

Canadian Churchman

DOMINION CHURCHMAN, CHURCH EVANGELIST AND CHURCH RECORD
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No. 6.

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ANY even numbered section of Dominion Lands in Manitoba, Saskatchewan and Alberta, excepting 8 and 26, not reserved, may be homesteaded 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.

Application for entry must be made in person by the applicant at a Dominion Lands Agency or Sub-agency for the district in which the land is situate. Entry by proxy may however be made at any Agency on certain conditions by the father, mother, son, daughter, brother or sister of an intending homesteader.

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

(2) A homesteader may, if he so desires, perform the required residence duties by living on farming land owned solely by him, not less than eighty (80) acres in extent, in the vicinity of his homestead. He may also do so by living with father or mother, on certain conditions. Joint ownership in land will not meet this requirement.

(3) A homesteader intending to perform his residence duties in accordance with the above while living with parents or on farming land owned by himself must notify the Agent for the district of such intention.

W. W. CORY,

Deputy of the Minister of the Interior.

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United States, \$2.50.

St. Matthew's, Houma, La., has received a beautiful chalice and paten. The sacred vessels are of silver, plated with gold. The gifts are from the congregation and were constructed from jewelry donated by the members for that purpose.

The Hon. Mrs. Maclagan, who was always foremost in any work amongst women and girls, is much beloved throughout Yorkshire. Prior to leaving Bishopthorpe Palace, she was presented by the members of the York Diocesan Council of the Girls' Friendly Society with two beautiful albums containing photographs of every parish in the diocese in which there is a branch of the G. F. S. Recently also Mrs. Maclagan was presented with a diamond brooch by the women of the Northern Province. The Marchioness of Zetland made the presentation.

The Bishop of Kingston lately dedicated a rector's stall which has been placed in the parish church, Clapham, as a memorial to the late incumbent, Canon C. P. Greene, who died a year ago. A more substantial memorial is to be a new church, which is to be erected on a site which was bequeathed for the purpose by the late rector in a thickly populated district to the south of Clapham Common.

The contributions towards the Dean Randall memorial at All Saints', Clifton, Bristol, now total £1,241 10s. It is expected the opening will take place in February. The members of the family of the late Mrs. Ramsay Brush have expressed their desire to give one of the win-

dows in the narthex. It will consist of the figures of Dr. King, Bishop of Lincoln, with Canon Body on his right, and Canon Newbolt on his left.

A handsome silver chalice and paten has been presented to the Cathedral at Derry, by Mr. Blair Smith. In shape they are exact copies of the old vessels presented by the Hon. the Irish Society in 1612, and which have recently been re-gilt by Sir P. Savory. When Mr. Smith learnt that, owing to their great value and historical interest, the old vessels were only to be used occasionally, he most generously offered to provide new ones, which offer the rector and select vestry gratefully accepted. This is the second chalice Mr. Smith has presented to the Cathedral. The new vessels were used for the first time on Christmas Day.

A quiet, unassuming, yet notwithstanding one of the most forcible men in the Church is the Bishop of Ripon, who took a prominent part in the Church Congress. As everyone knows the Bishop's name is William Boyd Carpenter—the latter of which is capable of a very merry conversation. The story is told how, before being appointed to the See of Ripon, he once married a young couple with the assurance that he was not only a Carpenter but a Joiner. On another occasion he was about to lay the foundation stone of a new vicarage. The architect handed him a trowel, etc., inviting him to become "an operative mason for a few moments." "I would rather remain a working Carpenter," was the witty reply.

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"I am by no means sure that we are to-day as earnest and as persevering in our study of the Bible as our fathers were and as we should be. In recent years there has been a marvellous advance in the knowledge of the times with which the Bible deals and in which the Bible was written and also of the history of the different books of the Bible. Whatever share in this increase of knowledge has been given to any of us may become a most valuable help in our devotional reading of the Bible. But whether you are learned or unlearned, whether you have much or little knowledge, I ask you to see whether it will not be well for you to give more time and thought and prayer to the Bible. The Bible (to speak briefly) tells us how God has made Himself known to men. Experience shows how great is its power to build up our spiritual life and to help us to live in communion with God and as in His presence. But to read the Bible ourselves is not our only duty. One of the two Collects of the Prayer Book in which reference is made to Holy Scripture is in the Marriage Service. The reading of the Bible in the family is a foundation of a happy and godly family life. I ask that at family prayers (which I hope have a place in our homes) parents will read the Bible with their children and heads of households with their servants. I know from experience that such reading of the Bible is a rich source of blessing."—The Bishop of Ely.

Canadian Churchman.

TORONTO, THURSDAY, FEBRUARY 11, 1909.

Subscription Two Dollars per Year
(If paid strictly in Advance, \$1.00.)

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NOTICE.—Subscription price to subscribers in the United States, \$2.00 per year; if paid in advance, \$1.50.
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Lessons for Sundays and Holy Days

February 14.—Sexagesima.
Morning—Gen. 3; Mat. 25, 10-31.
Evening—Gen. 6, or 8; Acts 28, 10-17.

February 21.—Quinquagesima.
Morning—Gen. 9, 10-20; Mat. 27, 57.
Evening—Gen. 12, or 13; Rom. 5.

February 28.—First Sunday in Lent.
Morning—Gen. 19, 12 to 30; Mark 4, 10-35.
Evening—Gen. 22, 10-20, or 23; Rom. 10.

March 7.—Second Sunday in Lent.
Morning—Gen. 27, 10-41; Mark 7, 24-8, 10.
Evening—Gen. 28 or 32; Rom. 16.

Appropriate Hymns for Septuagesima and Sexagesima Sundays, 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.

SEPTUAGESIMA SUNDAY.

Holy Communion: 182, 187, 555, 556.
Processional: 4, 83, 489, 547.
Offertory: 168, 262, 533, 538.
Children's Hymns: 330, 333, 340, 343.
General: 172, 210, 520, 534.

SEXAGESIMA SUNDAY.

Holy Communion: 310, 315, 528, 557.
Processional: 3, 33, 36, 391.
Offertory: 37, 520, 531, 550.
Children's Hymns: 337, 341, 509, 574.
General: 2, 18, 162, 548.

SEXAGESIMA—THE SECOND SUNDAY BEFORE LENT.

Last Sunday, being Septuagesima, our thoughts were centred upon God's work of creation, with particular reference to the creation of man and his place in the world. To-day, we must dwell upon sin, which mars the work of God and unfits man for the fulfillment of his life duties. Think of man as God made him. He was in a supernatural state, free from sin and death, holy, just, and pleasing to God. He was in a state of original righteousness. But from this high estate man fell—and in the fall man lost his original righteousness, and human nature became infected with an inclination to do evil. "In Adam all die" simply means that the posterity of Adam

has received a defiled nature, "stained with sin, liable to shame, having the seeds of mortality, and subject to condemnation." The first lesson for this Sunday morning sets before us the old tradition concerning the fall of man. The tempter comes in fascinating guise to lead mankind astray. Temptation and sin are always disguised. Did they come in their real form and visage we would be shocked. And in that shock lies our security and immunity. St. Peter writes that the devil goes about as a roaring lion; St. Paul thinks of him as coming in the guise of an angel of light. But how true is this Old Testament conception of the tempter! In Revelation (12:9) Satan is called "the old serpent." The likeness is most apt, because it emphasizes the subtlety, insidiousness, fascination, unexpectedness, omnipresence, power, and deadly poison of sin and temptation. Look at the method employed by the deceiver in order to lead astray the mother of all living. The whole of that first temptation is an appeal to curiosity. Man had a high degree of knowledge. But there were some things of which as yet he had no experience. His one vulnerable point was in the indulging of curiosity. Satan knew that point, struck at it, and "curious" mankind fell. And so successful was the tempter in this method that he has kept to it ever since. God says: "Thus far shalt thou go, and no farther." Satan tempts: "Why not?" "What is beyond?" Self-control is surrendered, curiosity is indulged, the cup of sin is tasted, and man falls into Satan's power. Follow Satan's method in detail. First, he suggests a doubt concerning the truth of revelation, "Hath God said?" How often evil-minded persons tempt the young to doubt the authenticity of commands or the authority of Holy Church to enforce them! Then Satan boldly denies the truth of Revelation. Of the tree of the knowledge of good and evil God said: "In the day that thou eatest thereof, thou shalt surely die." The serpent said: "Ye shall not surely die." Recall Jesus' words: "He is a liar and the father thereof." How many are tempted to sin by men and women who endeavour to remove the fear of the consequences of sin. And lastly there is another step. A great reward is promised to Eve, to us all. "Ye shall be as God." "Happiness, joy, unbounded pleasures result from sin," say our tempters. How different the witness of experience! In all this method of temptation we learn the policy of the tempters, viz., to conceal the real nature and the inevitable consequences of sin. In the face of such subtle temptation we need a city of refuge, an ark of salvation. Such refuge and salvation are to be found in Christ and His Holy Church. And the duty of the Church is to warn us of the true nature and results of sin, to reclaim the wandering ones, to discipline the erring, to preach the way of life and truth in Christ Jesus, and so to strengthen with the Bread of Heaven those who stand that finally they may beat down Satan under their feet. Beware the tempter! Flee to Christ and Holy Church!

Toronto Diocese.

Churchmen throughout Canada are looking forward with unusual interest to the special session of this important diocese. It is not at all surprising that this should be the case. The personal element involved in the election of a new Bishop and the great possibilities offered for the advance of the work of the Church, if a prudent choice is made, are attractive features, not only to onlookers, but to those who will participate in the election. The "Churchman" believes that the Canadian Church has within its ranks men who are capable of wise and progressive leadership—men who only need the oppor-

tunity to prove that they can discharge with credit to themselves and advantage to their Church the duties of the highest offices within her gift. The Church in the United States has not been slow to realize the worth, and avail herself of the capabilities of the Canadian clergy. We should not forget that "Charity begins at home," and should keep our best men by giving them positions commensurate with their abilities.

The Passing of Winter.

With the ending of February the last of the winter months will have gone. Though astronomically the equinox in March marks the ultimate limit of winter in the northern hemisphere. Whatever of cold there may be yet in store for us, we have reason to be grateful for the mildness of the early months of the season. The farmer doubtless would have preferred more snow to cover his wheat fields and make his transport easy. But the loss to the farmer has been a gain to the poor and unemployed. Though the going may not have been good in some parts of the country, yet the country parson and outlying missionary have had comparatively mild weather for their journeying.

The Choice of Senators.

The Senate is the part of our Constitution which is popularly deemed to be most in need of amendment. People who look beyond the party newspapers are more desirous of having a better Lower House. In the endeavour to improve the Senate that experienced and still able Senator, R. W. Scott, suggests several useful changes, one of them, to limit the term to eight years, will be popular, but the other, to elect part of it by popular vote, is doubtful. It is forgotten that it was being tried in the old Province of Canada before Confederation, but was not a success, and the experiment was avoided by the Fathers of Confederation. There is the alternative of election by the Local Legislatures. At the time Senator Scott brought forward his proposals Mr. Elihu Root had been chosen as a Senator for New York State by the Legislature. In his very able address Mr. Root took up this question, saying: "I am opposed to the direct election of United States Senators by the people as I am opposed to the system of the initiative and referendum in legislation. I am opposed to the initiative and the referendum because they are based upon the theory that the people cannot elect legislators whom they can trust. Whenever you take away power you weaken responsibility. If the people have elected a Legislature whom they cannot trust, let them turn about and elect a Legislature whom they can trust. There is no evidence that the people acting directly would perform the duty of electing a Senator better than the Legislature which they have chosen."

The Best-laid Schemes.

The unexpected failure is as certain, even more certain sometimes, than success. We have an illustration in the report of the parish of St. Bartholomew in New York, of which Dr. Leighton Parks is rector. More than a year ago there was a panic in New York, and Dr. Parks suggested to the vestry that owing to it there was much distress, and that \$1,000, if lent out in small sums to self-respecting people, would save much usurious interest and do much good. Many savings banks and trust companies had stopped payment. The vestry responded to this appeal, supplying the rector with \$1,365, and an advertisement was inserted in a newspaper, stating that this money would be loaned to worthy persons, without interest. When the advertisement appeared it was asserted that this was the first time such a notice was ever seen

in a New York newspaper. But to the surprise of the rector and his vestry, while the applicants were many, only a small part of the money could be loaned because the applicants feared some trick, after the system had been explained to them. They could not understand how any people or organization in their senses would loan money without interest unless there was some string attached to the transaction. Not even the reputation of the parish sufficed to guarantee the legitimacy of the project. In many instances, after a few weeks, the money was returned, the people who had borrowed it having been so wrought up by contemplation of the possible swindle that might be in preparation for them that they preferred getting along on scantier means to employing the church's money.

Historic Places.

We have no sympathy with those who so far forget what is due to the sentiment of a nation as on utilitarian grounds to be ready to demolish landmarks or buildings associated with romantic events in the early history of the people. Trade, finance, and commerce are each and all of signal importance. So, too, is sentiment. Each has its due place in the upbuilding and strengthening of a nation's life. We should strengthen the hands of those who, with wise and patriotic prescience, realize that it concerns the national honour to protect and perpetuate the emblems and scenes that mark the trials, struggles and victories of our Canadian forefathers. Such places are endeared to us by the most precious associations. They are treasured links in the chain of national growth, and no ruthless hand should be permitted to be laid upon them. If there are some of our people who do not know how to appreciate such national treasures, let them observe the jealous care with which the people of the United States cherish their historic scenes and places.

Undesirables.

Old Countrymen long resident in Canada are complaining bitterly of the injurious and ill-considered emigration system that is responsible for allowing so many unfortunate people to leave the Old Country and come to Canada. It is a positive harm to such people themselves, who are entirely unsuited from habits, health, and lack of adaptability to make their way in Canada. It is a harsh and regrettable thing that they should be induced to swell the ranks of the improvident and unavailable here and become a burden on the charitable institutions or Government of the country, when their lot might have been far easier in their own home land. This growing evil should be stopped vigorously and effectively by our Government, and stopped at its source on the other side of the ocean. It is idle and futile to palter with it on this side. As well seek to divert the waters of a river at its mouth instead of at its source.

Prayer in the Morning.

We know of one clergyman who makes it a rule to ask his Confirmation candidates, "Do they pray in the morning?" He has found numerous instances of young men and women brought up in good homes who do not habitually pray in the morning, and perhaps do not pray at all. A Church that calls her manual of worship "The Book of Common Prayer" should insist on enquiring into the prayer habits of her children, and no time is better suited for doing that than the period of Confirmation instruction. Let clergymen enquire more carefully than many of them do into the prayer habits of their people and they will almost certainly be greatly surprised, if not greatly shocked, at the neglect of prayer. And even if the prayer habit has been formed, let them go further and enquire into the character of the prayers. Is there any prayer such as our Lord directed in Matt. 9:38? Here is a big field lying open to wise pastoral effort.

Learn from Our Losses.

One of the most disheartening things in Canada to a sincere and loyal Churchman is to look abroad and see the fields which should have been white with a harvest for the Church of England fair with harvests of souls which do not call themselves by our name and to whom the Church is unknown, and often unwelcome. This is a great disaster, and, profiting by the bitter experience of the past, we should take measures to prevent what has happened being repeated. Strange that this lamentation comes also from the West Highlands of Scotland. The extent of the change has been revealed by the need of baptismal certificates under the Old Age Pension Act. The Rev. Kenneth L. Reid, in the "Scottish Chronicle," writes of the Presbyterian people who come to the English Church at Fort William for them. Within the memory of living man Lochaber was Episcopalian; so were Morven, Appin and Ballachulish. The baptisms in one place have gone down from an average of over eighteen to three per annum. It is an enigma to Mr. Reid, and perhaps the descendants of some emigrant may suggest a reason.

Our Church's Origin.

It is surprising the lack of well-grounded information on this important subject, even amongst persons who in other respects are well informed. It is interesting to note the views of two eminent Liberal English jurists on this question. The present Premier of Great Britain, Mr. Asquith, stated in the discussion on the Welsh Disestablishment Bill of 1895: "I hold very strongly that it is a historical fallacy to represent the Church of England as ever having been a mere offshoot and dependency of the Church of Rome. . . . I am not one of those who think, as used to be currently assumed, that the legislation of Henry VIII. transferred the privileges and endowments of a National Establishment from the Church of Rome to the Church of England. I believe that view rests upon imperfect historical information." One of the most striking, as well as most recent repudiations of the mistaken view that the Church was established by the State is contained in a judgment by Mr. Justice Phillimore—a Liberal Churchman—delivered in April, 1907. It occurred in reference to a claim by a local education authority to forbid the withdrawal of children from school on Ascension Day in order to attend church. In the course of his judgment Mr. Justice Phillimore declared that the argument for the local authority "is in part based upon an erroneous view of what establishment by law is. A Church which is established is not thereby made a function or department of the State. The process of establishment means that the State has accepted the Church as the religious body in its opinion truly teaching the Christian faith, and given to it a certain legal position, and to its decrees, if rendered under certain legal conditions, certain civil sanctions. As a branch of the contention that the Church of England either is not a religious body or has not decreed any religious observance, counsel for the respondent at one time contended, or intimated, that the Church of England was a new creation beginning at some undefined period which he did not specify, which in general terms is called the Reformation. . . . I do not propose to touch upon the theology or the history of the matter. We are sitting in a court of law, and I propose to confine myself entirely to legal considerations, and I may say that the accepted legal doctrine as to which there is no controversy is that the Church of England is a continuous body from its earliest establishment in Saxon times."

Journal of the General Synod.

The secretaries wish to state that, owing to unforeseen causes, the Journal will not be ready for distribution till the close of the present month. It will contain over 450 pages.

THE OBSERVANCE OF SUNDAY.

It would hardly be too much to say that, during the past twenty-five years, our ideas on the subject of the observance of the Lord's Day have been revolutionized. It is difficult for people in later middle life to realize the fact that in their early manhood and womanhood what is now known and faintly remembered as the Puritan Sabbath was amongst large numbers of people in full swing, and where even not rigidly observed was the unquestionably acknowledged standard. It is difficult, for instance, to-day to comprehend the standpoint of people who regarded as positively sinful the writing of letters, the reading of light literature, the singing of secular songs, and half a score of other practices on the Lord's Day which are now indulged in without a qualm by professedly religious people. Not so long ago there were people living in New England, some of whom, for aught we positively know to the contrary, may still be alive, who remembered the time when, with the exception of a physician, no one who had any regard for his reputation or social or business standing in the community would dare to be seen out driving on Sunday. In those days even "worldly-minded people" kept the Sunday in a manner that to-day would appear rigorous and exacting beyond all reason to even the most exemplary. How many of us, not even "old" yet, according to the liberal standard of the present day, vividly remember how the house on a Saturday night was carefully cleared of all newspapers, magazines and light reading in anticipation of the great Sunday fast, that day of terror, austerity and gloom for the children of the early and mid-Victorian period. All this has passed away, and, on the whole, we make bold to say, not unhappily. The old Puritan idea of the "Sabbath," though it did teach some valuable lessons, was, under its broader aspect, a radically mistaken one, and it was bound to go. To-day, we are in a period of transition. The old order is nearly, but not quite, passed. It has about disappeared, so far as outward observance goes, but there still lingers in the mind of the average Protestant an uncomfortable feeling that he is not doing just exactly the right thing in taking his recreation on the Lord's Day. He feels that in doing so he forfeits his claim to be regarded as a truly religious man. The old teaching on the subject still retains a kind of hold upon him. As Macaulay says of the religion of certain people, while it is not strong enough to make them change their lives, it has enough power to make them uncomfortable. The twentieth century "Sabbath-breaker" in many cases experiences something like this. And so we have this decline in church attendance, which from all accounts is in evidence in all parts of the English-speaking world. There is a feeling that it would be rank hypocrisy to continue taking recreation and going to church at the same time. People are by no means irreligious, but they persuade themselves that they are not wanted in the churches. It has never struck them, or, at all events, it has only occurred to an infinitesimal minority, that they can combine the two things on the Sunday. And so they go the whole thing and sever themselves from all outward connection with religion. That this is a wholly mistaken conception, we feel sure, the vast majority of our readers will agree. In our own most emphatic opinion the two things can be combined, and in the general and intelligent acceptance of this, we feel assured, lies the solution of the present problem of the decreased and decreasing church attendance.

THE DAWNING OF ANOTHER DAY.

The old age pension scheme, which came into effect on New Year's Day in England, fairly merits the application of that much-abused

phrase, for whose employment in the unavoidable absence of a better we make all apologies to our readers, an epoch-making measure; or rather, we hasten to add, an epoch-marking measure. For, after all, legislative enactments, bad, good, or indifferent, are only the outward and visible indications or effects of certain progressive or retrogressive stages in the development of the public conscience. This most important Act, therefore, in the opinion of some almost the most important passed by the British Parliament, indicates rather than creates a condition. It marks the first tangible beginnings of what may in real truth be called, in the strict meaning of the term, social legislation. Public opinion has reached the stage of putting into practical effect some of those general principles, commonly called socialistic, that for nearly a generation have been fermenting in the national mind. At last we have, to use an expression of a Canadian politician of a bygone generation, some "bread-and-butter politics." At last the fact has been officially and formally recognized and proclaimed that honest poverty is no crime, and that the community owes, as a matter of sacred obligation and not as a grudgingly bestowed boon, sustenance and support to its worn-out industrial warriors. With the Australasian dependencies, and now the Mother Country, in line, the legislation will become fashionable, and be adopted possibly when the social relations are very different from those prevailing in the United Kingdom. Canada is now very poor, over-taxed and overwhelmed with costly public works which give employment to thousands, who, if at all thrifty, should themselves become landowners and taxpayers, and lighten the burden of social taxation. Old age pensions, though passed with practical unanimity by both the British Houses, has encountered a good deal of adverse criticism, and its operation is now being viewed with loudly expressed misgivings by a considerable number of people. The main objection appears to be that these pensions will tend to the discouragement of thrift on the part of the recipients. People, we are told, will cease to have an incentive to save for old age and will become improvident and wasteful. Many believe the general result will be exactly the opposite. These pensions, they consider, will be a direct encouragement to thrift. Under the old state of things the laying up a provision for old age, on the part of the class who come under the operation of the new Act, was in the vast majority of cases a practically hopeless undertaking, and was very seldom seriously attempted. A man might hope to save a mere pittance, but that was the extent in all but very exceptional cases. The pension, it is true, is itself only a pittance, but two pittances make a modest competence. Thus, the incentive for saving will be greatly strengthened. The man who knows that his own efforts will be met half way by someone else is far more likely to make a strenuous attempt than the man who feels that he is engaged in an all but hopeless task. Consequently, a very general improvement in this respect is hoped for among the English working classes, who among their many admirable qualities cannot be said to number that of thrift to any marked extent. But other and higher benefits may be looked for in the softening and sweetening of family life among the poorer classes. It may revolutionize the position of indigent and helpless parents, hitherto dependent upon their children for support. Human nature after all has its weaknesses and limitations, and it is not advisable to put too heavy a strain upon it. While the filial affection of the working classes is, in the great majority of cases admirable, yet the burden of supporting the aged and penniless father or mother, or both, could not be but very severely felt, and often, secretly perhaps, rebelled against. Now, all this as by the sweep of an enchanter's wand, has been changed. The aged parent becomes a "paying guest," and no longer a burden upon

his children's slender resources, can once more hold up his head with a sense of manly independence. Filial affection, no longer strained, sometimes almost to the cracking point, reasserts itself, and the atmosphere of thousands of humble homes is brightened. The Old Age Pension Act, in this respect, may fairly be regarded as a minor social revolution, which is bound to have wide and far-reaching good effects. Again, it will put an end to a great deal of miscalled "charity," morally injurious to both giver and receiver. We have necessarily only been able to lightly touch on this most interesting and important question. Our own turn in Canada to seriously tackle it has not been delayed. But there is a serious doubt whether the plan adopted in Great Britain is one suited for general adoption, and especially to a country in the formative stage that Canada occupies. Germany, the thoughtful pioneer in this field, adopted a scheme to encourage thrift. It is true that the scale of pay of poor people in England is small compared to Canada, but that of Germany is still smaller. Before committing ourselves further the Government adopted the old age annuities, and it is now in force, and the payments required are very small. Its success, like that in England, is still problematical. The intention to encourage thrift is wise.

FROM WEEK TO WEEK.

Spectator's Comments and Notes of Public Interest.

A few days ago Dr. Falconer, President of Toronto University, spoke before the Canadian Club in Montreal on the very comprehensive subject, "Prevention versus Cure." Dr. Falconer is a young man of splendid physique, much personal magnetism, and large mental endowments. It is very apparent from every sentence of his utterances that the ethical and spiritual aspect of life, education, science, commerce, politics, is constantly before him. He is not interested merely in how students and citizens may succeed in winning possessions and power, but he wants those possessions and powers won in accordance with honourable and high-minded ideals. He is not satisfied that society should go on forever according to its present structure and outlook, foreordaining certain men and women to destruction, even if a portion of that society should busy itself in rescuing a few of the outcasts. A larger and more rational vision of individual and corporate duty must lay hold of men, and prevention rather than cure is the goal for which we must strive. It is not how our statesmen may mitigate the horrors of war, but how they may so direct the affairs of State that war may be avoided altogether. It is not a question merely of efficient charitable institutions to relieve distress, but the so ordering of life and conditions that charity will not be necessary. The problems that are unfolding themselves before the statesmen of this country call for treatment from this higher point of view. Thousands of men and women are coming into this country whose conceptions of freedom are nebulous, whose standards of life are low, whose respect for what is best is not satisfactory. It becomes the Government of our country not to allow these foreigners to settle in this country and perpetuate the lower ideals of European conditions. They must be lifted up else they will drag us down. They may serve the purposes of our politicians, and the politicians may not disturb them, but the country's welfare demands that they should be impressed at once with the higher things that are expected and demanded of them. It is now in the formative stage of our great country that we should forestall the errors of older countries that later on our energies may not be consumed with more or less fruitless efforts to cure what we really should have pre-

vented. It was after this fashion, though not in these words, that Dr. Falconer spoke to two or three hundred of the younger business men of a great commercial city. One was impressed with the feeling that if our pulpits and educational institutions would only courageously set up this standard and work towards it, a generation or two hence would find this country completely transformed.

Quite recently "Spectator" attended a meeting of Anglican clergy at which the chief theme up for discussion was "Social Service." For two hours or more this subject was earnestly considered from various points of view: cheaper and better houses, regulation of saloons, child labour, adequate wages, administration of charities, and so on. The feeling strongly prevailed that an effective Christianity must in these days take knowledge of conditions as they exist and offer not only temporary relief, but also to direct and educate public opinion so that better opportunities may be afforded for more wholesome citizenship. A discussion of the same tone and temper could not possibly have taken place twenty years ago. Anglicans have been specially conservative and unresponsive to socialism, radicalism, trades unionism and other forms of social readjustment. That they should now without a misgiving turn to these various movements and learn of them what is of real value, and should show their sympathy in all such efforts for the betterment of society, and further, that they should be ready to offer straightforward advice is surely a long step in advance. It surely ought to make us careful in the future about condemning movements that we do not take the trouble to understand, or that are in advance of public opinion. We certainly ought not to leave it to men outside the Church to go through the pioneer stages of a movement with the Church cold and unsympathetic, and when at last it has won some standing in the community to fall upon its neck and bless it. Whether a movement be popular or unpopular, the Church ought to be just. We ought not to be carried away when the multitude is shouting its approval. Neither should we cower when public opinion is adverse. It is he who is brave in adversity that is trusted and followed when public opinion swings round to his position. Take the industrial side of our social problems. There is a danger of the clergy being unduly influenced by the character and opinions of their congregations. The rector of the wealthy congregation may be disposed to be too sympathetic with the capitalist's point of view, and the rector of an artisan congregation may be influenced unduly in the opposite direction. The Church to be of any use at all must convince men that it gets above such a position as that, and neither in enmity or in sycophancy does it speak or act. Its position must be that of one who desires to do the right thing, and do it bravely. The world will see immense changes in social and economic conditions in the next twenty-five or fifty years. The young millionaire of to-morrow will have very different ideas of ownership from his father or grandfather. Will the Church have its proper share in the transformation?

The English "Guardian" recently undertook to read a lecture to the "colonial" churches on the subject of how to conduct Episcopal elections. The occasion of this lecture was the refusal of two English Bishops to accept calls to the "colonies," the one to Capetown and the other to Montreal. While the people of Montreal are perfectly satisfied that the man to whom they extended a call did the right thing in staying where his influence and leadership is undisputed, the friends in Capetown were apparently very much disappointed at their failure to secure their man. The "Guardian" seems to undertake to defend the Bishops who declined the calls, to console the English Church over this apparent

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negating of brave, unselfish, missionary words that had become quite the thing on the other side, and to rebuke the "colonials" for not knowing how to do such things anyway. To the latter point only shall we refer. The "Guardian's" idea of an "election" certainly seems to be a trifle archaic. In the first place, it would not have a "colonial" church lay a call, to the Episcopacy, or even the Primacy, at the feet of a distinguished Englishman without whispering in his ear long in advance that such an eventuality might occur, and enquire what he thought of it? A position like that seems to be lacking in knowledge of the fundamentals of free elections. Who is to do the quasi offering? Until the election is complete no one has any right to anticipate the result, and if men on their own authority venture to get the opinions of men whom they consider likely candidates there is no guarantee that in case of a favourable reply the officious electors can "deliver the goods." Suppose some over-zealous Churchman in Montreal or Capetown had an affirmative reply in advance from the Bishops in question and the Synods had proceeded to elect other men, would that leave their lordships of England in a stronger position in the eyes of the Church? This is just what is liable to happen in a free election. And if an election be not free—absolutely free—what comes of our supplications? The second point that the "Guardian" touches upon is publicity. That paper thinks that if we cable an offer of the highest position in the gift of the Church it should be kept secret. That is asking a good deal. A Church in one of the self-governing Dominions offers its highest ecclesiastical position to an English Bishop, and immediately we are rebuked by the English Church press for not keeping the thing dark. Why should we keep it dark? Because the English Bishop can then decline the call without bringing down upon his head the criticism of his fellow-Churchmen. Now, to expect that the Canadian or South African Churches should bother their heads about smoothing out the ways of English Bishops so that they can piously talk about self-sacrifice and the sacredness of missionary calls, and then decline calls when they come without being found out, is certainly expecting more than will be forthcoming. The "Guardian" is entitled to another trial when it undertakes to lecture on Episcopal elections.

Spectator.

The Churchwoman.

OTTAWA.

Ottawa.—This city has lately had the pleasure of a visit from Miss Townend, secretary for the candidates of the Girls' Friendly Society. Miss Townend was invited by the Girls' Friendly Society of the United States to a Conference of their workers last autumn; and after addressing many branches of the American G.F.S., she offered to visit the Canadian branches, an offer which was gratefully accepted by the G.F.S. of Canada. Miss Townend arrived in Ottawa on Saturday the 23rd ult., and was the guest of Lady Grey at Government House till Monday, when she moved to St. John's Rectory to spend the remainder of her stay with Mr. and Mrs. Capp. On Monday evening she addressed a well-attended meeting in St. John's Hall, giving a most interesting account of her recent tour in India, undertaken at the request of the G.F.S. This was illustrated by beautiful lantern views, but even without these the lecturer would have held the attention of her audience. Miss Townend had the special advantage of being at one time the guest of a Christian native lady, a convert from Islam, and therefore able to introduce Miss Townend into some Mahomedan households. On Tuesday afternoon Miss Townend spoke for half an hour at the monthly meeting of St. John's Church Woman's Auxiliary, and later in the afternoon, she visited the St. George's W.A. and talked to them of India as a Mission field, giving really valuable information. On Wednesday Miss Townend was carried off to the quarterly meeting of the Mothers' Union, which in England works

so happily hand in hand with the Girls' Friendly Society; here again she was most happy in her address, telling of the work of the Mothers' Union in the Motherland. In the discussion that afterwards followed on the reading of two excellent papers, Miss Townend was appealed to for an opinion, and it was felt that her wise, strong words practically closed the discussion. On Thursday the President of the Ottawa G.F.S. invited the Associates and a few other friends, to meet Miss Townend at her house, and a very pleasant afternoon was spent. Our guest left that night for Winnipeg and the West, but we are glad to learn that there is a possibility of her visiting us again on her return journey next month. The G.F.S. in Ottawa feel helped and strengthened by the visit of Miss Townend.

TORONTO.

Toronto.—The usual monthly meeting of the board of the Toronto W.A. was held on Thursday, February 4th, at the Church of the Messiah, when the schoolhouse was filled almost to overflowing. The meeting was opened by the president with a touching reference to the death of the Archbishop, and a resolution of condolence with Mrs. Sweetman and of appreciation of the Archbishop's life and of his ever ready sympathy with the aims of the W.A., was carried standing. The corresponding secretary reported two new branches and the same number of new life members this month, and also gave a glowing account of the meeting for Girls' Branches held on January 14th, at the Bishop Strachan School, when nearly 350 members were present and great enthusiasm was shown. A new Junior Branch was also reported and sixteen new members in the Babies Branch. The treasurer announced receipts for the month \$1,280.68, and expenditure \$193.86. The Dorcas secretary reported many bales sent out, and made an appeal for surpluses for the use of the students in Saskatchewan under Archdeacon Lloyd, and also for small sets of communion linen for the same place. Several new books are in the library, including "Young China," "On the Wings of a Wish," being the story of a journey through India, and "Our Moslem Sisters," an excellent book for those who are studying the subject for the year and sending in answers to the questions in the Leaflet. A short sketch of the "Life of Bishop Bompas" is especially for children, and a new Leaflet entitled "How to interest the Children" should be valuable for superintendents of juniors. The noon address was given by the Rev. D. T. Owen, of Holy Trinity, the subject being the miracle of giving sight to the blind from St. Matt. ix. 27. An interesting letter was read from Mrs. Newnham, wife of the Bishop of Saskatchewan, in answer to one asking for information as to the work of deaconesses in that diocese. Mrs. Newnham gave some details about the W.A. there, which consists of 52 branches, of which three were visited by her just before Christmas. There is great activity among them, and one of the methods employed by members for making money for Missions is by undertaking mending, etc., for the homesteaders who have no one to look after such things for them. With regard to the work of deaconesses, there are now two ladies doing diocesan work, one of whom looks after emigrants, especially young women. They also keep open house for missionaries passing through and carry on everything at their own expense. There are two others doing parochial work, and all have had training of some sort. The special prayers of the meeting were asked for the International Congress being held at Shanghai to consider the suppression of the Opium Traffic and also for the Laymen's Congress, to be held in Toronto from March 31st to April 4th, when there will be one meeting especially for women. The appeals for the different funds to be voted upon at the annual meeting in May were read; these will be published in the March Leaflet in order to give plenty of time for the consideration of branches of the different objects. Mrs. Heber Hamilton, of Japan, gave a short and very interesting account of the work at a place called Ichinonuya, where money is now urgently needed for building a preaching station of the mission house. Mrs. Hamilton described her first visit to this place, which was reached after a fourteen miles journey in a little jinrickshaw. The method of holding meetings in such a place is first to gather for prayer in the Catechists room, then a hymn sheet is hung up in the market place where great crowds assemble and the organ is played. The first verse of the hymn is read, explained and sung, then a short address is given, after which the missionary moves on to another spot and begins all over again, continuing in this way for most of the

day. Mr. Robinson held the fort at Ichinonuya for several years, and after that began to see visible results in the shape of converts. There is now a band of thirty earnest Christians, but they are not able to build their own church. At the end of the road there is a great temple where all the inhabitants go to pray that their business may prosper, however dishonest it may be. The Christians want so much to have a little church where they may pray and be taught and which may be a headquarters for work among women and children there. The Extra-Cent-a-Day Fund amounting to \$166.34 was voted to Archdeacon Scott who has done and is doing such splendid work at Lesser Slave Lake, but is badly in want of funds for carrying it on.

Home & Foreign Church News

From our own Correspondents

FREDERICTON.

John Andrew Richardson, D.D., Bishop, Fredericton, N.B.

Dorchester.—It is with sincere regret that we hear of the very serious illness of the Hon. Mr. Justice Hannington at his home in this town.

QUEBEC.

Andrew H. Dunn, D.D., Bishop, Quebec, P.Q.

Lennoxville.—Bishop's College.—The first of a series of public lectures was given in the Bishop Williams Hall, Wednesday evening, the 27th ult., by the Rev. Canon Scott, M.A., D.C.L., of Quebec. Dr. Scott's subject of address was Milton, the Poet and the Man. The entire lecture will appear shortly in the University Magazine of Toronto. Many visitors were present from Sherbrooke and Lennoxville. The second of this series will be given February 3rd, by Prof. John Cox, LL.D., F.R.S.C., of McGill University, on Leonardo da Vinci. On every Monday during the months of February and March, the Rev. Canon Tucker, D.C.L., general secretary of the M.S.C.C., will lecture to the students on the Mission Fields of Canada. Invitations are out for a skating party to be given by the students in the college rink, on Thursday, February 4th. The resignation of the Rev. E. J. Bidwell, M.A., D.C.L., headmaster of Bishop's College School, was accepted Thursday, the 28th ult., at a special meeting of the Corporation. Dr. Bidwell was inducted as rector of St. George's Cathedral, Kingston, on February 10th, and installed as Dean of Ontario on the following day. A committee was appointed to secure a new headmaster. Among those present at the meeting of the Corporation were the Lord Bishop of Quebec, Dean Williams, the Rev. Frank Charters, the Rev. Canon Scott and the Rev. R. W. E. Wright.

MONTREAL.

John Cragg Farthing, D.D., Bishop, Montreal.

Montreal.—Church of the Ascension.—A branch meeting and entertainment was held lately under the auspices of Laymen's Missionary Association at the Church of the Ascension, Montreal Annex, where the principal speakers were Bishop Farthing and H. W. Ross, Esq., of the Central Committee. His Lordship, in his remarks, said that the future of Canada, the probity of its public life and its standing as a nation in the future depended on the men of this generation; and what was done by them during the next ten or fifteen years, would to a large extent mould the national character. The present immigration policy of the Government was bringing a large number of people with more or less lax ideas of citizenship and regard for the law of the land, and as these peoples very largely settled in groups or small colonies, he thought it the duty of the Church to get right after them and bring them to a proper idea of their duties as a Christian people. The immigration policy of the Government had answered the purpose of filling up the country rapidly, but he was afraid that they were going too quickly, as at present they were unable to absorb the newcomers rapidly enough, and it was time to draw up. He was far from approving of the policy of paying five dollars per man to agents in Europe for sending men to already overstocked centres in Canada. It was the Church's duty to look after the

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spiritual needs of these people, to follow them up wherever they went with the Church's ministrations and bring the Gospel with its uplifting influences into their lives, and he was confident that in this the Laymen's Missionary Movement of the Anglican Church would play a worthy and prominent part.

St. Thomas'.—Bishop Farthing preached a most eloquent sermon to a crowded congregation in this church on Sunday evening, January 31st. The Bishop, who was attended by the Rev. Dr. E. I. Rexford, as chaplain, was presented with an address by the Rev. Canon Renaud, and the wardens of the church. The first lesson was read by Archdeacon Norton, rector of Montreal, and the second by Dr. L. Davidson, vice-chancellor of the diocese, who accompanied Bishop Farthing on his first visit to this church.

The occasion of the Bishop's visit was the second anniversary of the opening of the new church. The old church still stands on Notre Dame Street. It was founded in 1841 by the late Mr. Thomas Molson. Mr. J. T. Molson donated the handsome sum of \$10,000 in order to make the building of the new church possible. The present patron of the living is Mr. H. Markland Molson.

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ONTARIO.

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

Kingston.—St. George's Cathedral.—The Rev. Dr. Bidwell is to be inducted into this living today and installed as Dean to-morrow. At the former service the Very Rev. Dean Williams will be the preacher.

The Bishop expects to leave about the 15th of this month for Vancouver, where he is to officiate at the re-opening of Christ Church, which has been remodelled, and its seating capacity increased from 900 to 1,500. His Lordship will be away for about three weeks and will most probably stay for a day or two en route at both Winnipeg and Calgary. Mrs. Mills will accompany the Bishop.

St. James'.—The Rev. C. L. Bilkey, who for the past two years has been filling the curacy of this parish, preached his farewell sermon in this church on Sunday evening, the 31st ult. He took for his text I. Corinthians 15:58. At the conclusion of the service large numbers of the people went into the vestry to bid the reverend gentleman farewell.

On the following morning the Rev. C. L. Bilkey and his wife left this city for Ottawa, where they will spend ten days before going to Lindsay where Mr. Bilkey has accepted a curacy. Before leaving this city Mr. Bilkey was presented with a purse of gold by the members of the congregation.

New Boyne and Lombardy.—The Rev. Alfred Bareborn, of Maitland, has been appointed rector of this combined parish.

Bedford Mills.—St. Stephen's.—The members of the Parochial Guild of this church realized the sum of \$60 lately by a tea and sale of work.

Parham.—St. James'—Re-opening services were held in this church on the 4th Sunday after Epiphany. The whole interior of the church has been thoroughly renovated. The ceiling and sides of the church being finished with wood panelling, which is a great improvement. The re-opening services were conducted by the Rev. T. J. O'Connor Fenton, Deseronto, who had in time past served the Mission for five years.

Maynooth.—On the evenings of January 26th, 27th and 28th very interesting and beneficial missionary meetings were held at Maynooth, Greenview and Monteaule valley respectively. The Rev. J. W. Forster, of Coe Hill, was the special speaker for these meetings, and his addresses were excellent and were well received. The collection at these three meetings amounted to \$6.26, which sum was very encouraging and shows that Mr. Forster's work was much appreciated.

Newboro'.—A beautiful memorial chair has been placed in the church, the gift of Miss Eliza Scott, in memory of her parents.

Carrying Place.—St. John's.—A brass alms basin has been presented in memory of Mrs. Hall, Mrs. Corrigan and Mrs. S. Patterson, and service books and lectern in memory of S. Patterson. Miss Morris, of Toronto, a set of book markers.

Hillier.—Christ Church.—The Rev. De Pencier Wright has presented this church with two altar vases.

Brockville.—A very helpful and interesting Conference in connection with Sunday School work was held in the schoolhouse on Friday, January 29th. In the morning Dr. Rexford, of Montreal, spoke on the subject of "The Child the Determining Factor in the Sunday School," and in the afternoon Mr. Husband and Dr. Rexford gave addresses on "The Training of the Teacher." Judges McDonald and Reynolds took up the subject of the preparation of the lesson and Dr. Rexford gave an object lesson. In the evening the meeting took place in St. Paul's schoolhouse, which was crowded, and a paper was read on "The Worship of the Child" by the Rev. F. D. Woodcock, after which Dr. Rexford gave a delightful lecture on "Rome, Ancient and Modern," which was illustrated by magic lantern views of great interest.

Stirling.—St. John's.—The sum of \$100 was realized at the annual concert which was given by the people of this church lately. The parishioners have presented the rector, the Rev. F. B. Byers with a purse and the sum of \$58 in gold.

* * *

OTTAWA.

Charles Hamilton, D.D., Bishop, Ottawa, Ont.

Ottawa.—Accompanied by Mrs. Hamilton and daughter, the Bishop of Ottawa has returned from Banff, Alta., where he had been for the past few weeks on a visit to his daughter. Miss Hamilton. His Lordship feels much benefited in health as a result of his trip and stay in the mountains.

As a result of the investigations of the Anglican Moral Reform Committee, steps will be taken to prevent the sale of objectionable picture post cards in Ottawa. The committee have evidence enough at present to warrant a prosecution, and it may be necessary for one of the city's best-known clergymen to appear in the role of prosecutor. That the committee is doing excellent work is evidenced by the fact that through their efforts the Customs Department have already prohibited the importation and sale of a certain book in Canada. This same book has also been suppressed in England. The penalty for its sale and importation in Canada is two years' imprisonment. The chairman of the Anglican Moral Reform Committee has been instructed to write to the Rev. Canon Welch, Toronto, to find out what steps were being taken by the committee of the Church in Toronto regarding the sale of immoral literature. It is possible that a Moral Reform Society may be formed in Ottawa, and if the movement develops all religious bodies in the city will be invited to unite therein.

The first meeting of the Church Sunday School Association this winter was held recently in St. George's Parish Hall. The various Sunday School systems in use in Ottawa among the Anglican churches were discussed. Mr. F. H. Gisborne spoke on the New York Commission system, the Rev. Lenox Smith on St. Paul's series of lessons, and the Rev. J. M. Snowdon described the Boston Bible study series. These addresses were followed by a general discussion on the teaching of the catechism. The Church Sunday School Commission for Canada has asked the opinion of the different Sunday School Associations of the Church of England throughout the Dominion as to the most appropriate system for Canada with the object of adopting a uniform system for this country. After further discussions by the Ottawa Associations a report will be made to this Commission. The Rev. Canon Kittson presided, and there was a large attendance of the teachers and officers of the different schools throughout the city.

Last Sunday week was the annual Missionary Sunday of the Anglican Diocese of Ottawa, and in all the churches special appeals were made for the home missionary schemes of the Church. It was pointed out that unless the contributions to diocesan missions were very much increased the salaries of the missionaries must of necessity be reduced by about ten per cent. Strong missionary sermons were preached in the local churches and a strong effort to advance the cause of mission giving will be inaugurated in Ottawa.

Christ Church Cathedral.—At a special meeting of the vestry of this cathedral held last week the subject of collections for the Laymen's Missionary Movement was discussed. It was decided to adopt the envelope system of collections for this purpose, and the offerings will be taken weekly. A meeting to further the cause of the

Laymen's Missionary Movement will be held by the congregation of Christ Church Cathedral towards the end of February. Mr. F. Hamilton was elected churchwarden, vice Mr. Kirkpatrick, who is retiring.

Last Monday week the pupils of the Chinese Sunday School at the cathedral entertained their teachers and sixty friends at a banquet, followed by a very interesting programme. The tables were laid in Lauder Hall, and were prettily decorated with flowering plants, which were interspersed with plates of edibles, consisting of all the good things of the season. The Rev. Canon Kittson occupied the seat at the head of the table. After the sumptuous repast had been served he began a short speech by addressing all present in the Chinese language, the result of some lessons the reverend gentleman had received from Lung Yen, a pupil of a neighbouring Sunday School. In his address Canon Kittson thanked the hosts of the evening for their kindness. Mr. Patching, the superintendent of the school, and Mr. Alder Bliss, President of the Local Council of the Brotherhood of St. Andrew, also gave addresses. The programme was opened by a speech by Fong Poin, whose good example was followed by Dieu Sim and Leung Foo, in which all three testified their thanks, on behalf of their Chinese brothers, for all that the weekly teaching is doing for them from an education and religious standpoint. Lung Yen, already referred to, will return to China in two weeks for an indefinite visit to his friends. He was invited to say a few words, in which he stated that he was glad that he had lived in Canada for fifteen years and had learned of a loving Saviour, and that he intends to teach his fellow-countrymen of the Lord who will save them when he reaches China. He expressed great regret at leaving his Sunday School and Ottawa, where he has found so many kind Christian friends. Later in the evening hymns were rendered by Dieu Sim and Leung Foo, in which their English and interpretation of the words were favourably commented upon by the large audience. Games were enjoyed and a Chinese gramophone discoursed music at various intervals, which was enjoyed.

St. George's.—The Rev. Canon Muckleston, M.A. (Oxon.), rector of Perth, and for many years the popular assistant priest at Christ Church Cathedral under the late Dean Lauder, is spending a few days in the city as the guest of the Rev. J. M. Snowdon, and was the especial preacher last Sunday morning.

Only praise can be given the manner in which the members of the church choir submitted a programme of Mendelssohn's best-known works at the church last Wednesday night. It was by way of celebrating the hundredth anniversary of the death of one of the most modern of the inspired musicians. There was a very large audience, and the choir, it could easily be seen, drew all their attention, although, considering the sacred precinct, applause could not be indulged in. The choir had much to thank their director for in the way of training. Mrs. F. M. S. Jenkins also played the organ accompaniments with great skill. It would be difficult to pick out any particular number for special praise. The soloists all acquitted themselves with credit. They were: Miss Ethel Gerald, Miss Edna Sutherland, sopranos; Mrs. E. D. Story and Miss Isabel Neeve, contraltos; Mr. F. C. Baker, tenor; Mr. A. Elwyn Clucas, baritone. Messrs. Baker, Alan Horwood and Clucas were heard in a trio.

The first annual supper of the Church of England Men's Society, held last week in the parish hall, was a very enjoyable affair, about seventy members sitting down to a sumptuous spread. A programme of songs, recitations and instrumental music was rendered after the repast had been partaken of, the following gentlemen contributing: Messrs. W. Harrison, Ernest Thornton, A. Cooke, Stephen Keeler, A. E. Clucas, A. W. Horwood, R. O. Spreckley, J. W. Parkes, and Blood. Messrs. A. E. Clucas and Robert Laphorne accompanied the performers in an efficient manner.

St. Barnabas.—A meeting of the vestry of this church was held on Wednesday night, the 3rd inst., to consider the appointment of a substitute to the Rev. H. Lane, rector of the church, who was granted six months' leave of absence, and left for England last week. It was decided to make application for a substitute, and in the meantime, until the appointment is made, services will be held regularly in the church. Mr. M. W. Maynard, chairman of the parish board, occupied the chair at the meeting, which was well attended.

Ottawa South.—Trinity.—The annual festival of this Sunday School took place last week, and proved a most enjoyable affair, over one hundred

members and friends of the school being present. After all had partaken of an excellent supper provided by the ladies of the church, a programme of much merit was given, and prizes for the year's work were presented. The festival was held in St. Matthew's parish hall, and the Rev. C. B. Clarke, rector of Trinity Church, presided. The programme included the reading of the Sunday School superintendent's report for the year. Mr. Geo. Fitzpatrick is the superintendent, and his report showed that there were ten teachers and 100 Sunday School members. One feature of the report was that, during the year eight children in the Sunday School had not missed one Sunday.

TORONTO.

William Day Reeve, D.D., Assistant Bishop, Toronto.

Toronto.—Meeting of Synod.—On Wednesday, February 17th, the Litany will be sung in St. James' at 10.30 a.m. This will be followed by a celebration of the Holy Communion with a sermon which will be preached by the Right Rev. W. D. Reeve, D.D. The offertory will be devoted to the Mission Fund of the diocese. At 2.30 p.m. the Ven. the Archdeacon of York and Simcoe (Dr. Sweeney) will take the chair in the schoolhouse of St. James' and the Synod will proceed to business.

Wycliffe College.—There was a debate in the Convocation Hall of this college on Thursday evening last between representatives of this college and Trinity. The subject was, "Resolved that the Passing of the Proposed License Reduction By-law is Inadvisable." Trinity represented by the Rev. A. L. Reed, M.A., and E. A. Baker, B.A., took the affirmative, and the Wycliffe men, the Rev. G. S. Despard and F. H. Prince, B.A., the negative. Mr. Alexander, of Trinity, adjudicated the debate.

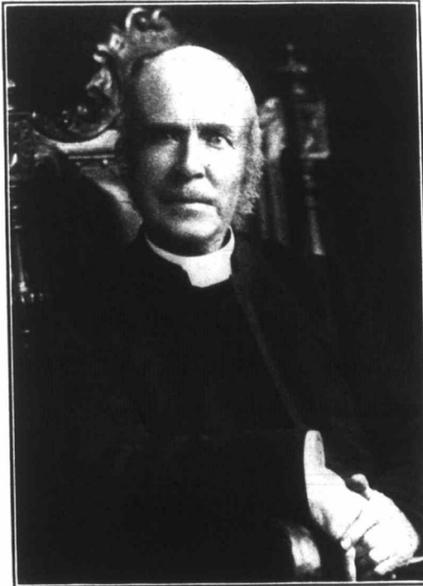
The Rev. Dr. Symonds, the vicar of Christ Church Cathedral, Montreal, preached before the University in the Convocation Hall on Sunday morning last. He chose for his text Romans 8:16.

At the meeting of the Executive Committee of the M.S.C.C., which was held on Friday afternoon last, the 5th, Mr. R. S. Williams, of London, Ont., was appointed as Assistant Secretary of the Society to succeed Mr. R. W. Allin, who was appointed some time ago as Organizing Secretary of the Laymen's Missionary Movement of the Church of England in Canada. The duties of the new Assistant are to commence at once, and Mr. Williams was immediately notified by Canon Tucker of his appointment. The financial statement for the year was also submitted to the committee. It showed that the total amount received for the year 1908 was \$116,228.44, being divided among the various dioceses as follows: Algoma, \$2,226.77; Athabasca, \$100; Caledonia, \$352; Calgary, \$1,701; Columbia, \$1,037.95; Fredericton, \$3,967.50; Huron, \$14,102.84; Keewatin, \$385.02; Kootenay, \$1,275.70; Mackenzie River, \$118.50; Montreal, \$10,374.75; Moosonee, \$317.69; New Westminster, \$2,409; Niagara, \$6,815.92; Nova Scotia, \$7,841.08; Ontario, \$6,479.22; Ottawa, \$7,236.93; Quebec, \$6,737.71; Qu'Appelle, \$1,906.45; Rupert's Land, \$4,877.18; Saskatchewan, \$847.50; Toronto, \$31,041.76; Yukon, \$206.35; miscellaneous, \$2,968.63. During the year \$73,350.85 was disbursed in the home mission field and \$38,796.18 in the foreign field. The chair was occupied by Bishop Williams of Huron, who succeeded the late Archbishop Sweatman, formerly Chairman of the Executive.

All Saints'.—On Thursday last, the 4th inst., at seven p.m., the members of this Chapter of the Brotherhood of St. Andrew gave a supper, followed by a concert for poor men. There were 275 men present. They all enjoyed themselves, and we know of at least two cases of men who were influenced for Christ that night. At the quarterly meeting of the officers and the teachers of the Sunday School of this church, which was held on Monday, February 8th, the Rev. G. S. Despard was presented with a purse of gold. Mr. Despard was recently ordained a dean and will work in St. Anne's parish. Prior to his ordination Mr. Despard was the superintendent of the Sunday School.

Death of the Rev. Canon Belt, M.A.—The death is announced of the Rev. William Belt, M.A., which took place at his residence 409 Shaw Street, Toronto, on Friday last, February 5th. Canon Belt began to show signs of failing about the beginning of the winter and gradually drooped until life ebbed away quietly and painlessly on the above date. He was born on April 10th, 1826, and has consequently almost completed his

83rd year. His place of birth was Williamsburg, Ontario, where his father, John Belt had taken up his residence. As a young man he began a business career in a store in Kemptonville but gave this up to study for Holy Orders and entered the Diocesan Theological College, Montreal, in 1847, where, under the late Bishop Bethune, he completed his Theological course and was ordained by Bishop Strachan in 1850. For the first three years of his ministry he acted as curate to the late Archdeacon McMurray at Dundas. In 1853 he married Laura Alison Kerby, daughter of Andrew Todd Kerby of Greensville, Flamboro', and was appointed to the charge of the parish of Scarborough, which he held for sixteen years, removing in 1869 to Oshawa. In 1875 he was appointed to Ancaster on the formation of the Diocese of Niagara, and in 1879 he was given the rectorship of Burlington on the death of the Rev. Thomas Greene. This appointment he held for over twenty years, although he gave up active work in October 1896 and removed to Toronto, where he has since resided. He was for several years Rural Dean of Halton, and was one of the Senior Canons of Christ Church Cathedral, Hamilton. Canon and Mrs. Belt celebrated their golden wedding six years ago. Besides his wife he is survived by ten children, the oldest daughter having died about thirty years ago. There are seven sons: Rev. Alfred, rector of Milton; Dr. Reginald, Oshawa; John A., Toronto; Rev. Charles E., rector of Ancaster; William G. H., assistant inspector Bank of British North America; Dr. Walter, Portland, Oregon; and Harry, manager of the Merchants Bank.



The Late Rev. Canon Belt.

Carberry, Man. The three daughters are: Mrs. J. H. Young, Regina, Sask., and Misses Edith and Laura at home. The interment took place on Monday last in Burlington.

Trinity College.—The Rev. T. C. Street Macklem, D.C.L., has withdrawn his resignation of the position of Provost.

Results Inter-Diocesan Sunday School Examination, held Advent, 1908.—All the prizes are presented by the Sunday School Committee of the Diocese of Toronto, except the Gold Medal for Scholars, half the cost of which is provided by the Sunday School of St. Mary Magdalene, Toronto: Honour Examination, first class, first prize, gold medal, Miss Hilda May, St. John's S.S., West Toronto. Second class, Miss Charlotte Wills, St. Alban's Cathedral S.S., Toronto; Miss Eliza Bathurst, Holy Trinity S.S., Toronto. Papers on lessons of the years 1907-1908.—Teachers.—First class, second prize, \$5 in books; Miss Marjorie Jarvis, St. Alban's Cathedral S.S., Toronto; third prize, \$4 in books, Miss Mabel G. Luscombe, St. Paul's Cathedral S.S., London; fourth prize, \$3 in books, Miss Mary Threpleton, St. Paul's Cathedral S.S., London; fifth prize, \$2 in books, Miss Emily Cooper, St. Alban's Cathedral S.S., Toronto; sixth prize, \$1 in books, Miss Bertha C. Graham, St. Paul's Cathedral S.S., London; Miss Jessie Rounthwaite, St. Alban's Cathedral S.S., Toronto. Second class: Miss Clara Dixon, St. Mary the Virgin S.S., Dovercourt; Miss Zella Fawkes, St. Paul's Cathedral S.S., London; Miss Annie Russell, St. Alban's Cathedral S.S., Toronto; Miss Nellie Walmsley, St. Michael and All Angels' S.S., Wychwood. Scholars: Marks necessary for a first class, 60 per cent. of the total and not less than 30 per cent. in any one subject. For a second class, 40 per cent. of the

total, and not less than 25 per cent. in any one subject. First class, first prize, gold medal: Edith Callow, St. Mary Magdalene, S.S., Toronto. Second prize, \$4.50 in books; Norma Maud Johnston, St. Cyprian's S.S., Toronto. Third prize, \$4 in books; Marjorie Paterson, Christ Church S.S., Deer Park. Fourth prize, \$3.50 in books; Gertrude Mundy, St. Cyprian's S.S., Toronto. Fifth prize, \$3 in books; Isobel Sheppard, St. Mary the Virgin S.S., Dovercourt. Sixth prize, \$2.50 in books; Julia Hutchinson, New Liskeard, St. Stephen's S.S., Toronto. Seventh prize, \$1.50 in books; Dorothea Duckett, St. James' S.S., Toronto. Eighth prize, \$1 in books; Lucy Kelley, St. Stephen's S.S., Toronto; Julia Gribble, St. Mary Magdalene S.S., Toronto; Lily Baker, St. John's S.S., West Toronto; Norma Moody, St. Clement's S.S., Toronto; Doris Winlo, St. Alban's Cathedral S.S., Toronto; Alice E. Clarke, Holy Trinity S.S., Toronto; Eva Tavener, St. Cyprian's S.S., Toronto; Bella McCulloch, St. Mary the Virgin S.S., Dovercourt; Florence Stephenson, St. Alban's Cathedral S.S., Toronto; Richard Davis, St. Stephen's S.S., Toronto; Constance Liddell, St. Mary the Virgin S.S., Dovercourt; Pauline Reading, St. Mary the Virgin S.S., Dovercourt; Mary Goad, St. Alban's Cathedral S.S., Toronto; Harriet S. Sarge, St. Alban's Cathedral S.S., Toronto; Hazel Murray, St. Stephen's S.S., Toronto; Reginald Gage, St. John's S.S., West Toronto; Olga Murch, St. Alban's Cathedral S.S., Toronto; Fred. Sneath, St. Alban's Cathedral S.S., Toronto; Vivienne Ricketts, St. Alban's Cathedral S.S., Toronto; Annie Cannon, St. Mary Magdalene S.S., Toronto; Norah Moss, St. Stephen's S.S., Toronto; Ethel Jay, St. Alban's Cathedral S.S., Toronto; Ethel M. Swash, Christ Church S.S., Deer Park; Lilian Armstrong, St. Mary the Virgin S.S., Dovercourt; Ella Moss, St. Stephen's S.S., Toronto; Gladys Banks, St. Alban's Cathedral S.S., Toronto. Second class: Selina Ottaway, St. Alban's Cathedral S.S., Toronto; Douglas Kirkpatrick, St. Cyprian's S.S., Toronto; Roy Melville, St. Stephen's S.S., Toronto; Dorothy Dunn, St. Alban's Cathedral S.S., Toronto; Georgina Murlees, St. Alban's Cathedral S.S., Toronto; Sarah Robinson, St. Stephen's S.S., Toronto; Harry Lawrence, St. Stephen's S.S., Toronto; Daisy Adcock, St. Cyprian's S.S., Toronto; Sarah Kesteven, St. Cyprian's S.S., Toronto; Lillie McDowell, St. Mary the Virgin S.S., Dovercourt; James McConnell, Antigonish, N.S.; Margaret McCollum, St. Alban's Cathedral S.S., Toronto; Winnie Caines, St. Mary the Virgin S.S., Dovercourt; Crompton Jones, St. Mary the Virgin S.S., Dovercourt; Herbert Garner, St. Mary the Virgin S.S., Dovercourt; Oriol McKee, St. Mary the Virgin S.S., Dovercourt; Ruth Gate, St. Mary the Virgin S.S., Dovercourt; Kenneth Evans, St. Alban's Cathedral S.S., Toronto; Ethel Crossby, St. Clement's Mission S.S., Toronto; Ida Armstrong, St. Mary the Virgin S.S., Dovercourt; Winifred Fleming, St. Alban's Cathedral S.S., Toronto; Reginald Herring, St. Alban's Cathedral S.S., Toronto. Chas. L. Ingles, 150 O'Hara Avenue, Parkdale.

Parkdale.—Church of the Epiphany.—The Rev. R. B. Grobb, M.A., curate of St. John's, Port Hope, has been offered and has accepted the curacy of this church and he will commence his new duties about the middle of next month.

Balmy Beach.—St. Aidan's.—The congregation of this church is launching out into an ambitious building scheme. For some time past the need of a building adequate to the rapidly growing neighbourhood in the extreme eastern end of the city has been most apparent. At a very largely attended meeting of the congregation, which was held lately, a resolution was unanimously passed approving the site at the south-west corner of Queen Street and Birch Avenue, that was purchased by the congregation some five years ago, and is now clear of debt. Arrangements are now being made with all speed to push forward the arrangements for the erection of the new church, and it is hoped that the actual work of building will be commenced in April next. A great deal of money has been already subscribed towards the Building Fund of the new church. The rector and people of St. Aidan's believe in free-will offerings and discourage bazaars, the holding of church fairs, etc., for the purpose of raising money for Church purposes of any description.

Bishop Reeve is making up his schedule for Confirmations, and will be glad to hear as soon as possible from those clergy who wish to have the rite this season.

Eglinton.—St. Clement's.—At a special vestry meeting, which was held on Thursday evening last, a resolution of condolence and sympathy with the families of the late Messrs. Bernard

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Howson and Frederick Boulden were adopted. The first named was lay-reader and the latter the choir-master of the church for a number of years.

Deer Park.—Christ Church.—At a meeting of the members of the local branch of the A.Y.P.A., which was lately held in the schoolhouse, the plans for the proposed new church were on exhibition, showing that the building is to be of red brick with stone facings and with a seating capacity of 550. It will cost, it is estimated, about \$20,000. A large number of people were present and a musical programme was much enjoyed.

Bewdley.—St. Mary's.—The Rev. O. E. Newton, of Gore's Landing, has met with considerable encouragement in the Mission which he has opened here. Many years ago the late Mrs. Retan gave the present site of the neat little frame church (hereafter to be known as St. Mary's) to have a Church of England erected on it. After some time a Union Church was erected and for years the Baptists and Methodists held services in it. About nine years ago the two denominations quarrelled and both finally vacated the building. Since then the little village has had no service. The citizens however have kept the little church in excellent repair, and seem quite delighted to have a mid-week service.

Elmvale.—Wycliffe Church anniversary services were held on Sunday, January 31st, and were well attended, though the thermometer stood at 12 degrees below zero, and both sleighing and wheeling were difficult. If the cold was intense the sun was bright, and the sky beautifully blue. Everyone moved briskly, and all the services went crisply. The bright sun suggested the "Sun of Righteousness" rising upon us with healing in His wings (beams). The warmth of the services and the temperature within the church were in delightful contrast to the low state of the thermometer without. The hearts of pastor and people were alike cheered and the loyal choir, augmented by a few friends, contributed largely to the brightness and devotional character of the services by wisely chosen and well rendered music. The Right Rev. W. Day Reeve, D.D., Bishop Assistant of the diocese, was the preacher at all the services. His warning text was Gal. 6:9-10, dealing with the subject of "Opportunity." "Let us not be weary in well doing, for in due season we shall reap if we faint not. As we have, therefore, opportunity, let us do good to all men." By blending of the day's leading thoughts, the festal character of the services at times received (by special lesson, hymns and music) a more solemn tone, in view of "the passing" to his eternal rest—the Sunday before—of our beloved Diocesan, the Primate of the Canadian Church. Affectionate and touching references were made to the late Archbishop by Bishop Reeve, as the quiet, devoted, and scholarly man that he was; held in affectionate regard far beyond the membership of his own Church. A fair-minded and great administrator. Earnest prayer was offered in behalf of his bereaved widow and family, and also in behalf of the members of the Synod of Toronto Diocese, that they may be guided and governed in the choice of a fit person to succeed to the sacred office of Bishop. A service of Confirmation, followed by Holy Communion, was held at three o'clock, at which the Bishop gave two impressive addresses (before and after "the imposition of hands"), when eleven persons were confirmed, two of them being young Church officials. A touching sight at this crowded service was that of a mother (who had not been brought up in the Church of England) kneeling with a daughter on either side of her. Two other persons also entered the fold of the Church we love at this service. At the Holy Communion afterward thirty persons presented themselves. This afternoon service had been specialized as "The Young People's Service," and many of them having taken envelopes for the purpose, presented over \$22, and \$14 in loose offerings, towards the reduction of the debt on the new church. A pleasing feature of this service was the choir of little boys, who sang very sweetly. At the evening service there was another large congregation, including many Presbyterians and Methodists, who came to show their good-will. This was a hearty and beautiful service, the music, hymns and anthem being devotional and not lacking in power of appeal. The Right Rev. Dr. Reeve dealt with the subject of "Worship," taking as his text passages Psalm 95:6, with Heb. 3:7. "O come, let us worship and bow down, let us kneel before the Lord our Maker," "as the Holy Ghost saith." He touched upon the beauty of the Church's services and their power when heartily engaged in by a reverent congregation; and

while—in the kindest way—he referred to the services of other bodies he desired to strengthen the "Church position," and to show how proud our people should be of their beautiful liturgy, and the noble heritage of their Book of Common Prayer. The Bishop's tenderness to the Conference, his sympathy with the older members, and (after service) his kindly grasp of the hand as each was leaving the church did great good, notably in "giving heart" to our people.

Allenwood.—St. Thomas'.—An impressive service of Confirmation was held in this church, which is four miles from Elmvale, at three o'clock on Monday, February 1st, at which the Rev. Pierre B. de Lom (who for four months has been the acting rector of the several churches of Elmvale parish, by request of the late Archbishop) presented eighteen persons—nine of each sex—to the Right Rev. Bishop Reeve. Two of these united themselves with the Church from other Christian bodies. In one family the father, son and two daughters were confirmed. Two were mothers of large families. The Bishop again gave two instructive addresses; and, as their clergyman brought each pair forward, he knelt beside them in prayer. For a week-day afternoon there was a fairly good congregation. Deep and prayerful interest was shown, as the classes had been held weekly for over two months, frequently in private houses, and were invariably attended by from two to three dozen persons, "much interest (as was said) having been aroused in the Book of Common Prayer." The number who communicated after the second address was exceptional here, viz., thirty-three persons, including the newly confirmed. The Bishop, pastor and people were alike cheered and thankful. After meeting several Church people at tea at a hospitable farmer's house a start was made for Waverley, and St. John's Church, which is situated in a pretty valley nine miles from Allenwood.

Waverley.—St. John's.—A fine congregation assembled in this church for an evening Confirmation service at half-past seven. The church was bright and warm, and the people reverent and attentive. As in the other churches, the Anti-Communion service came first, then the Confirmation office, and the Bishop's addresses from the front of the chancel; affectionate, spiritual, practical. Thirteen persons were presented, viz., four men (one baptized here two days before in his twenty-eighth year) and nine women and girls, three being married, of whom one was in her fifty-ninth year. It was an affecting sight also, to witness a father's devotion, who was far advanced beyond middle life, as he knelt for the imposition of the Bishop's hands, with a daughter, in white, on either side of him. Two of the adults here also, united with our Church from certain denominations, making seven in all for the parish, who had come over to the Church from conviction and choice, after much prayer. At the close of the second address, thirty-two persons, including the confirmands, received the Holy Communion. Thus, for the parish, inclusive of the clergy, ninety-five communicated, of whom forty-two were just confirmed. The Monday offerings at both churches were given to the late Archbishop's St. Alban's Cathedral Fund. "The Lord added to His Church daily, such as were being saved."

NIAGARA.

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

Hamilton.—At the request of the Bishop of the diocese memorial services were held in all the churches in the diocese for the late Archbishop Sweatman, Primate of All Canada. The principal service was conducted on Sunday, January 31st, at Christ Church Cathedral by the Rev. Sub-Dean Sutherland. He dwelt on the late Primate's life, and pointed out how peace had followed him, although he had been elected to his high office of Bishop of Toronto as a compromise. He also drew attention to the great part he had played in developing lay work. He would long be remembered by the school he had founded and built in connection with St. Alban's Cathedral and for the Christian educational work he had inaugurated in it. Special music was played and sung. Canon Abbott filled the pulpit at St. Mark's in the morning, and alluded to the helpful and instructive life of the Primate during his sermon. Archdeacon Forneret, at the close of the morning's sermon in All Saints' referred to the work the late Primate had done in uniting High and Low Churchmen when he first came to Toronto and his encouragement of

the Woman's Auxiliaries and the Brotherhood of St. Andrew, two great factors in the binding together of all parties in the Church. He styled the deceased Churchman as the great peace-maker. Similar allusions were made by the rectors in St. Thomas', St. Matthew's, St. John, the Evangelist, St. Peter's, St. Philip's, Church of the Ascension and St. George's.

Port Colborne.—St. James'.—On Sunday morning, the 31st ult., a beautiful memorial prayer desk was used for the first time. The congregation placed it in the church as a memorial for the three young men who lost their lives in the "Escort" disaster on Lake Ontario. During the past few months St. James' Church has received the following gifts: A brass altar desk, two brass vases, a brass alms basin, two chalices, a paten, a complete set of service books, beautifully worked markers, and a prayer desk. On Friday, the 29th ult., two hundred men sat down to a luncheon in the Guild Hall. It was served by the Woman's Auxiliary, assisted by the Girls' Auxiliary. The speakers included Professor Galbraith and Mr. Haney, of Toronto; Mr. J. A. Jamieson, of Montreal; Mr. German, M.P., of Welland; Mr. Weller, of St. Catharines, and Mr. D. W. Carter, of Port Colborne.

Thorold.—St. John's.—The Laymen's Missionary Movement has at last reached here. Several meetings have already been held in the church hall. Mr. C. J. Ingles has been elected chairman, and preparations are being made for a banquet. Laymen from Toronto have been invited to address the men of Thorold. Three hundred men are expected to be in attendance.

Harriston.—St. George's.—The winter meeting of the rural deanery Chapter of Wellington was held in the vestry of this church on January 26th and 27th. It was of a most practical nature. "The Laymen's Missionary Movement,"—being the dominating factor, received a great impetus by the men of the place being tendered a banquet in the Temperance Hall on the Tuesday evening. Chancellor Kerwin Martin, of Hamilton, who was present, in replying to the toast to the Laymen's Missionary Movement, gave a very interesting history of the movement, showing in a most practical way the duty of every man to take the matter of missions more seriously. At the close of the banquet a strong committee was formed to work with the rector to further the mission work of the parish.

At the service in St. George's Church the preacher, the Rev. Rural Dean Davidson, struck the keynote to the whole after proceedings in his helpful sermon on Faith.

At the Chapter meeting the deplorable condition of the clergyman's stipends was discussed and action was taken to go into the whole deanery thoroughly and at least bring them up to the minimum.

The Rev. Canon Spencer, of Mount Forest, gave a very interesting paper on "Archeology," which was followed by one on "The Language of the Old Testament" by the Rev. L. J. R. Naftel, of Elora.

The rector, the Rev. C. Scudamore, and his wife then entertained the clergy to a most sumptuous repast at the rectory, which brought to an end the day's otherwise strenuous proceedings.

HURON.

David Williams, D.D., Bishop, London, Ont.

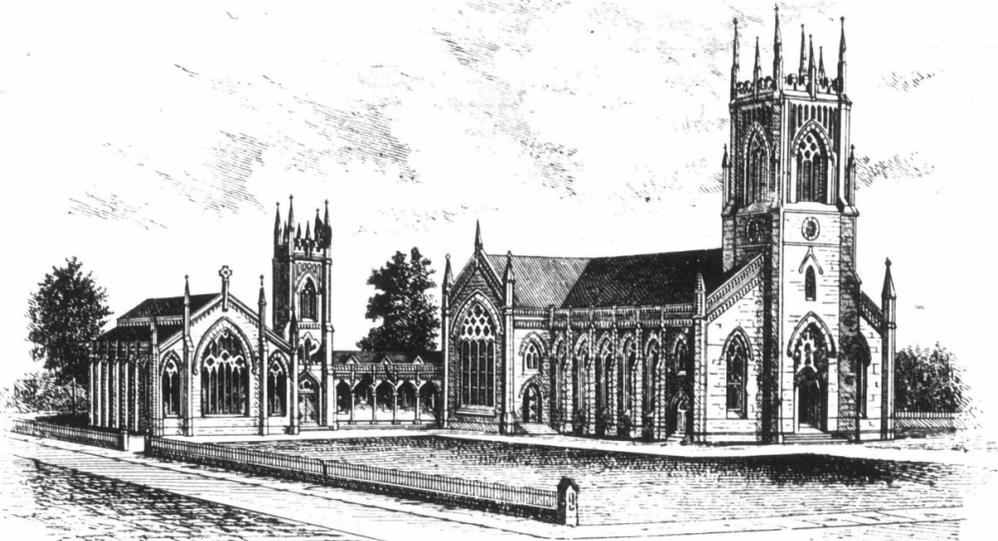
London.—Seventy-Sixth Anniversary of St. Paul's Parish.—In January of this year a circular letter was issued by the clergy to the members of this congregation reminding them of the advent of the seventy-sixth anniversary of their parish, with dates of some interesting events in the history of the parish. Such reminiscences should naturally awaken searchings of heart for the present and earnest resolves for the future. The anniversary was therefore meant to arouse spiritual life and to stimulate to efforts for the extension of Christ's kingdom.

In February 1833, the then Bishop of Quebec appointed Rev. Benjamin Cronyn, afterwards first Bishop of Huron, "to the care of souls in the town and township of London." In 1835 the first parish church was built on the site of the present cathedral, but being a wooden edifice it was completely consumed by fire on Ash Wednesday in the year 1844. A brick church was erected the following year, which, with an addition of a church and organ chamber, etc., was constituted by Bishop Baldwin in 1887 the Cathedral of the Diocese of Huron. In 1893-94 further extensive alterations were made. The

cathedral was enlarged by the addition of transepts and an extended chancel. Cronyn Hall (to act as a parish hall and for the meetings of the Diocesan Synod), committee rooms, choir and clergy vestries, were built, making as complete a set of parish buildings as are in the country. The chancel, with its Bishop's chair, dean's, precentor's and canons' stalls and choir seats is wide and amply sufficient for all requirements. The sanctuary however is too small and cramped for religious functions of more than diocesan character. The nave can accommodate 1,350 persons. Over 1,700 sat in it on the occasion of the Bishop of London's recent visit. These additional buildings, apart from an arrangement with the Diocesan Synod, left a debt on the parish of over \$25,000. This debt has been reduced to \$15,000, and the appeal was that at this anniversary a further reduction be made. Writing at the close of these services we are glad to announce that the churchwardens will be enabled to reduce the mortgage debt at least \$1,000. The services were opened on January 24th last by a celebration of the Holy Communion at 8.30 a.m. The preacher for the day was the Rev. G. F. Davidson, M.A., rector of St. George's, Guelph. His sermons were able and impressive, and gave great pleasure to the large congregations that assembled. In the morning he took for his text Ps, cxxii, 1, "I was glad when they said unto me, let us go into the house of the Lord." In the afternoon he addressed the children of the Sunday School at their service—reminding them that they were gathered together to celebrate the birth of their church in London, not the birth of the Church of England in Canada, for next year we would celebrate the 200th anniversary of that event—not the birth of the Church in England, for that took place at least some 1,600 years ago, but its birth in their own city. As they delighted to have birthdays, and on those occasions to have their friends come and visit them and bring them birthday gifts, so did the Mother Church. It was a day of rejoicing and happiness for all true friends of the Church. In the evening his text was "Be ye followers of me as I am of Christ," and the subject "The Life and Character of St. Paul." The preacher dwelt for a moment on the fact that the church they were gathered in was dedicated to St. Paul, and aptly so as the cathedral of Old London, after which city their city was named, was also so dedicated, having taken the place of a temple to the heathen goddess Diana—to whose worship at Ephesus St. Paul had dealt a death blow. He directed the attention of his hearers to four features of St. Paul's life, its earnestness, its practical character, its love of liberty and its humility; drawing admirable lessons for the Church and its members from each

of the Church of England. The Bishop of Huron as chairman accentuated these remarks by pointing out that our English Bible, of which all English speaking people are so justly proud, was given to the world by the Church of England, and that she was ever on the side of those who fought and won in England the great battles of civil and religious liberty, recalling as illustrations, the Bishops with the barons checking kingly tyranny, and winning the great Magna Charta and the "trial of the seven Bishops" who by their victory put the top stone on the structure of England's free constitution. Much credit for the success of this lecture is due to

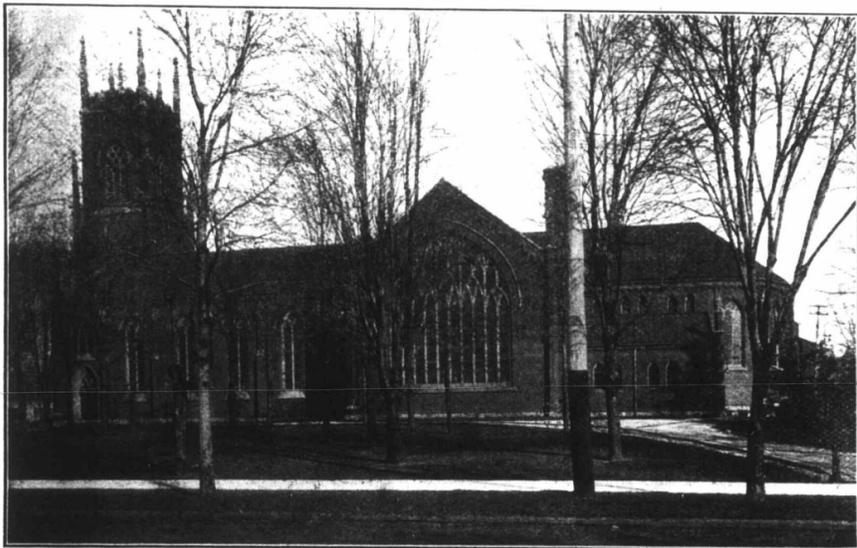
kind is to be obtained it will be obtained not by overlooking our "fences"—our points of difference—but by a careful scrutiny and charitable examination of them. During the evening's entertainment the audience was delighted by songs given at intervals by two of London's most fascinating and leading musicians, Mrs. Adam Beck and Mrs. Lena Labatt. A most enjoyable evening was closed by those present partaking of the hospitality of the ladies of the congregation. The concluding services of the anniversary octave were two celebrations of the Holy Communion on Sunday, January 31st (an early celebration at 8.30 and a fully choral celebration at



Cronyn Hall and St. Paul's Cathedral, London,

Mr. Cecil Webbe, who with his lantern so excellently exhibited the beautiful views. On Wednesday evening the Rev. John Ridley, rector of Trinity Church, Galt, was the preacher. His text was 1 Kings viii, 27. His sermon was thoughtful and well arranged, his language was clear and simple. He spoke of God's presence in Nature, in providence, in the Church and Sacraments, and in the individual heart of the Christian. Thursday evening was given up to a social gathering of the congregation; under the auspices of the Men's Club. The Mayor of the City of London took the chair and expressed his great pleasure at being requested to preside over so great a gathering on so auspicious an occa-

11 a.m.) and Evensong at 7. The preacher for the day was the Rev. William F. Faber, D.D., of St. John's Church, Woodward Avenue, Detroit. His sermons were very eloquent and full of many original thoughts and applications. In the morning his text was St. John ii, 17, "His disciples remembered that it was written 'The zeal of thine house hath eaten me up.'" He pointed out that this was the only occasion our Lord is described as having used personal violence to any one and it is remarkable that it was to those who had acted irreverently toward's God's house. He asked was it not an act of irreverence to God's house to forsake assembling in His house and say God can be worshipped in

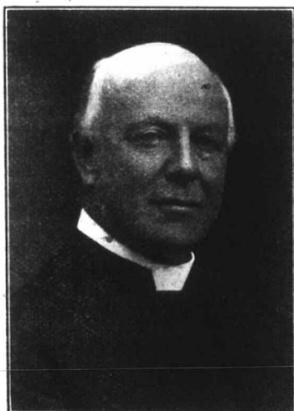


St. Paul's Cathedral, London, Ont.

of those characters. It was a brilliant sermon, and during its delivery the speaker held the undivided attention of his large audience. Monday, being the festival of "the Conversion of St. Paul," was marked by a celebration of the Holy Communion at 10.30 a.m. On Tuesday evening an illustrated lecture was given in Cronyn Hall by the Rev. R. S. Howard, M.A., rector of Christ Church, London, on "The goodly heritage of the Church of England as shown in the recent Pan-Anglican Congress." This lecture gave to most interesting account of what the lecturer himself had seen as delegate to the Congress, and of the impression that he and all present received of the mighty power for good that exists in the widespread organization

sion. His Worship spoke of the incalculable value the work of the Church had accomplished in 76 years of unremitting devotion in the city. Intellectually, morally and spiritually it had been a great power, but even from a business point of view it had contributed much to the city's prosperity and material advancement. Greetings from the Presbyterian and Methodist bodies were conveyed respectively by the Rev. J. G. Inkster, First Presbyterian Church in the city, and the Rev. W. L. Rutledge of the First Methodist. Their remarks were very complimentary to the cathedral and the work of the Church of England in the city. The Bishop of Huron at the close, regarding some desires for unity that had been expressed, said that if unity of any real

the field, by the river side and on the hill top. God's house is "a house of prayer," where we can speak to God and God to us. Other houses are built for other purposes. The great "sky scrapers" of Detroit, Chicago, and New York overtopping church towers and spires are erected for the worship of mammon. Colleges and schools—great buildings—are in modern times merely for the dispensing of knowledge and information and are not any definite forces for the formation of character. Even the magnificent hospitals that adorn our cities are edifices that only concern the body. But churches are houses for "prayer" for the highest life of man—the strengthening and refreshing of his soul. An eminent doctor had proposed that some of the churches in Detroit should be given over for hospital use. "Who will say," said the preacher, "that even putting them on the same platform as hospitals, they, 'as churches,' are even of



Rev. Precentor Dann, M.A., Rector of St. Paul's Cathedral.



Rev. J. C. Perdue, M.A., Assistant, St. Paul's.

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less value. They are forces surely for the prevention of disease, for the man that lives a pure Christian life is a living check to uncleanness and impurity and in consequence to disease and death." In the afternoon some three hundred men gathered in the cathedral to hear Dr. Faber's address to men only on "Who is on the Lord's side?" when the reverend doctor, in forcible words, pressed upon his hearers their duty respecting purity, justice and mercy. The cathedral held an immense congregation in the evening, when the subject was St. Paul's vision, "King Agrippa, I was not disobedient to the heavenly vision." In graphic language the preacher described St. Paul's conversion, his conversion not from being a bad man to be a good man, but from a man with narrow views of God to wider and grander conceptions of the Deity. His vision was a vision that demanded a duty and he was not "disobedient." We all have visions—they come at confirmation, they come in critical periods of our lives, in sorrow, in joy—we see them when our eyes are open to them. The blind man cannot see the beauties of nature. There are no visions for us if our eyes are shut to them. Even if we see them they are useless if we are not obedient to them. Visions come to us for a purpose. If we are not obedient to the duty to which the vision calls us, better a thousand times have no vision at all for it only deadens the spiritual sense. St. Paul was obedient to the heavenly vision that came to him on the road to Damascus, and being obedient to it he had further visions—at Troas, in Corinth, and those final visions that he was unable to find human language to describe. The sermons of Dr. Faber will long be remembered by the members of the congregation. St. Paul's choir, under the leadership of the organist, Mr. G. B. Sippi, rendered special music at all the services with its well known style and precision. The anthems sung were "Rejoice in the Lord," Purcell; "Call to remembrance," "I have surely built Thee an house." Miss Briegsler sang Mendelssohn's "O Rest in the Lord," with great taste and effect.

The Public Library.—The report of the annual meeting of the London Library Board is interesting to us, not only because one of our London rectors, the Rev. G. B. Sage, was elected chairman of the Board at that meeting, but because there has been, in the past year, a great increase in the use of reference books, and a hopeful decrease in the use of fiction. Ten thousand works on fiction were added, and yet the calls for books in that class were three per cent. less than in the previous year. But there is plenty of room yet for further healthy decrease in this department. Of the 95,408 books circulated last year, 54,020 were fiction. Surely something can be done by a wise and zealous board to encourage the wider reading of books on history, biography, science, religion, etc. One thousand two hundred and seventy calls for books on history out of over 95,000 calls altogether is no worthy showing for London. Here is a good field of usefulness for the new board, let them devise steps, if they can, to encourage more solid reading among their patrons.

Innerkip.—St. Paul's.—The Right Rev. the Bishop of Huron held a Confirmation service in this church on Wednesday, February 3rd at 11 a.m., when the rector presented seventeen candidates for the Apostolic Rite. The Rev. Rural Dean Wallace assisted in the service and read the Preface in the Order of Confirmation. The Bishop congratulated the Rev. G. M. McQuillin on the splendid work he is doing, for while seventeen is a large number in a Confirmation class, it is only two months since forty were confirmed in the same parish (Eastwood, Innerkip and Oxford Centre), thus making a total of fifty-seven, while within a year and a half there has been seventy-four Baptisms. The work in this parish is progressing favourably. Recently there were eighty-one communicants in the three places belonging to the parish. Last autumn three new fonts were unveiled, one in each church. The rectory is to be remodelled to the extent of \$1,000. The money is now being raised, each congregation adopting a resolution and accepting its share. The cemetery at Eastwood is to be cleared up of weeds, etc., levelled, seeded and generally beautified in the spring.

Delaware.—The vacancy in this church has been filled by the appointment of the Rev. G. Abey, formerly rector of Preston and Hespeler, in this diocese. For some years he has been labouring in the State of Indiana, but now returns to the diocese where he began his ministry

and where he made many friends and did a very acceptable and fruitful work.

Meaford.—Christ Church.—The choir of this church, numbering 29, was surplised for the first time on the Sunday before Christmas, a temporary vestry being built for their accommodation at the north-west end of the church until permanent quarters can be found for them in the new parish house which is to be built in the spring. The change has added much to the dignity and reverence of the service, and has the unanimous approval of the congregation.

Brantford.—St. John's.—We are at all times pleased to note the steady progress that seems to be going on in many parishes. The present rector of St. John's, the Rev. J. F. Rounthwaite, has been in charge for six years, and they have been six fruitful years. An honour graduate and prizeman of Trinity University, formerly curate of St. George's, Toronto, and other city churches, he brought both scholarship and experience to his present work. At Mount Pleasant there has been great financial advancement. At St. John's the Sunday School has been re-seated, a new furnace put in, \$100 added to the stipend, an organ fund of some \$600 accumulated, and \$200 paid for Missions last year—a good showing for one of the younger Brantford parishes. The rector was a delegate to the Pan-Anglican Congress last year, and has also done useful deputation work in the Motherland.

Ingersoll.—St. James'.—On Monday evening, January 25th, an important event took place in this parish this being the date of the first banquet of the A.Y.P.A. The executive committee had full charge of the arrangements and have been congratulated on all sides on the splendid preparations which they made. The banquet was held in the schoolroom, and was attended by nearly all the members of the association, as well as some of the officials of the church. About eighty young people sat down to supper, which was served at seven o'clock. The tables were most artistically decorated with flowers and lighted candles. The menu was all that could be desired, and included many choice delicacies. After supper there was an excellent programme, which consisted of speeches in response to several toasts as well as solos, readings, etc. Mr. H. G. Wright, president of the A.Y.P.A., acted as chairman. After the toast to "The King," which was responded to by the singing of the National Anthem, the toast "Our Country," was proposed and was responded to by the Rev. T. G. Wallace, of Woodstock. The next toast was "St. James' Church," and it was replied to by the Rev. Canon Hincks, a past rector, and the Rev. R. J. M. Perkins, the present rector. There were several other toasts, including "Our Association," "Parochial Activities," "The Ladies," etc., all of which were responded to by young men of the association. The A.Y.P.A. in Ingersoll has held a very successful series of meetings this season. One splendid feature of this year's programme is that the young people have undertaken all the meetings, many of which in past years were taken by the rector. This year we have more devotional and missionary meetings than in the past, but the subjects are all taken by the members. This new system means a greater development of the talents of the young people and also gives the rector more time to attend to other parochial duties. We would recommend this plan to other branches of the A.Y.P.A.

RUPERT'S LAND.

Samuel P. Matheson, D.D., Archbishop,
Winnipeg.

Winnipeg.—Christ Church.—Miss Townend, who is touring the United States and Canada in the interests of the Mothers' Union; Girls' Friendly Society and Mission work generally has been a guest at the rectory. On Monday, the 15th inst., a Mission tea was held in the schoolroom, at which Miss Townend gave two most inspiring addresses. A splendid gathering of women workers greeted her, representatives of every parish in the city being present. On the following she spoke most helpfully to the members of the Diocesan Board of the Woman's Auxiliary at their monthly meeting in Holy Trinity

School. On Wednesday evening in Christ Church Schoolroom an illustrated lecture was given by the same lady on the work of the G.F.S. in India, reminiscent of her visit there a year or so ago. On Thursday evening at the rectory all the members and associates of the Winnipeg Branch of the G.F.S. gathered to meet Miss Townend, and a very pleasant time was spent. It is hoped that as a result of Miss Townend's visit here several parochial branches, both of the "Mother's Union" and the "Girls' Friendly Society" may be started.

St. John's College.—The Rev. Canon Burman, B.D., passed away on Saturday, January 30th, after a long and lingering illness most patiently borne. The late Canon first came to the West with the Rev. R. Young (afterwards Bishop of Athabasca). For some years he had charge of the Sioux Indian Mission at Griswold; then from 1889-1893 held the principalship of the Rupert's Land Industrial School at Middlechurch. He then became the first incumbent of St. Peter's Church, Winnipeg, and saw a parish almost on the outskirts of the city become a central and well developed one. In 1903 he was appointed Bursard and Steward of the college, and also lecturer in botany and the English Bible. In 1905 an honorary canonry was conferred upon by His Grace the Archbishop of Rupert's Land. The late Canon was a prominent figure at the Synods of the Church, took the greatest interest in all Indian affairs, and was the originator of the Clergy Superannuation Fund of the Ecclesiastical Province of Rupert's Land. His body was laid to rest in St. John's Churchyard on Tuesday, February 2nd, the funeral being attended by the cathedral and college staff, the boys of the College School and the students of the college. The Dean officiated, assisted by Canons Murray and Phair, the committal at the graveside being taken by His Grace, the Archbishop.

CALGARY.

Wm. Cyprian Pinkham, D.D., Bishop, Calgary
N.W.T.

Edmonton.—It is good news to hear that the Churchmen of this city are taking steps to erect another church. At a meeting held at the residence of Mr. G. B. O'Connor, a rising young barrister of the West, a subscription list was started and a good beginning made, and building operations will, no doubt, commence in the Spring.

CALEDONIA.

F. H. DuVernet, D.D., Bishop, Prince Rupert,
B.C.

Kitkatla.—St. Peter's.—On Sunday, January 24th, Bishop Du Vernet administered the rite of Confirmation in this church, an Indian village on Dolphin Island about thirty miles from the mouth of the Skeena River. The candidates (three men and one woman) were presented by the Rev. R. W. Gurd, who for fifteen years has laboured for the uplifting of these people, living at Kitkatla during the winter and following them to Claxton in the Spring. The Kitkatla Indians are noted hunters and trappers.

Correspondence.

SUPERANNUATION AND WIDOWS' AND ORPHANS' FUNDS.

Sir,—May I through your columns draw the attention of all the clergy and lay delegates to the System of Annuities newly devised by the Canadian Government. Full particulars and literature may be obtained gratis at any post office. The committees of the above funds in all our dioceses might well study this literature carefully, with a view to adopting the system as a solution of our difficulties.

F. T. Dibb.

HURON COLLEGE.

Sir,—May I trespass on your valuable columns to correct a statement about Huron College which has appeared in a magazine which may fall into the hands of some of your readers and which is very misleading? The statement referred to reflects on the teaching of the Prayer

Book in Huron College, not on party grounds in any way, but merely because the two text books required for reference in the Preliminary examination are represented as the only teaching given on the Prayer Book. The truth is that the Prayer Book itself in reference to the conduct of the services of the Church, especially in this country, and its interpretation in that aspect receives the very fullest treatment during the course of lectures extending over at least three years in the college. "Hole" and "Evan Daniel" are used for the purpose for which they were intended, to supply in condensed form the history and the facts, but I should be very sorry if anyone should get the impression that the college, appealing to the Church public for funds, should be represented as so disloyal to the Church as not to give a very important place to the Prayer Book itself—its use and interpretation, for the development of the spiritual life of the flock of Christ.

C. Cameron Waller.

TOO LARGE DIOCESES.

Sir,—The Synod is soon to meet for the election of a Bishop. It is a great pity that it cannot be arranged to have the Synod grapple with the question of a division of the diocese, failing which, of a Suffragan Bishop to assist the incoming Bishop. Experience teaches us that a Bishop is very reluctant to give up any portion of his heritage. No doubt a man in the prime of life will be selected, but no matter what his strength and activity may be he will not be able to discharge his whole duty in this immense diocese. Country parishes have been suffering in the past for want of Episcopal oversight. Every intelligent Churchman in the diocese knows that the Church is losing ground in the rural parts every year, while the other religious bodies are more than holding their own. Until our Bishops have a warm spot in their hearts for the rural parishes and visit them frequently to encourage and direct the hard working lonely clergy, the Church will continue to lose ground. They will then be able for themselves to see the cause of the decline and perhaps suggest a remedy. A visit once a year taking one or two hours is surely not long enough for a Bishop to spend in a rural parish in order to know his sheep therein. Not infrequently the moment a Bishop steps off the train he is eager to know how soon he can leave for the next parish, or for the city. Provision cannot be made too soon either by subdivision or by providing a Suffragan Bishop, or by some plan by which the Bishop would be relieved of a large portion of his office work so as to enable him to attend more closely to his work as chief pastor of the diocese. Small dioceses with the multiplication of diocesan officers, councils and machinery are often to be deplored, but the Synod will be found to be failing in her duty if she does not at an early date undertake to solve this question. When it is considered that fully two-thirds of the parishes missions of the diocese are rural parishes the importance of the question will be apparent.

A Rural Churchman.

HADES.

Sir,—In your issue of January 14th you publish a letter on the subject of "Hades" and I would venture to offer a reply to your correspondent suggesting that there need be no serious difficulty in the question of the particular section of "Hades" to which the souls of the deceased go. The New Testament has abundant evidence to show that the Faithful in Christ will not be judged on account of their sins, see St. John 5:24, 1 John 1:7, Rom. 8:1, Heb. 10:14, 15. From these passages we learn that the question of judgment for sin was settled for ever when Christ offered upon Calvary the "one full, perfect, and sufficient sacrifice, oblation, and satisfaction for the sins of the whole world." The souls of the Faithful most certainly go straight to Paradise, there to await the summons of the Archangel of which we read in 1 Thess. 4:16. The judgment seat (bema) of Romans 14:10-12 and 2 Cor. 5:10 is for the trial of the works (1 Cor. 3:12-13) of the Faithful, but the Judgment throne (thronos) of Rev. 20:11 is for the judgment of the unsaved sinners? Thus we find that while the Faithful go to that division of "Hades" called Paradise, the unsaved go to the other division called Gehenna to await the last dread summons as given in Rev. 20:5-6.

E. P. Laycock.

THE EPIPHANY APPEAL.

Sir,—The M. S. C. C. Epiphany appeal ordered to be read in all our churches Jan. 10th, 1909, was certainly a most helpful, highly stimulating and practical contribution to the literature of missions. The best evidence to my mind lay in the fact that it appealed—it gripped. It seemed to speak right in many respects. It showed careful preparation and forethought; its matter was up-to-date in every particular; the illustrations were apt and illuminative; it combined the ideal and practical in a marked manner, and certainly no one could find fault with its length. The right note was evidently struck, as undoubtedly the standard was set for all subsequent appeals of that nature. It goes without saying that the old method of preparing appeals or missionary addresses must go, "the stakes will hold no longer." The same old story hashed up from year to year will not do. It must be fresh told out or written out in a vivid manner. We want and must have things as they actually exist. Well meaning platitudes will fall on weary ears—quickly forgotten because lacking the elements of freshness and reality which are the indispensable essentials of life and growth whether in the material or spiritual sphere. This is a notable instance of how an opportunity may be utilised and improved upon in the interests of the Church and I will continue to look for and expect larger results and a deeper interest and conviction in the work of missions throughout the length and breadth of our country from the forward movement so well and so beautifully told out in the pages of the Epiphany Appeal.

James M. Coffin.

THE ACTS OF THE APOSTLES.

Sir,—I venture to ask for a few lines in your paper to bring before the attention of Sunday school teachers and students of the Acts of the Apostles, a book written by Miss Knox, Principal of Haverell College, Toronto, entitled "The Acts of the Apostles." Its value and scholastic ability have already been vouched for by such men as Rev. Dr. Cody, Wycliffe College, Principal Gandier, Knox (Pres.) College, Chancellor Burwash of Victoria (Meth.) College, and others. I have been led to recommend this book because of two things which are promised in the preface, and which the author carries through the book as its living purpose. 1st. "To lead us from the outworks and from beneath the walls into the presence chamber of the King." and 2nd. "To pass beyond the glamour of the knighthood of St. Peter and St. Paul to that which awakened that knighthood, and inspired the character of these leaders." It seems to me that anyone who has tried to help the pupil must recognize the value of these two main principles, i.e. to keep in touch with Christ, and to awaken in the pupil a spirit of knighthood. I know no book in which these principles are so plainly to be observed, and which applies them with such pedagogical skill and experience. The style is winsome and lucid, well within the capacity of the ordinary teacher and is a mine of wealth in the way of suggestion as well as in statement of facts. I write this with the sole desire of passing on to my fellow teachers a treasure in the way of helps in teaching.

Gustav A. Kuhring, rector.

St. John, N. B.

"SPECTATOR" AND THE PAN-ANGLICAN CONGRESS.

Sir,—The words of your weekly contributor regarding the outward glory of the Congress are timely. There is no attempt to belittle the greatness of this event. We have all been thrilled with the barest description of it, but what will be the outcome? Will the participants and all their sympathizers return to work satisfied with themselves? We have "done something" and now it is necessary to do nothing further. Seriously we ask, how much genuine religion lies beneath this great movement, how much of the success was due to the organizing ability of that distinguished Churchman Right Rev. Dr. Montgomery, how much to the social attractions surrounding the event, how much to national pride? The conception of the Congress and the carrying to a successful issue has added lustre to the Church. Will spiritual pride result? Consider, for example, the "act of penitence" in which the Congress took part. It was carefully advertised and certainly was participated in with great fervor. Doubtless many in that vast as-

sembly were really penitent, but the temptation to self-satisfaction exists not only in the lives of those present but in the lowly ones who remained at home. There is the danger of "that humility that carries a flag." Let us all be careful lest we stultify our repentance by saying to the world and to God—"see how humble we are."

H. J. Leake.

EMPTY TITLES.

Sir,—The Rev. C. H. S. Matthews, late vice-principal of the Brotherhood of the Good Shepherd, New South Wales, is the author of a book "A Parson in the Australian Bush," which appeared not long ago and attracted a good deal of notice. The author has given a very vivid picture of the Australian Church engaged in the stupendous task of Christianizing that Island Continent. He lays bare her faults and failures—and one fault unsparingly condemned, is "peppering the Continent of Australia with Archdeacons in the full glory of Archidiaconal aprons and gaiters, in conditions where, owing to the impossibility of these worthy gentlemen performing any Archidiaconal functions, the title has proved as ridiculous to the Australian mind, as the outward garb to the Australian eye." Canada has her full share of dignitaries, but how often could the historian of the Church in Canada tell a story like Mr. Matthews tale of the Australian Archdeacons. Our Synods are now selecting, for their bishops, clergy "made in Canada," and it would not surprise us to find the Bishops in Canada expecting and requiring a proper discharge of official duty in the case of all Deans, Archdeacons, Canons, Rural Deans etc. The day for "empty titles" is past. Every title bestowed should be justified by work done.

F. W.

THE TORONTO GENERAL TRUSTS CORPORATION.

The Annual General Meeting of The Toronto General Trusts Corporation was held at noon yesterday at its Head Office, corner of Yonge and Colborne streets, Toronto, a report of the proceedings of which will be found in another column of this issue.

The Annual Report of the Corporation is looked forward to from year to year with increasing interest, not alone because of its far-reaching operations and long list of beneficiaries, but from the fact that it was the first trust company organized in Canada, and its history marks the unfolding and development of the trust company idea within our borders.

A perusal of the report will show that the new business taken over by the Corporation during the past year amounts to over \$3,000,000 and brings the total assets under administration of this Company up to the large sum of \$35,000,000. The Profit and Loss Statement for the year indicates a very healthy condition of affairs, and at the same time gives evidence of the fact that a trust company in confining itself exclusively to the administration of estates and trusts, and the investment of its funds in mortgage securities, cannot be said from the standpoint of the shareholders to be a great money-making institution, and yet, as the Managing Director, Mr. Langmuir, points out in his address, this Corporation has always paid good dividends and has built up almost entirely out of profits a reserve of \$450,000. The Trust Corporation has, after providing for all expenses for the year, brought down a balance to the credit of Profit and Loss of \$153,350.66, out of which dividends were paid to the extent of \$75,000, or 7½ per cent. on the capital stock; \$5,933.50 written off. Deposit Vaults; \$50,000 carried to Reserve and the balance of \$22,417.16 carried forward.

The address of the Managing Director, Mr. J. W. Langmuir, will be interesting reading to all who have estates to administer, as it gives a very concise but comprehensive review of the operations of the Trust Corporation.

"SOLID AS THE CONTINENT."

For many years past the North American Life Assurance Company has held the financial reputation of being "Solid as the Continent," and the Annual Report, published in another column, shows that the Company has fully upheld its high reputation during 1908.

The report of the results of the year's operations should certainly be a source of great satisfaction to the Company's many policyholders, and the management is to be congratulated on the splendid showing made by the North American Life during the past year.

DEATH

At Collingwood on Wednesday Jan. 6th, Julia Burdett, beloved wife of John Dawson in her 70th year.

BIRTH

Pilcher—On Tuesday, January 26th at St. Clement's Rectory, Oxford, the wife of the Rev. C. V. Pilcher, M.A. of a daughter.

British and Foreign

The Episcopal Hospital, Philadelphia, will receive a legacy of several thousand dollars from the estate of the late Mrs. Leake of Vineland, N.

The Rev. R. H. Peters, rector of St. Luke's, Kalamazoo, Mich., has been chosen Dean of St. Mark's Pro-Cathedral, Grand Rapids, Mich. He is 45 years old.

NORTH AMERICAN LIFE

ANNUAL MEETING

REPORT FOR THE YEAR 1908

The Twenty-eighth Annual Meeting of the North American Life Assurance Company, was held at its Home Office in Toronto, on Thursday Jan. 28th, 1909, when the following report of the business of the Company for the year ended Dec. 31st, 1908, was presented:

CASH INCOME.

The cash income for the year from premiums, interest, etc., was \$1,807,078.28, showing the satisfactory increase of \$81,080.50.

Reduction in Expense Ratio.

The business has been conducted on a conservative basis, as is shown by a further reduction in the ratio of expenses to premium income, thereby placing the North American Life in the front rank of economically managed Canadian companies.

Payments to Policy-Holders.

The amount paid on policy-holders' account was \$654,991.05, and of this sum \$368,831.76 represents payments for Dividends, Matured Endowments and Investment Policies.

Assets.

The assets increased during the year by the sum of \$854,762.01, and now amount to \$9,590,638.09. The Assets continue to be, as heretofore, invested in the best class of securities available; a detailed list of these will be published with the Annual Report for distribution.

Net Surplus.

After making ample provision for all liabilities and paying the sum of \$124,771.26 for dividends to policy-holders, the net surplus was increased to \$876,214.15.

Insurance.

The policies issued during the year, together with those revived, amounted to the sum of \$4,465,224.00, making the total insurance in force, \$40,341,091.00.

Audit.

A monthly examination of the books of the Company was made by the Auditors, and at the close of the year they made a thorough scrutiny of all the securities held by the Company. A committee of the Board, consisting of two Directors, made an independent audit of the securities each quarter.

L. GOLDMAN, J. L. BLAIKIE, Managing Director. President.

The Annual Report, containing a detailed list of the securities, will be sent in due course to each policy-holder.

The Bishop of London's Lenten Mission this year will be held in the rural deaneries of Ealing, Acton, Chiswick, Hammersmith, and Fulham.

St. Stephen's, McKeesport, Pa., has received a bequest of \$1,000 by the will of its late junior warden, Mr. Samuel Hardwick, who died just before Christmas.

The Bishop of Ferns has appointed the Rev. H. C. Lyster, B.D., to the canony in the Cathedral made vacant by the appointment of Canon T. B. Gibson to the Deanery.

The Rev. T. B. Berry has been appointed Warden of De Lancy Divinity School, Geneva, N. Y. Mr. Berry has been for the past 20 years rector of the Church of the Good Shepherd, Buffalo.

Lady Barbara Yeatman-Biggs, the wife of the Bishop of Worcester, died lately at Bournemouth after a long illness. She was much beloved by all who knew her and will be greatly missed.

The death is announced of the Venerable the Archdeacon of Lancaster (Dr. Bonsey). The late Archdeacon had been vicar of Lancaster for the past 15 years. He was an ardent educationalist.

St. Paul's Church, Oklahoma City, has become the Cathedral church of the diocese, the Rev. Dr. J. M. D. Davidson having been appointed Dean. The Bishop has lately taken up his abode in that city.

The Rev. G. H. Oakshott, who recently resigned the living of Stanstead, Essex, through ill health, has received from his late parishioners a testimonial in the form of a handsome cheque, and the members of the Communicants' Guild of St. Mary have presented him with a silver chalice and paten.

A memorial cross etched with the passion vine was recently placed on the altar of the Church of the Good Shepherd, Gunnison, Col., in memory of the late Bishop Knight. Another altar cross has been placed in St. James', Lake City, Col., as a joint memorial of the late Bishop Leonard of Salt Lake and Knight of Western Colorado.

An interesting function took place in Roscrea, Ireland, the other day, the occasion being the presentation of a purse of gold and a silver salver to the Ven. R. B. Jones, Archdeacon of Kilaloe, and to Mrs. Jones. The Archdeacon has been rector of Roscrea for the past 30 years and he is held in the highest esteem and respect by his parishioners.

An interesting service took place in St. Peter's, Mountsorrel, on Jan. 6th last, when a beautiful picture, the subject of which was "Christ Blessing Little Children" was unveiled by Mrs. R. F. Martin. There is another large picture in the church as an altar piece and the two pictures give the teaching of the two Sacraments in an admirable and impressive manner.

The rector of St. Marylebone has received a gift of Communion plate which was formerly in use at the now demolished church of St. Paul, Great Portland street. It is valued at £600 and was presented by the Cavendish Bentinck family to that church. Recently the whole of the Communion plate belonging to Marylebone Parish Church was stolen.

A very handsome altar cross was lately dedicated at Harvard in the Diocese of Nebraska. The cross is a gift from Mrs. H. K. Tickler and is placed in memory of her parents, John and Catharine Dowse, formerly members of the Mission. On Sunday, January 3rd, Mr. D. C. Colgrove, lay reader in charge of York,

presented five adults and one boy to receive the Sacrament of Holy Baptism.

In order to refute an assertion made by the unemployed that he was not in sympathy with their cause, the Rev. J. J. Phillips, curate of St. Peter's, Preston, Lancashire, played a barrel organ outside the Deepdale football grounds in the interests of the Mayor of Preston's unemployed fund. The appearance of the reverend gentleman, in full clerical attire, turning the handle of the organ aroused considerable interest and a substantial sum was collected.

In the Parish Church of Coleshill, the little Warwickshire market town where the result of the Tamworth Division by-election will be declared, is one of the finest early Normal fonts in the United Kingdom. On the font is a representation of the Saviour on the rood with the Virgin Mary and St. John on each side, and the remaining portion consists of nine arcades, the four alternate compartments containing representations of the Evangelists, the others floreated trefoils, etc. The church also contains many interesting sepulchral memorials of the thirteenth century and later.

Long tenure of livings and golden weddings do not always go together, but on a recent date the Rev. Roger Williams, Rector of Llanedy, and Mrs. Williams celebrated their golden wedding amidst much rejoicing. Mr. Williams was ordained in 1856, and has been Rector of Llanedy since 1867. Mrs. Williams is the daughter of the late Vicar of Llandyssul. The Vicar of Staverton, the Rev. J. B. Hughes, and Mrs. Hughes, lately celebrated the sixty-first anniversary of their wedding. Mr. Hughes was born on June 13, 1817, and has been Vicar of Staverton for thirty-five years.

The Suffragan Bishop of Beverley, Hull and Sheffield, lately visited Archbishop Maclagan, accompanied by the Archdeacons of the East Riding and Cleveland, and presented him with an address which was signed by between 700 and 800 of the diocesan clergy. The address, which was beautifully illuminated, was bound in Morocco leather, and bore the arms of the See and the dates 1891-1908 on the covers. The Archbishop was greatly touched by the affection of his clergy.

On the Feast of the Epiphany the Right Rev. Dr. Lang, Bishop-Suffragan of Stepney, was duly elected Archbishop of York by the Dean and Chapter of York. The ceremony took place in the Minster, the Chapter meeting in the Zouche Chapel. On January 20th the Archbishop of York's election was confirmed in the great hall of the Church House, Westminster. The Commissioners appointed by the Crown were His Grace the Archbishop of Canterbury, and the Bishop of Durham, Winchester, Southwark, St. Alban's, Worcester, and Rochester. The new Bishop of Stepney, the Right Rev. Luke Paget, made his first public appearance as the successor to Archbishop Lang at a large missionary meeting which was held in the Excelsior Hall in Bethnal Green.

Children's Department.

A GARDEN IN THE HEART.

"Oh dear! Oh dear! I don't believe I've got a single thing growing in my heart except great ugly weeds, mamma?"

Mamma had been having her Sunday evening talk with the little ones,

Rheumatism Comes From Weak Kidneys

When the kidneys are not strong enough to filter uric acid from the blood, this poison inflames nerves and muscles, bringing the excruciating pain of Rheumatism. Abbey's Salt cures Rheumatism by strengthening the Kidneys and preventing the accumulation of uric acid. If you feel your old trouble coming on, get a bottle of 25



and when the others had gone to bed, Madge sighed out this pitiful opinion on her shoulder.

The talk had been about the beautiful flowers and the ugly weeds which

The Uses of Bile in Indigestion

Bile is quite as important as are the gastric juices in the process of digestion.

Chronic indigestion disappears when an active liver supplies bile in sufficient quantities.

You think of bile as something disagreeable and poisonous, something to be well rid of. In the blood the bile is poisonous and harmful, but the liver takes the bile out of the blood and pours it into the intestines, where it fulfills a most important mission.

Without bile human life is short; for,

Bile hastens the passage of the food along the alimentary canal.

Bile neutralizes the acid which passes from the stomach to the intestines.

Bile prevents the fermentation of food in the intestines, which in turn causes gas, wind, flatulency.

Bile, in short, is Nature's cathartic and maintains a regular and healthful process of digestion and elimination of waste matter by way of the bowels.

But to have a regular flow of bile the liver must be kept healthy and active and just here is where Dr. A. W. Chase's Kidney-Liver Pills come in, for they are definite, specific and direct in their action on the liver.

It is only by setting the liver right that constipation can ever be cured. It is only by making the liver healthy that biliousness and bilious, sick headaches can be thoroughly overcome. It is only by making the liver active that the most difficult cases of indigestion and dyspepsia will ever vanish.

A single box of Dr. A. W. Chase's Kidney-Liver Pills at 25 cts. a box will convince you of their extraordinary merit. One pill a dose, at all dealers, or Edmanson, Bates & Co., Toronto.

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DOMINION BANK
PAYS SPECIAL ATTENTION TO
SAVINGS ACCOUNTS

THE
HOME BANK OF CANADA
ORIGINAL CHARTER 1854
QUARTERLY DIVIDEND
Notice is hereby given that a Dividend at the rate of Six Per Cent. per annum upon the paid-up Capital Stock of this Bank has been declared for the three months ending the 28th of February, 1909 and the same will be payable at its Head Office and Branches on and after Monday, the 1st day of March next. The transfer books will be closed from the 14th to the 28th of February, both days inclusive.
By order of the Board,
JAMES MASON, General Manager.
Toronto, Jan. 23, 1909.
Head Office 8 King St. W., Toronto
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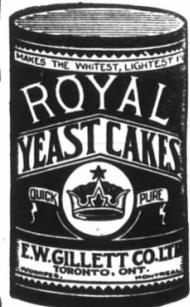
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Bank of Toronto
Head Office: Toronto, Canada
Incorporated 1855

each little child is cultivating in the garden of the heart. Mamma had likened a spirit of love, gentleness, and modesty to the dear little violets, harebells and lilies of the valley, which are humble and delicate, seeking the shade. Kindly temper, helpfulness and cheerfulness, she thought, were like roses and heliotropes and verbenas or anything else bright and lavish of bloom, or of sweet perfume; while truth and perseverance and generosity are surely like grand trees of sturdy growth and widespread shelter.

But when she came to the weeds, what a dark list it was! Ill-temper, envy, self-will, pride, falsehood, selfishness, vanity—ah, me! No wonder

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the poor little gardener felt discouraged as mamma pictured the thorns and thistles and coarse unsightly roots choking and enfeebling the tender flowers. And the very saddest part of it is that these weeds seem to come up of themselves and thrive without a bit of care, in spite, indeed, of a good deal of stamping down. Sometimes they will spring up all at once when you think you have quite killed them out, while all the time the flowers have to be patiently and carefully tended.

Madge began jotting off on her fingers:

"Pride; yes, I know it's pride when I feel ever so much better than poor Nettie Gibbs because I get higher marks at school than she does, when all the time I know she has to help her mother and don't have so much time for study as I have. Self-will—that's when I think I know better than you, mamma, where I ought to go and what I ought to do and want to have my own way and not give up. Ill-temper—yes, that comes along with the self-will—when Missie can't have her own way! Vanity? Yes, indeed; I was pleased enough when I went to Sunday School this morning and saw that my new dress was finer than Lucy Rand's and that she thought so too. Falsehood—I don't tell lies, do I, mamma?"

"No, dear, you do not; but be sure not to let any little shoots of deception spring up about your studies or anything else, for they strengthen fast into vigorous habits of untruthfulness."

"I'll be careful, mamma; I have so many weeds growing I can't afford to raise any more, I'm sure. Then there's selfishness—oh, dear! I do like the best place at the study-table, and the biggest dish of berries, and I hate to divide my candy, and I hate to give up a comfortable seat and a good book to oblige any one. Nothing but weeds, you see!"

"Don't be discouraged, my dear little daughter. Any one so industrious at spying out her own weeds must surely find a way of rooting them out, and must have been, I think quite cultivating one lovely little flower called Candor."

"Oh, mamma, how can I make all these flowers grow in my heart?"

"You can only do it by the help of the great Gardener, who alone can plant seeds of beauty and goodness there. He waits to hear every earnest prayer for help. He will water the tender plants with the dews and showers of His grace, and beam upon them with the sunshine of His love. But you must watch continually against the enemy, who is always on the alert to sow the seeds of all evil. It is a warfare which must go on as long as life lasts, for the soil of human nature in these poor hearts of ours is much better adapted to the growth of weeds than of flowers—to the fostering of evil rather than good.

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The Stomach of the Child

Is The Organ All Parents Should Protect and Keep Normal.

The stomach of a child is the organ above all others upon which the future of a child depends. Bodily development is fast in children, and the nourishment necessary to meet such development is the one essential demanded from a parent. Most mothers and fathers, jealously guard a child from the formation of bad habits, yet in this age our children early become the victims of wrong food, over eating and irregular meals.

It is most appalling to know the effect of stomach troubles among our children.

Most children who are nervous, irritable and cross, who dream, sleep restlessly, who tire easily and have no desire for child exercise, generally have stomach trouble, indigestion and dyspepsia.

Stuart's Dyspepsia Tablets are intended to thoroughly digest food and to place the system in shape to obtain all the nourishment it needs from such food.

These tablets mix with the juices of the system, enriching them and giving to the body the ingredients necessary to build up the rapidly forming brain and body of the young.

Stuart's Dyspepsia Tablets should be given to children after each meal and at bed time. They are made from pure vegetable and fruit essences and contain no harmful chemicals whatever. The use of these tablets will give greater vim to a child in its school work or at its play. They will produce appetite and soothe nerves, destroy abnormal cravings and will allay the bad effects of sweets and such improper foods as most children enjoy and will eat no matter what is done to prevent it.

It is due the child that his stomach be protected by the parent, and if Stuart's Dyspepsia Tablets are given after meals, the habits of the child will not tear down the stomach and destroy the digestive juices nearly so rapidly. Stuart's Dyspepsia Tablets are given to each and every degree of life. Any condition of the stomach welcomes them, from the strongest to the weakest. For sale by all druggists, price 50 cents. Send us your name and address to-day and we will mail you at once a trial package free. Address F. A. Stuart Co., 150 Stuart Bldg., Marshall, Mich.

When we trample down a vile weed, it will be sure to start up afresh—even if we tear out the very roots of some favourite sin or cherished indulgence some other will start up in its place."

"So there never will be any rest from pulling up, or trampling down, or tearing out, mamma?"

"Never, dear, till these flowers of the heart shall be transplanted to the gardens of the Lord, to bloom in the brightness of eternal day."

Ridley RE Lower separate Upper professional sight.

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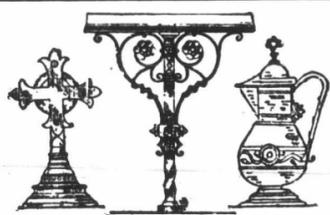
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BELLS.

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The congregation of St. Martin's, Edinburgh, recently presented their late rector, the Rev. R. Johnston with a cheque for £500 and Mrs. Johnston with a bracelet on their leaving the parish to go to Philadelphia, Pa.

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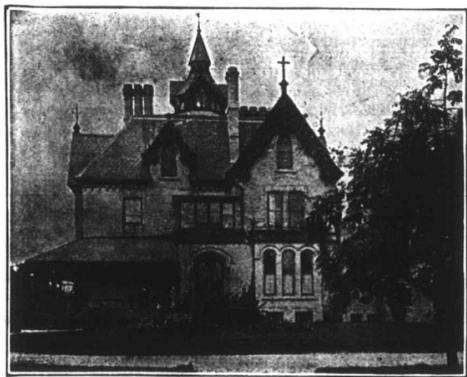
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THE TORONTO GENERAL TRUSTS CORPORATION.

Report of Proceedings of the Twenty-seventh Annual General Meeting.

The Twenty-seventh Annual Meeting of the Shareholders of The Toronto General Trusts Corporation was held in the Board Room of the Corporation, on the corner of Yonge and Colborne Streets, Toronto, on Wednesday, the 3rd of February, 1909.

The report to the Shareholders was then read as follows:—

Twenty-seventh Annual Report of the Directors of the Toronto General Trusts Corporation for the Year ended 31st December, 1908.

To the Shareholders:—

Your Directors have pleasure in submitting the Twenty-seventh Annual Report of the Corporation, together with the usual Financial Statements, showing the operations of the Corporation, and the results of the same for the year ended 31st December, 1908.

Business has been accepted by the Corporation during the past year to the amount of \$3,312,171.00, as follows:—

Executorships.....	\$97,552.52
Administrations.....	432,309.57
Trusteeships.....	97,022.45
Guardianships and Committeeships.....	37,070.88
Agencies.....	248,616.91
Guarantee Investments.....	382,238.12
General Investment Agencies.....	82,503.85
Lunatic Estates, Receiverships, etc.....	147,885.80
	\$3,312,171.00

The Corporation has also been appointed during the year as Trustee for the issue of bonds for a very considerable amount, as well as to the position of Registrar, Transfer Agent, and other capacities not included in the above summary.

The gross profits derived from the operation of the various branches of the Corporation's business are plainly set out in the Profit and Loss Statement herewith submitted, amounting to \$275,150.60, as compared with \$262,726.54 in the previous year, or an increase of \$12,424.15. After deducting the entire cost of the management at Head Office, and the Winnipeg and Ottawa Branches, the net amount at credit of Profit and Loss, including the balance brought forward, is \$153,350.66, as compared with \$135,868.78 last year. Out of this amount your Directors have declared and paid two semi-annual dividends, at the rate of seven and one-half (7½) per cent. per annum, amounting to \$75,000; have entirely written off the amount at the debit of office furniture and vault fixtures, amounting to \$5,933.50; have placed \$50,000 to Reserve Account, bringing that fund up to \$450,000, and have carried forward to the credit of Profit and Loss the sum of \$22,417.16.

Your Board appointed Sir William Mortimer Clark, K.C., to the Directorate, in the stead of Mr. Albert E. Gooderham, who resigned therefrom owing to great press of work and inability to attend the meetings of the Board; otherwise the personnel of the Board remains the same as at the beginning of the year.

All of which is respectfully submitted.

J. W. LANGMUIR, Managing Director. JOHN HOSKIN, President.
Toronto, February 3rd, 1909.

PROFIT AND LOSS.—Year Ended 31st December, 1908.

Dr.		Cr.
To salaries, rents, Provincial tax, and all office expenses at Toronto, Ottawa and Winnipeg..	\$110,428.41	
To fees paid President, Vice-Presidents and Directors, Advisory Boards and Inspection Committees.....	13,014.00	
To Commission paid on Court, Capital and Guaranteed loans and expenses for superintendence of real estate and collection of rents...	16,576.37	
To allowance to Auditors at Toronto, Ottawa and Winnipeg.....	3,950.00	
To net profits for year.....	\$131,181.88	
To balance at credit of profit and loss, January 1st, 1908.....	22,168.78	
To balance carried down...	153,350.66	
	\$297,319.47	
To dividends No. 53 and 54.....	75,000.00	
To balance at debit of Safe Deposit Vaults and office furniture written off.....	5,933.50	
To amount carried to Reserve Fund.....	50,000.00	
To balance carried forward.....	22,417.16	
	\$153,350.66	
		By balance brought forward from December 31st, 1907.....
		\$25,868.78
		Less amount voted by Shareholders to Auditors for the year ending December 31st, 1907.....
		3,700.00
		\$22,168.78
		By commission earned for management of estates, collection of revenue, etc.....
		122,938.09
		By interest earned on Capital Stock and Reserve, including arrears of interest recovered, and profits on Guaranteed and Court Funds.....
		129,224.10
		By net rents from office buildings and safe deposit vaults at Toronto and Ottawa.....
		22,988.50
		275,150.60
		\$297,319.47
		By balance brought down.....
		153,350.66
		\$153,350.66

Assets and Liabilities Statement. Year Ended 31st December, 1908.

ASSETS.—Capital Account.	
Mortgages on Real Estate.....	\$900,497.72
Bonds and Debentures.....	142,261.57
Loans on Stocks and Bonds.....	47,018.88
Real Estate—	
Office premises and safe deposit vaults at Toronto and Ottawa.....	325,000.00
Accrued rents re office premises and vaults at Toronto and Ottawa.....	4,385.32
Sundry Assets.....	5,380.85
Cash on hand and in Banks.....	102,065.90
	\$1,526,580.27
Trust, Guarantee and Agency Accounts.	
Mortgages on Real Estate.....	\$12,486,759.65
Government and Municipal Debentures.....	3,511,652.51
Loan Company Debentures.....	13,900.00
Stocks and Bonds.....	632,312.78
Loans on Stocks, Bonds and Debentures.....	327,384.20
Sundry Assets.....	550.27
Cash on hand and in Banks.....	823,316.74
	\$17,795,897.15
Trust Estates and Agencies.	
Unrealized original assets, including Real Estate, Mortgages, Debentures, Stocks and Bonds, etc., at inventory value.....	15,839,169.37
	\$35,161,646.79
LIABILITIES.—Capital Account.	
Capital Stock fully paid.....	1,000,000.00
Reserve Fund.....	450,000.00
Dividend No. 54.....	37,500.00
Profit and Loss.....	22,417.16
Interest in Reserve.....	16,349.80
Balance of Auditors' Allowance.....	313.22
	\$1,526,580.27

Trust, Guarantee and Agency Funds.

For investment or distribution..... 17,795,897.15

Trust Estates and Agencies.

Inventory value of unrealized original assets and Agencies under administration by Corporation..... 15,839,169.37

\$35,161,646.79

AUDITORS' CERTIFICATE.

We, the undersigned, beg to report that we have made a full examination of the books, accounts and vouchers of the Toronto General Trusts Corporation to the 31st December, 1908, and find same to be correct and properly set forth in the above statements of Profit and Loss and Assets and Liabilities. We have examined and find in order all the mortgages, debentures, bonds and script of the Corporation, as well as those negotiated for the Supreme Court of Judicature for Ontario, and Trusts, Estates and Agencies in the Corporation's hands, and have checked same with the Mortgage and Debenture Ledgers and Registers. The Bankers' balances, after deducting outstanding cheques, agree with the books of the Corporation. We have also examined the reports of the Auditors of the Winnipeg and Ottawa Branches, and find that they agree with the Head Office books.

Toronto, January 20th, 1909.

R. F. SPENCE, F.C.A., "C.A.S." } Auditors.
GEORGE MACBETH.

MANAGING DIRECTOR'S ADDRESS.

The Managing Director, Mr. J. W. Langmuir, in presenting the voluminous statements showing the operations of the Corporation during the past year, said:—I feel confident that the results of the year's work as set out in the statements which I have just read will be accepted by the Shareholders as satisfactory. The Profit and Loss Statement so plainly sets out the operations of the Corporation during the year that I need not take up your time in commenting on the various sources of revenue as given in that statement. Suffice it to say that the gross profits of the year amount to \$275,150.60, and after paying the entire expenses of the management of the business at Head Office, and the Ottawa and Winnipeg Branches, the net profits amount to \$131,181.88, to which has to be added \$22,168.78, brought forward from last year, making the total amount at credit of Profit and Loss \$153,350.66. Out of these profits your Directors have paid the Shareholders a seven and one-half (7½) per cent. dividend for the year, amounting to \$75,000; have written off \$5,933.50 from vault equipment and office furniture, being balance at debit of this account; have placed \$50,000 to Reserve Account (increasing that fund to \$450,000), and have carried forward to the credit of Profit and Loss Account \$22,417.16.

A question that is frequently asked—chiefly by investors in the stock of the Corporation, and Shareholders in banks—is: Why is it, with the enormous mass of business under the care of the Corporation, aggregating over \$35,000,000, that the net profits are only about \$130,000? I have endeavoured to answer this inquiry when addressing the Shareholders at previous annual meetings, but will again do so: With the exception of the investment of our capital funds, and of moneys given to us for investment under the Guaranteed Investment Principle, this Corporation is simply a corporate manager of estates, trusts and agencies committed to its care, and for such management and care we receive a moderate compensation fixed by the courts. We do not speculate with our capital funds, or with any funds, and even when we accept moneys for investment under the Guaranteed Principle, we do so strictly within the terms of the Trustee Investment Act. We do not underwrite or invest in any industrial issues. Under these circumstances our profits may be smaller than they otherwise might be, but in strictly adhering to this rule the investment of our capital money and that of our clients is as safe as human care can make it.

After all, while our profits do not, perhaps, equal those obtained by banks, or even long-established loan companies with large reserves, still we have from the origin of the company paid our Shareholders good dividends, and, in addition, have accumulated, almost entirely out of profits, a rest of \$450,000. I think, therefore, that I am warranted in saying that the statements I have just read, and have commented on, should be satisfactory to the Shareholders. So much from the Shareholders' point of view in the Corporation's operations.

Coming now to the general work and utility of the Corporation, I have very little to add to what has been said at previous annual meetings. It will be seen on reference to our statement of Assets and Liabilities that the Corporation has now under its control and management assets to the extent of over \$35,000,000, showing a net increase over 1907 of approximately \$2,250,000. This, together with the fact that over \$3,000,000 of new work, exclusive of, Trusteeships for Bond Issues, etc., etc., has been placed under our care during the year, notwithstanding the increasing competition that exists between Trust Companies, shows that the Corporate Executor, Administrator and Trustee continues to gain in public favor. And why should it not, with the great advantages it offers over that of individuals acting in these capacities? An unchanging and undying trustee—a Board of Directors drawn from the best ability in the community, comprising presidents and directors of banks and loan companies, railway directors, lawyers, merchants and capitalists—methodical and systematic bookkeeping and a continuous audit of estates accounts and securities—careful selection of mortgages and other investments for estate or trust funds, inspected by competent appraisers and passed upon by a competent Board, and the setting apart and earmarking of the securities to the estates or trusts to which they belong. All of this is done at a minimum of expense, the charges of the Corporation as fixed by the Courts of the Province being no greater than the compensation allowed to individual Trustees; indeed, if anything, rather less.

I might point out that of about \$17,000,000 of Trust and Guaranteed Funds invested by the Corporation (exclusive of the unrealized original assets of estates), nearly \$12,500,000 is invested in mortgages on real estate, indicating that the Corporation, while strictly keeping within the terms of the Trustee Investment Act, thereby safeguarding the Capital of the estates, is obtaining the largest possible revenue return for its clients. It will be seen, therefore, that, in addition to being the pioneer and largest Trust Company in Canada, we also take place as the second largest Mortgage Loaning Company.

In conclusion, I wish to thank the members of the Advisory Boards at Ottawa and Winnipeg, and the staff of the Corporation, both at Head office and Branches, for the interest and efficiency manifested in the discharge of their several duties during the year.

The Report of the Directors was adopted, as was also the Report of the Inspection Committee, as presented by Sir Aemilius Irving, K.C.

The following Shareholders were elected Directors for the ensuing year:—W. H. Beatty, W. R. Brock, John L. Blaikie, Hamilton Cassels, K.C., Sir William Mortimer Clark, K.C., Hon. W. C. Edwards, Hon. J. J. Foy, K.C., M.P.P., Hon. J. M. Gibson, K.C., A. C. Hardy, John Hoskin, K.C., LL.D., Sir Aemilius Irving, K.C., Hon. Robert Jaffray, J. W. Langmuir, Thomas Long, W. D. Matthews, Hon. Peter McLaren, J. Bruce Macdonald, Hon. Sir Daniel McMillan, K.C.M.G., Samuel Nordheimer, E. B. Osler, M.P., J. G. Scott, K.C., B. E. Walker, D. R. Wilkie, Hon. S. C. Wood, Frederick Wyld.—Carried.

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