaca the western sun was shining through the new window as the workmen fitted in the richly-coloured glass. Down below, wood-carvers were busy with portions of the oaken screen, and, chief among them all, a tall, portly figure in clerical garb was intently occupied upon the delicate curvature of a large boss for the roof. The outlines of the leaf seemed almost to grow under his deft fingers, as he changed his tools for the different curves, and chiselled daintily over the veins and tendrils and serrated edges of the vine-leaf he was carving. He looked as though he loved his work, pausing every now and then to contemplate it, and to compare it with his copy—a green vine-branch stuck into the rude bench before him.

This was John Ude, the vicar of this wild sea-coast parish in the western extremity of Cornwall. He was a tall, well-built man in the prime of life, considerably over six feet in height, and broad and stout in proportion. His blue eyes always looked his fellow-man straight in the face with a kindly light in them; his beard had been of that glorious red colour you see sometimes over a field of ripe Indian corn, but it was thickly streaked with grey now, and his high, open forehead was bald. He had been sent to the wild parish of Breage by the Abbot of Hales,* and there he found the church in sad ruin and disorder, and had set himself with all his heart to rebuild it. The Convent at Hales had bestowed money bountifully, the granite was all close at hand, at Tregonen, and the rude but devout people helped willingly; whilst in John Pengersek and his gentle wife the vicar had found a kind and loving friendship that showed itself not only in generous gifts of money, but real self-denial and hard work. The talented mistress of Pengersek Castle had her maidens and her embroidery-room, and for certain hours each day they sat diligently at their frames, the result being that rare and gorgeous vestments were wrought in silk embroidery, "copes of blue velvatt" and "cloths" of delicate gold tracery found their way into the chest of the parish church; and now that the church was being rebuilt, a lovely white "cloth" for the altar was in course of manufacture, which Mistress Joan Pengersek hoped would be ready for the dedication day.

But to return to the vicar, who, still absorbed in his carving work, had not noticed that a stranger had entered the church, and was standing quietly

*The Vicarage of Breage was appropriated to Hales Abbey, 14 Kal., July, 1246.

by one of the tall granite pillars, watching the busy scene. He was a man of middle height, clad in the garb of a friar, with the hood of his order drawn closely over his head; his white beard was long, and somewhat unkempt, and his keen, restless eyes sought every corner of the church with something of an unsatisfied glance. Everything was moving with a glad activity; some of the workmen were fitting in the tiling of the floor, some were at work on the screen, some were at the windows, and others were carving at different benches, or chipping the grey granite. All seemed to give promise of the beauty that was to grace that noble building. The arcade of pillars and arches was finished—the walls and roofs had been done for weeks, all but the carved bosses, which were still in course of creation. And the stranger stood looking curiously at an unfinished fresco on the walls. It was a picture of a bishop, standing with hand upraised in the act of blessing, and on a scroll over his head was the legend "Sancte Quarentine, ora pro nobis." The other spaces on the wall were blank; and the friar moved from the pillar where he had been standing, and approached the priest, who had just put down his chisel, and was stroking his crisp, short beard, as he looked at the work he had been doing.

"Do I speak to the Vicar of Breage?" he asked, in a deep voice, that sounded almost foreign in its intonation.

Sir John Ude turned quickly, and scanned the stranger with his kindly blue eyes.

"I am he, brother," he answered brightly. "What would you with me? You find us busy."

"Truly," replied the brother, somewhat drily. "I am the bearer of a message to you, and a letter, from the Abbot of Hales: the message is that I am sent to paint certain frescoes in this church; as for the letter, I know not what it contains, nor why the painter who began your frescoes could not finish them."

A glad light broke over the vicar's face as he heard the message so ungraciously given. He took the letter from a gaunt, bony hand, which was thrust out from under the friar's cloak; but before breaking the large, official seal, he paused, and said—

"I am rejoiced to see you; for I feared that our walls would not be complete for the dedication; and the poor painter, who has done so much, has been sick with a mortal sickness these many weeks. In my last missive to the holy abbot, I told him of our strait, and prayed him if he knew of any good man who could help us that he would send him; and it is well that thou art come, brother. Since when did you arrive from Worcester? Can I offer thee any hospitality?"

"I came hither some days since," answered the monk, evasively, "and require nothing—nothing, that is, but the knowledge of what I am to do."

The vicar glanced at him, and, without speaking, broke the seal of the abbot's letter, and carefully read it through; then he looked at the stranger again, who had been standing perfectly still with folded arms, watching one of the workmen who was laying the tiles.

"The holy father tells me," he said, and the friar listened without looking up, "that you have been painting some wall-pictures at the abbey"—he paused, and the friar made a gesture of assent—"that you have been a soldier, and learned your art in foreign lands." He paused again, and seemed to wait for an answer.

"It is true," said the friar, shortly.

"But that otherwise he knows but little of you."

"Nothing," answered the stranger.

"He speaks highly of you concerning your art," continued the vicar; "and urges me to make use of your services, which I shall be glad to do."

Then the hooded friar looked up, and said in a kind of broken voice—

"Tell me what I am to do."

"Come hither," said the vicar, brightly, pointing to each painting in succession as he spoke. "Here, you see, is St. Corentine, the last poor brother Paul finished—nay, it is not yet complete. Here, in the window, is St. Hilary, and in the next St.

Ambrose; on the south side, see, we have St. Germochus of Germoe, St. Thomas, of blessed memory, the Martyr of Canterbury, and St. Giles; while by the bracket for the candles are painted the arms of Pengersek, to show how the good lord of the castle has helped and encouraged us by his gifts and his prayers, and, none the less, the lady Joan."

"The lady Joan of Pengersek?" echoed the friar, leaning against the pillar once more, whilst his breath came short and quick, and there seemed to be a catch in his voice.

"Ay," said the vicar, without noticing the stranger's curious excitement. "She who was Joan of Rynsy—married this twenty years to John Pengersek."

"He who was cousin to the John who was slain?" asked the friar, looking down on the floor still.

"I never heard of one who was slain," replied the priest, quietly. "When didst thou hear of this story?"

"Oh," said the friar, carelessly, "I know not—in the tavern yonder, or years gone by, when I was thrown up on these wild shores. He was not slain, you say. Well; and is this saintly John Pengersek the son of one, Sir Michael, who fought at Cressy, and earned his knighthood from his bravery?"

"He is so," answered the priest, gravely, a little surprised at the tone of the stranger.

"Has he brothers?" still further questioned the friar.

"Nay, none living," replied John Ude. "There were but two brothers; and one was slain in foreign battles years ago, soon after the accident which made our lord so lame; he has often told me of him."

"He met with an accident?" queried the monk.

"He fell over the cliff near the Beacon at Rynsy," said the priest; "it is an awful spot, and he might well have been killed; but, thank the God of Paradise, who watched over him that day, he escaped in a most marvellous way; and, though he has been lame ever since, and never able to follow the king like his brave father, it has been better for the parish and for God's Church."

The friar gathered himself together like a man who had received a heavy blow, and said, in a voice which shook like an old man's quavering notes—

"I pray thee, show me where I am to paint, and tell me what it is to be."

The vicar turned again to the north wall, and pointed to the large space between the north door and the window west of the door.

"That space is kept for St. Christopher," he said. "He must be, as always is the custom, by the north door, so that all who enter by the south porch may see him first of all, carrying the Holy Child."

"St. Christopher," said the friar, doubtfully. "Methinks I once heard of him; but I must ask thee to refresh my memory, good father, or I shall not paint your St. Christopher as you would have him."

The vicar looked upon him with amazement.

"I thought every good person knew the story of St. Christopher," he said; "and, more than all, one of thy garb, holy friar."

"Remember," said the stranger, shortly, "the abbot has told thee that he knew little of me. I do not belong to the Abbey of Hales. For aught you know, I may be one of John Wickliffe's brotherhood;" and he gave a bitter little smile as the vicar crossed himself and said, under his breath—

"God and Holy Breaca forbid it!"

"As I said," he continued, "I have led the rough life of a soldier in foreign lands; and what holy things my mother taught me, have long been swept out of my mind; if I chose to have permission to wear this habit, sir priest, it affects no man. Take me or leave me, as you will, but I am not to be questioned. Say, will ye tell me the story of St. Christopher?"

(To be Continued.)

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49 King St.

DEATHS.

IN MEMORIAM.—In loving memory of Dora Hovenden, beloved wife of J. W. Connor, Berlin, and mother of A. W. Connor, Toronto. She fell asleep 7th January, 1903.
"Rest eternal grant her, O Lord,
And let perpetual light shine upon her."

Children's Department.

ROB CRAIG'S STRANGE EXPERIENCE.

The house seemed very still that morning. Father Craig had gone away on the early train, and Mother Craig had been called from her breakfast to go to Aunt Phebe Perry, who was surely going to die this time. But Rob did not mind being left. As soon as his breakfast was well swallowed he took his rifle out on the south porch to give it a cleaning, for he had laid out a famous day's sport.

His mother always looked very sober when the rifle was brought out, for her tender heart was sorely hurt when any little thing came to harm through it; but Rob's favourite uncle had sent it to him the Christmas before, and his father approved of it as one of the ways to make a boy manly. So his mother said very little, except now and then to plead gently the cause of those who could not plead for themselves.

So Rob sat there, rubbing and cleaning, whistling merrily, and thinking of the squirrel's nest he knew of, and the rabbit tracks of which Johnny Boullard had told him. He whistled so shrilly that presently a broad-brimmed hat appeared around the corner of the house. There was a little girl under the hat, but you didn't see her at first.

"Sh! Robbie," she said, holding up a small forefinger. "Amy Louise [her doll] is dreadful bad with her head, and I'm trying to get her to sleep."

"Why don't you put a plantain leaf on her head? Plantain's prime for headaches," said Rob.

"Would you please get me one, Robbie?" pleaded the trusting little body. "Mamma said for me not to go away from the house, and Norah is cross this morning."

Time was precious just then; but this one sister was very dear. So laying down his rifle, Rob ran over to the meadow across the road and brought back a huge plantain leaf, which he bound carefully upon the head of Amy Louise, quite extinguishing that doll, but to the infinite content of the little girl. Then he went back to the porch, and took up his rifle again, looking admiringly at the shining barrel and polished stock.

"Now, Mr. Squirrel," he said, "look out for yourself, for I'll have a crack at you presently."

And he leaned back against the side of the porch to plan his route, for the day was too hot for any unnecessary steps. Just then he heard a click,

For Singers and Speakers.

The New Remedy for Catarrh is Very Valuable.

A Grand Rapids gentleman who represents a prominent manufacturing concern and travels through central and southern Michigan, relates the following regarding the new catarrh cure. He says:

"After suffering from catarrh of the head, throat and stomach for several years, I heard of Stuart's Catarrh Tablets quite accidentally, and, like everything else, I immediately bought a package, and was decidedly surprised at the immediate relief it afforded me, and still more to find a complete cure after several weeks' use.



"I have a little son who sings in a boys' choir in one of our prominent churches, and he is greatly troubled with hoarseness and throat weakness, and on my return home from a trip I gave him a few of the tablets one Sunday morning when he had complained of hoarseness. He was delighted with their effect, removing all huskiness in a few minutes, and making the voice clear and strong.

"As the tablets are very pleasant to the taste, I had no difficulty in persuading him to use them regularly.

"Our family physician told us they were an antiseptic preparation of undoubted merit, and that he himself had no hesitation in using and recommending Stuart's Catarrh Tablets for any form of catarrh.

"I have since met many public speakers and professional singers who used them constantly. A prominent Detroit lawyer told me that Stuart's Catarrh Tablets kept his throat in fine shape during the most trying weather, and that he had long since discarded the use of cheap lozenges and troches on the advice of his physician that they contained so much tolu, potash and opium as to render their use a danger to health."

Stuart's Catarrh Tablets are large, pleasant tasting lozenges, composed of catarrhal antiseptics, like Red Gum, Blood Root, etc., and sold by druggists everywhere at 50 cents for full treatment.

They act upon the blood and mucous membrane, and their composition and remarkable success has won the approval of physicians, as well as thousands of sufferers from nasal catarrh, throat troubles and catarrh of stomach.

A little book on treatment of catarrh mailed free by addressing F. A. Stuart & Co., Marshall, Mich.

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THE REFERENCE BIBLE contains 1,508 pages, measures 7 x 4 1/2 x 1 inches, and weighs 16 1/2 ounces. Prices from \$2.00.

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The safety of the godly. PSALMS. The church blesseth God.

LORD, which made heaven and earth.

3 He will not suffer a thy foot to be moved: he that keepeth thee will not slumber.

4 Behold, he that keepeth Israel shall neither slumber nor sleep.

5 The LORD is thy keeper: the LORD is thy shade upon thy right hand.

6 The sun shall not smite thee by day, nor the moon by night.

7 The LORD shall preserve thee from all evil: he shall preserve thy soul.

Ps. 66. 9.
1 Sam. 2. 9.
Ps. 25. 15
& 121. 1
& 141. 8.
Ps. 76. 5.
Ps. 2. 4
& 11. 4.
Is. 5. 27.
Ps. 91. 1.
Num. 24. 9.
Ps. 91. 5.
Is. 49. 10.
Rev. 7. 15.
Cp.
2 Kin. 4. 19.
Ps. 4. 1.
Ps. 120. 6
& 129. 1.
Ps. 97. 10.

PSALM 123.

1 The godly profess their confidence in God, and pray to be delivered from contempt.

UNTIL thou lift I up mine eyes, O thou that dwellest in the heavens.

2 Behold, as the eyes of servants look unto the hand of their masters, and as the eyes of a maiden unto the hand of her mistress; so our eyes wait upon the LORD our God, until that he have mercy upon us.

3 Have mercy upon us, O LORD, have mercy upon us: for we are exceedingly filled with contempt.

Specimen of type herewith.

THE COMPLETE WORKS OF CHARLES DICKENS—(including all the copyright portions). New Editions, printed in large type, containing more than 15,000 pages, with 697 illustrations made from the originals by Cruikshank, 'Phiz,' and others.

THE FIRESIDE DICKENS.—In 22 volumes, Crown 8vo. Twelve volumes are priced at 80c. in cloth, or \$1.50 net in paste grain, and ten volumes at 60c. in cloth, or \$1.20 in paste grain.

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LONDON: HENRY FROWDE
OXFORD UNIVERSITY PRESS WAREHOUSE, AMEN CORNER, E. C.
NEW YORK: 91 & 93 FIFTH AVENUE.

and looked around straight into the barrel of another rifle.

"My!" said Rob. "That's a pretty careless thing to do."

But the big man holding the rifle did not move, and kept his finger on the trigger. He was a stranger to Rob, and under the circumstances the most unpleasant one he had ever met.

"Will you please lower your gun! You might shoot me," said Rob, trying to speak bravely, but with a queer feeling under his jacket.

"That's what I came for," said the man.

"Came to shoot me?" cried Rob. "What have I done?"

"Nothing that I know of," answered the man, indifferently; "but boys do a great deal of mischief. They steal fruit and break windows and make horrid noises. Besides there are a great many of them, and they might overrun us if we didn't thin them out, now and then."

Rob was horrified. Without doubt the man was an escaped lunatic; and right around the corner of the house was Ethel, likely to appear at any minute. Just then the man spoke again.

"Besides, it's necessary to kill to get food."

If Bob had not been so frightened he would have laughed as he thought of his wiry little frame, with scarcely a spare ounce of flesh on it; but he answered very meekly, "But I'm not good to eat."

"No," said the man, "you'd be tough eating."

"And my clothes wouldn't be worth anything to you," said Rob, glancing quickly over his worn suit.

"No," with indifference. "But I came out for a day's sport, and you're the first game I've seen, and I may as well finish you and look farther. I

saw some small tracks 'round here," and again that horrible click.

"Oh," cried poor Rob, "don't shoot me! I'm the only boy my poor father and mother have, and they'd miss me dreadfully."

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A Man is Only as Good as His Food.

Some men are naturally strong, some are naturally weak. The man who eats the right food is strong, the man who eats the wrong food is weak. As the saying is, 'A man is only as good as his food.'

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The Central Canada Loan & Savings Company.

The Twentieth Annual General Meeting of the Shareholders of the Central Canada Loan and Savings Company was held at the Company's offices, in the City of Toronto, on Thursday, the 7th day of January, 1904, at two p.m.

The President, Hon. Geo. A. Cox, having taken the chair, Mr. E. R. Wood, Managing Director, was requested to act as Secretary to the meeting.

After reading the notice convening the meeting, the Secretary read the Twentieth Annual Report and the accompanying Financial Statement as follows:—

The Directors beg to submit to the Shareholders their Twentieth Annual Report for the year ending 31st December, 1903.

The net earnings amount to \$166,670.01, equal to 13.33 per cent. on the paid-up capital of \$1,250,000.

They were disposed of in the following manner:

| | |
|--|---------------------|
| (a) By the payment of four quarterly dividends of 1½ per cent. each, being 6 per cent. for the year on the Paid-up Capital. | \$75,000.00 |
| (b) By bonus of 1 per cent. for year. | 12,500.00 |
| (c) By addition to Reserve Fund. | 75,000.00 |
| (d) By balance left in Profit and Loss Account. | 4,170.01 |
| | \$166,670.01 |

The above addition to Reserve Fund increases same to \$700,000, equal to 56 per cent. of the Paid-up Capital.

The balance in the Profit and Loss Account carried forward is \$25,694.58.

The Assets have been increased by \$247,981.60, and now amount to \$6,827,305.99.

The securities, held for the Real Estate Mortgages and for the Loans on Collaterals have been carefully scrutinized and are ample for the advances made against them. The Bonds and Stocks owned by the Company are entered in the accounts at prices well within their market value.

A running monthly Audit of the Company's Books has been made during the year, and the Certificate of the Auditors is attached to the Balance Sheet.

The Inspection Committee have made their regular investigation of all securities held against loans as well as securities owned by the Company and their report is also appended.

GEO. A. COX, President.

GENERAL STATEMENT

For the Year Ending 31st December, 1903.

ASSETS

| | | |
|---|----------------|-----------------------|
| Loans, secured by first Mortgages on Real Estate. | \$1,056,771.31 | |
| Loans, secured by Stocks, Bonds and Debentures. | 1,785,000.22 | \$2,841,771.53 |
| Bonds and Stocks, owned. | \$3,650,794.23 | |
| Real Estate, including Company's Building, cor. King and Victoria Sts., Toronto. | 150,951.35 | |
| Cash. | 184,688.88 | \$3,985,534.46 |
| | | \$6,827,305.99 |

LIABILITIES

| | | |
|---|----------------|-----------------------|
| Deposits. | \$1,137,280.80 | |
| Debentures, currency. | 1,574,582.36 | |
| Debentures, sterling. | 2,108,498.25 | \$4,820,361.41 |
| Capital, (subscribed \$2,500,000.00) upon which has been paid. | \$1,250,000.00 | |
| Reserve Fund, 31st December, 1902. | \$625,000.00 | |
| Transfer from profits of year. | 75,000.00 | |
| | 700,000.00 | |
| Profit and Loss. | 25,694.58 | |
| Dividend, due 1st January, 1904. | 18,750.00 | |
| Bonus, 1 per cent. for year 1903. | 12,500.00 | |
| | \$2,006,944.58 | |
| | | \$6,827,305.99 |

PROFIT AND LOSS ACCOUNT

For Year Ending 31st December, 1903.

| | |
|--|---------------------|
| Balance at credit Profit and Loss Account 31st December, 1902. | \$21,524.57 |
| Net Profits for the year after deducting charges of Management, Interest on Debentures and Deposits, and making provision for all losses. | 166,670.01 |
| | \$188,194.58 |

Appropriated as follows:

| | |
|--|---------------------|
| Quarterly Dividends, Nos. 76, 77, 78, and 79, being at the rate of 6 per cent. per annum. | \$75,000.00 |
| Bonus of 1 per cent. for year. | 12,500.00 |
| Transferred to Reserve Fund. | 75,000.00 |
| Balance carried forward. | 25,694.58 |
| | \$188,194.58 |

RESERVE FUND

| | |
|--|---------------------|
| Balance at Credit, 31st December, 1902. | \$625,000.00 |
| Transferred from Profit and Loss. | 75,000.00 |
| | \$700,000.00 |

E. R. WOOD, Managing Director.

The President, Senator Cox, in moving the adoption of the report, said:—

"It is gratifying to the Directors to be able to announce, in our 20th Annual Report to the shareholders, the results of a successful and profitable year's business. The conditions of the past year are worthy of special mention, for the financial world experienced the reaction that seems to inevitably follow an era of expansion. The shrinkage in the value of all classes of securities has been almost unprecedented and it is therefore with much satisfaction that we are able to announce, notwithstanding these adverse circumstances, one of the most successful years in the Company's career.

At the close of 1902 we paid our shareholders, for the first time, a bonus of one per cent. in addition to the usual dividend of six per cent. For the year just closed we are able to pay the same dividend and bonus. We are also able, from the net earnings, to add \$75,000 to the Reserve Fund. This, with the single exception of 1902, is the largest addition ever made to that fund in a single year. Our net earnings, after providing for interest on borrowed capital and expenses of management, have been \$166,670.01, which is 13.33 per cent. on our paid-up capital. The addition made to the Reserve Fund brings it up to \$700,000, or 56 per cent. of paid-up capital. The assets have been increased by \$247,981.60 and now amount to \$6,827,305.99.

In view of the special conditions prevailing during the past year, I feel justified in emphasizing the fact that all the bonds and other securities held by the Company are estimated, in the statement presented, at prices well within their present market value.

In concluding the twentieth year of our existence it may be well to briefly glance over what has been accomplished. Our paid-up capital has been increased from \$250,000 to \$1,250,000 and we have accumulated a Reserve of \$700,000. Of this Reserve \$160,000 has been derived from premiums on new stock issues and \$540,000 from actual net earnings in excess of cash dividends and bonuses. The average paid-up capital for the twenty years has been \$963,500 and the bonuses of the past two years have brought our average yearly cash dividends up to 6.10 per cent. The average yearly transfers to Reserve Fund have been 3.63 per cent., thus showing an average net earning of 9.73 per cent. on the Company's paid-up capital during its entire existence.

Our business has been developed along three lines:—(1) Loans on Real Estate, chiefly in the Province of Ontario, (2) Time and Call Loans on Stocks, Bonds and other approved collateral, (3) the purchase and sale of Government, Municipal and high-grade Bonds of Steam and Electric Railway, Electric Light, Power and other similar Companies. The latter is an important branch of our business, and has contributed materially to the earnings of the Company.

There are now no less than 3,810 clients directly interested in our success. We have 2,357 depositors, representing an aggregate of \$1,137,000, an average of \$482.00 each. 427 holders of Currency Debentures amounting to \$1,574,582, an average of \$3,680 and 921 holders of Sterling Debentures, aggregating \$2,108,498, an average holding of \$2,290. Our \$1,250,000 of paid-up capital is in the hands of 105 shareholders.

The officers and staff have discharged the duties devolving upon them during the year in a most satisfactory manner.

It is with pleasure and satisfaction I move, seconded by Mr. E. R. Wood, Vice-President, that the 20th Annual Report be adopted, and that it be distributed amongst the shareholders, debenture holders and depositors."

The resolutions appointing the Auditors and Inspection Committee were passed, after which the following gentlemen were elected Directors for the ensuing year.

President, HON. GEO. A. COX.

Vice-Presidents,

E. R. WOOD.

F. G. COX.

C. D. Massey, E. W. Cox, J. J. Kenny, Rev. Jno. Potts, D.D., F. C. Taylor, Wm. Mackenzie, A. A. Cox, Robert Jaffray, Sir Thomas W. Taylor, J. H. Housser, Richard Hall.

The following figures illustrating the progress of the Company since its inception, were submitted:—

| Year | Paid-up Capital | Reserve Fund | Total Assets | Dividend Paid |
|------|-----------------|--------------|--------------|---------------|
| 1884 | \$250,101.96 | | \$526,080.38 | 0 |
| 1885 | 420,000 | \$38,000 | 826,101.23 | 0 |
| 1886 | 500,000 | 60,000 | 1,395,345.58 | 0 |
| 1887 | 500,000 | 70,000 | 1,310,223.69 | 0 |
| 1888 | 500,000 | 80,000 | 1,232,428.50 | 0 |
| 1889 | 800,000 | 180,000 | 2,641,810.80 | 0 |
| 1890 | 800,000 | 192,000 | 3,003,696.14 | 0 |
| 1891 | 800,000 | 200,000 | 3,163,873.37 | 6 |
| 1892 | 1,000,000 | 250,000 | 4,186,673.66 | 6 |
| 1893 | 1,200,000 | 300,000 | 5,035,688.09 | 0 |
| 1894 | 1,200,000 | 315,000 | 5,200,830.09 | 6 |
| 1895 | 1,250,000 | 325,000 | 5,454,720.34 | 6 |
| 1896 | 1,250,000 | 335,000 | 5,404,944.35 | 6 |
| 1897 | 1,250,000 | 345,000 | 5,377,593.04 | 6 |
| 1898 | 1,250,000 | 360,000 | 5,902,187.41 | 6 |
| 1899 | 1,250,000 | 385,000 | 6,256,074.58 | 6 |
| 1900 | 1,250,000 | 450,000 | 6,187,412.71 | 6 |
| 1901 | 1,250,000 | 500,000 | 6,375,403.57 | 6 |
| 1902 | 1,250,000 | 625,000 | 6,579,324.39 | 7 |
| 1903 | 1,250,000 | 700,000 | 6,827,305.99 | 7 |

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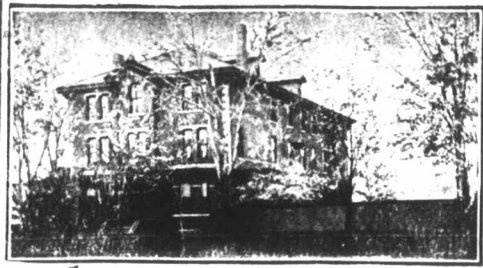
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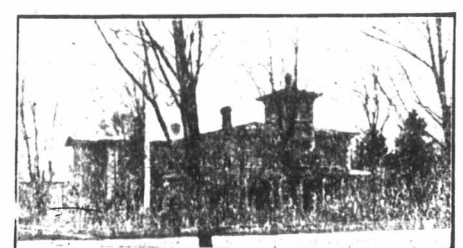
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THE CANADIAN NORTH-WEST HOMESTEAD REGULATIONS.

Any even numbered section of Dominion Lands in Manitoba or the North-West Territories, excepting 8 and 26, which has not been homesteaded, or reserved to provide wood lots for settlers, or for other purposes, may be homesteaded upon by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one quarter section, of 160 acres, more or less.

ENTRY.
 Entry may be made personally at the local land office for the district in which the land to be taken is situate, or if the homesteader desires, he may, on application to the Minister of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, or the local agent for the district in which the land is situate, receive authority for some one to make entry for him. A fee of \$10.00 is charged for a homestead entry.

HOMESTEAD DUTIES.
 A settler who has been granted an entry for a homestead is required by the provisions of the Dominion Lands Act and the amendments thereto to perform the conditions connected therewith, under one of the following plans—

(1) At least six months' residence upon and cultivation of the land in each year during the term of three years.

(2) If the father (or mother, if the father is deceased) of any person who is eligible to make a homestead entry under the provisions of this Act, resides upon a farm in the vicinity of the land entered for by such person as a homestead, the requirements of this Act as to residence prior to obtaining patent may be satisfied by such person residing with the father or mother.

(3) If a settler has obtained a patent for his homestead, or a certificate for the issue of such patent, countersigned in the manner prescribed by this Act and has obtained entry for a second homestead, the requirements of this Act as to residence prior to obtaining patent may be satisfied by residence upon the first homestead, if the second homestead is in the vicinity of the first homestead.

(4) If the settler has his permanent residence upon farming land owned by him in the vicinity of his homestead, the requirements of this Act as to residence may be satisfied by residence upon the said land.

The term "vicinity" used above is meant to indicate the same township or an adjoining or cornering township.

A settler who avails himself of the provisions of Clauses (2), (3) or (4) must cultivate 30 acres of his homestead, or substitute 20 head of stock, with buildings for their accommodation, and have besides 30 acres substantially fenced.

Every homesteader who fails to comply with the requirements of the homestead law is liable to have his entry cancelled, and the land may be again thrown open for entry.

APPLICATION FOR PATENT.
 Should be made at the end of the three years, before the Local Agent, Sub-Agent, or the Homestead Inspector. Before making application for patent, the settler must give six months' notice in writing to the Commissioner of Dominion Lands, at Ottawa, of his intention to do so.

INFORMATION.
 Newly arrived immigrants will receive at the Immigration Office in Winnipeg or at any Dominion Lands Office in Manitoba or the North-West Territories, information as to the lands that are open for entry, and from the officers in charge, free of expense, advice and assistance in securing land to suit them. Full information respecting the land, timber, coal and mineral laws, as well as respecting Dominion Lands in the Railway Belt in British Columbia, may be obtained upon application to the Secretary of the Department of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, Manitoba, or to any of the Dominion Land Agents in Manitoba or the North-West Territories.

JAMES A. SMART,
 Deputy Minister of the Interior.

N.B.—In addition to Free Grant Lands to which the regulations above stated refer, thousands of acres of most desirable lands are available for purchase from railroad and other corporations and private firms in Western Canada.

J. YOUNG
THE LEADING Undertaker and
359 YONGE ST. Embalmer
 Telephone 679