

THE PRESBYTERIAN REVIEW

"I am in the place where I am demanded of Conscience to speak the truth, and therefore the truth I speak, impugnant to whose list." JOHN KNOX.

Vol. X.

Toronto, February 8, 1894.

No. 31

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DINING PARLOR.

A Short Story.

The Chinese have a little book of short stories for the young. Mrs. Chalfant has sent a translation of one of them, in which a little boy teaches his father a lesson of honoring his parents.

The father of a very wealthy but stingy man died. You know when a man's father or mother dies in China, he must spend great sums of money on the funeral, even if it has to be borrowed. That is one of the ways by which parents there are honored.

This man could not have been a very good son, for although he had plenty of money he was not going to spend any of it that way. So he just wrapped his poor old father's body in a piece of matting, and, throwing him over his shoulder, went out at dark to bury him. His little son went with him. While his father was making the grave, the boy started home with the piece of matting. His father called after him to know what he was going to do with it.

"I will take it home and save it until you die, and then I will wrap you up in it."

His father did not like this prospect, so he took his parent's body home again, and in due time buried him in the proper way.

Table-Talk.

Our manners at the table are quite as important as the food provided for our guests. A lady, the word being used advisedly, is known by her gentle bearing and her consideration of the feelings of others. She is always a good listener, and never bores her neighbour with long tales of her own domestic troubles and vexations. It is clearly the duty of a guest to make herself as agreeable as she can when she is dining with friends. If she lapses into silence, and gives up to the mood of the moment, she is likely to become very stupid. One should be at one's best, and try to draw out the best in one's neighbours. Sometimes it is a very hard matter to make conversation; but there is no individual in the world who cannot talk on some one subject, and by a little effort one may be able to hit that subject. Men, as a rule, like to be listened to, and a clever woman can easily draw a man out, so that he thanks his hostess in his heart for a most delightful evening. There isn't a man in the world who would get the slightest atom of amusement or pleasure from hearing Mrs. A tell of how Charlie had the whooping cough, and what a dreadful time she was having with her cook. He would neither be amused, nor would he try to conceal his boredom. On the other hand, a woman smilingly and sympathetically listens to her neighbour, who talks for an hour about horses, of which she knows nothing. He, however, is sublimely unconscious that she is not more interested in horseflesh than in anything else in the world. So we women would do well to post ourselves in these subjects, if we wish to make ourselves agreeable in their society.



A Little Daughter

Of a Church of England minister cured of a distressing rash, by Ayer's Sarsaparilla. Mr. RICHARD BINKS, the well-known Druggist, 207 McGill st., Montreal, P. Q., says:

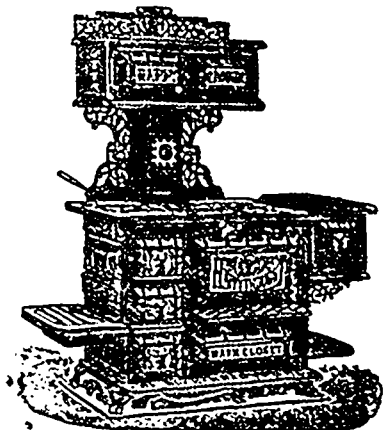
I have sold Ayer's Family Medicines for 40 years, and have heard nothing but good said of them. I know of many

Wonderful Cures

performed by Ayer's Sarsaparilla, one in particular being that of a little daughter of a Church of England minister. The child was literally covered from head to foot with a red and exceedingly troublesome rash, from which she had suffered for two or three years, in spite of the best medical treatment available. Her father was in great distress about the case, and, at my recommendation, at last began to administer Ayer's Sarsaparilla, two bottles of which effected a complete cure, much to her relief and her father's delight. I am sure, were he here to-day, he would testify in the strongest terms as to the merits of

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The Flight of the Heart.

The heart soars up like a bird
From its nest of care;
Up, up, to a larger sky,
To a softer air;
No eye can measure its flight
And no hand can tame,
It mounts in beauty and light,
In music and flame
Of all the changes of Time
There is none like this;
The heart soars up like a bird
At the stroke of bliss.
The heart soars up like a bird,
But its wings soon tire;
Enough of rapture and song,
The cloud and the fire;
It looks, the look of a king—
Of a slave its birth,
The poor, tired, impotent thing
Sinks back to the earth,
And the mother spreads her lap,
And she lulls its pain;
“Oh, thou who smiled for the sun,
Art thou mine again?”

New York Independent.

DORA READ GOODALE.

Priests Fomenting Rebellion in Sicily.

BY RICHARD ALEXANDER ROBERTSON, VENICE.

NEARLY three hundred years have passed away since a brave Doge of Venice, Leonardo Donato, told the Nuncio of Pope Paul V., that there never was a deed of guilt and shame concocted, in any part of the Republic, but some worthless priest was at the bottom of it. That indictment was made when plots were being concocted in the Vatican against the life of Fra Paolo Sarpi, with the Pope as their author, cardinals as his counsellors, and *scagnozzi* cur-priests, as his instruments. The indictment holds true to-day. The papacy never changes. Worthlessness describes the character of its priests, and deeds of guilt and shame sum up their work.

I have been led to make that statement from what I know of the sad condition of Sicily at this moment, and from the part the Church of Rome has played in bringing about that state of matters.

The state of Sicily is sad, but, I think, sadder still is the state of the hearts of men calling themselves by the name of Christ, the Prince of Peace, who could, at Christmas time, when messages of peace and good-will should go forth to all the world, occupy themselves in fomenting discontent amongst these Sicilians, and inciting them to acts of anarchy and crime, in the hope that thereby they might damage the union and integrity of the kingdom of Italy. It is not the Church of Christ that could send to poor suffering peasants funds to begin and carry on a rebellion against law and order, but it is a work of a 'synagogue of Satan,' such as the Church Rome has too often disclosed itself in history to be.

In every centre of disorder in Sicily priests have, sometimes publicly from the pulpit, but more usually in private, talked against the king and government of Italy, and directly incited to rebellion. The parish priest of Bouafianca rung the church bells to call together the people to turn upon the Italian police. His

reckless lawlessness was checked, not by the police in the first place, but by the president of the *fascio* (the people's club) rushing into the church tower and cutting the bell-ropes. In Sicily there are rich priests, *gaballotti*, as they are called, men who farm the land of the poor, who add field to field, until there is no room for any one else, and who may be seen riding forth in the morning on their sleek horses, with loaded pistols in their saddles, to see that their white slaves are at their work. Even such men are unmolested at this time. One is S. Caterina, who is described as being a despot, committing arbitrary acts of every kind, and whose reputation was *bruttissimo*, the worst possible (all such men live in open vice), and from whose mouth the saying is, *non e' mai uscita una verita*—'never yet came forth truth,' even he had only a bad quarter of an hour to endure. He soon made it up with the people. The priests of Sicily are in league with the poor rebellious creatures, not in order to better their condition, but to damage the kingdom of Italy. Money, it is known, for rebellious purposes, has been supplied from the monasteries and convents. How true are the words, 'priests know no country but their wretched church and no king but the Pope.'

Let us now turn to the Vatican. I do not know whether or not the Government of Italy has in its hands documents proving that the rebellion in Sicily has been financed from the Vatican, but that it has been so helped few in the peninsula has any doubt. The press of the country has again and again made the serious charge. The Vatican of course denies it. The press has thrown in its teeth the words of our Lord 'He that is not for us is against us.' The Pope is ready enough to interfere in quarrels in France, in Russia, in Canada, even in England, and to try to gain a cheap reputation by counselling peace. How comes it that never from the Vatican has proceeded one syllable to discountenance lawlessness and rebellion at Sicily? Because the Papacy derives a grim satisfaction in seeing an uprising against Italian law, and because it is in league with the rebellious. Unfortunately the Vatican can make its influence felt in Sicily. The Sicilians are the most ignorant, the most superstitious, and the most papal people in Italy. From eighty to eighty-five per cent of the population can neither read nor write. The Church of Rome has maintained that ignorance has fostered that superstition, and now trades upon it to create anarchy and rebellion.

What priests were in the old Republic of Venice, what they are in Sicily, that they are wherever they exist the world over. That is exactly what they are in our African Mission fields, that is what they are in Ireland, that is what they are in Canada. Wherever priest rule exists, there exist ignorance, superstition, poverty, crime, and the elements of rebellion. The words of the old Doge always true. 'Wherever deeds of guilt and shame are concocted, worthless priests will be found at the bottom of them.'

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Toronto, February, 8, 1894

The Missionary Conference.

REV. R. Mackay, Secretary of Foreign Missions, writes: "People are naturally interested in, and enquiring about, this conference to be held in Toronto, during the four days beginning with Tuesday, the 13th of February, at which Dr. A. J. Gordon, of Boston; Dr. A. T. Pierson, of Philadelphia; Mr. W. E. Blackstone, of Chicago; Dr. G. L. MacKay, of Formosa; Rev. J. H. MacVicar, Honan; Mr. Spencer Walton, of Africa; and Mr. Hermann Warszawiak, of the Jewish Mission in New York, are expected to take part.

The presence of so many distinguished specialists in missions, at one time, is an unusual event, and justifies unusual expectations. So far as the human instrumentality is concerned we may reasonably expect such an interest on the question of Foreign Missions, as in this city has rarely, if ever, been experienced. The interest is much wider than this city. Already a notice of it appears in a Bombay Journal—how it got there I cannot explain. My special object in writing this note, however, is to ask attention to two points.

First, that if we lean upon the human instrumentality, however distinguished, we shall be disappointed. That is a very commonplace remark, and yet how we do constantly forget it. Crowds of Christian people come to hear, partly from curiosity and partly to get some spiritual gift that will be helpful to themselves. It never occurs to them that they should contribute some spiritual gift to help the world, and the result is usually disappointing. Let the Christian people of the City of Toronto, so far forget themselves as to unite in seeking an outpouring of Divine blessing on India and China and the result will not be disappointing. In blessing they will be blessed. Whether we shall gather sheaves of rejoicing during and after these days, will depend chiefly on the amount of prayer during the interval.

The second point to which I would like to draw attention is that the sole object in getting up this convention is, as is said in the circular letter to the Pastors of Toronto, "The awakening in this city and country of an interest in the evangelization of the world, such as will result in a more worthy response to the Divine command than has yet been given." I want to emphasize that because it has been said, that this is an effort to boom pre-millennialism. It is well known that Doctors

Gordon and Pierson are prominent advocates of that view, but that is not the purpose for which they are invited here on this occasion. On the programme there will be in all about twenty-five subjects upon which addresses will be given, and one of these twenty-five is entitled "The Lord's Coming," to be discussed at a morning session. The public will be duly advised, and all can stay away that morning who fear the infection. The other twenty-four addresses are upon such subjects as "India," "China," "Africa," "Japan," "Formosa," "Honan," "The pathway to power," "How to develop interest in the Home Church," "The present movement amongst the Jews," etc., etc. Surely the most pugnacious will not say that one address in twenty-five is a very extravagant concession to the large and intelligent number of Christians in this city and country who hold that doctrine and say they find great blessing in it.

However, I am not discussing the doctrine. I am simply stating the purpose of this convention, and earnestly hoping that we shall not be divided and defeated by any misrepresentations or misunderstandings.

The world's need is ever before us—let us unite in seeking to glorify Christ by the world's redemption.

The Gothenburg Liquor System.

The Gothenburg system has been receiving some attention in Canada of late on account of the views expressed by Mr. W. T. Stead and by witnesses who appeared to give evidence before the Royal Commission on Prohibition. *Forward*, a temperance organ, gives the following opinion by Bishop Vincent on that system:

"The curse of intemperance falls like a blight upon Norway. The 'Gothenburg' liquor system is not a complete success. By it the Government has control of the sale of ardent spirits. It has a few advantages, but they are trifling. All liquor shops are closed at 5 o'clock Saturday afternoon, and not open again until 8 o'clock Monday morning. In Bergen, Norway, licensed houses open at 8 a. m., and close at noon. They open at 1.30 and close at 8 p. m. The liquor-seller is paid a salary by the Government, and is liable to heavy fines for selling to minors or habitual drunkards. The element of personal and private gain is thus eliminated. But the law does not embrace in its provisions the sale of beer, ale or wine. Nor does it, I think, interfere with the sale of alcoholic liquors in large quantities. My informants insist that the use of liquor is on the increase in Norway. Local option is, however, a part of the law, and in some parts of the country prohibition prevails. Not the prohibition, however, of wine or beer. In Norway the employment of barmaids is prohibited and the barmen are dressed in uniforms. The houses are clean, but not attractive. No seats are provided; no lounging is permitted; no credit is given. Detectives are employed to watch the barmen. These are steps in the right direction; but the cure is prohibition."

A clapper in an old church tower professed to be greatly grieved because the bell it hung in was cracked. It was ever and anon telling of its grief in most delirious tones, and exciting the sympathy of many simple-minded people. But the ghost of Diogenes coming along said: "Cease your whining, Master Clapper; remember in the first place that you cracked the bell, and, in the second place, no one would know it was cracked if you did not noise it abroad."

Bazaars and Gambling. Rev. Dr. Norman L. Walker, editor of *The Free Church Monthly*, opening a bazaar at Dunfermline, Scotland, recently said he could never see that raffling could be seriously spoken of as gambling. In raffling the object was to get the stake, but in a bazaar-raffle the result was not thought of.

Rev. Dr. Talmage. The resignation by Dr. Talmage of his pastorate of the Brooklyn Tabernacle has attracted much attention all over the English speaking world. We observe that a section of the New York press is particularly severe on the rev. gentleman who is charged with being of too mercenary a disposition. It is believed that he will settle in Australia.

Power of Ear-earliest Conviction. Dr. Joseph Parker says: "Collecting, as far as I can, the records of great preachers, evangelists and missionaries, I have been astounded by how much good has been done by earnest men, who probably never heard of the clay tablets of Assurbanipal, and quite as astounding has it been to me to find so little set down to the credit of men who discovered the tablets and deciphered their meaning."

A Curious Document. A rare and curious paper which came into possession of the Presbyterian Board of Missions has been placed in Lenox Library. It is supposed to be the only copy extant of the Act of Parliament of 1649, in Cromwell's protectorate, incorporating and chartering the Society for Instituting the Propagation of the Gospel among the Indians of New England. The ancient document is printed in old-English lettering.

English Wesleyans. The agitation among the English Wesleyan Methodists still continues. It has been proposed to form thirteen divisions or dioceses in England, with a superintendent, or bishop, over each division. The scheme is meeting with strong opposition among the Methodists themselves. An Episcopal paper remarks that if the followers of John Wesley have revived the old maxim, *Nil sine episcopo*, they need only revive their old allegiance to the church which their founder forbade them to leave.

South Sea Islands. Dr. J. G. Paton, the "Apostle of the New Hebrides," who is pleading for missions before great audiences in Great Britain and Ireland, finds it necessary to defend his missionary brethren from accusations made in official documents. A Blue Book published under the sanction of the Colonial Secretary, contains charges that the missionaries in the South Sea Islands are employed in "selling rum, beer, and firearms." Dr. Paton publicly denies the charges, and challenges investigation.

The Damascus Mosque. The great "Mosque of the Dervishes," in the city of Damascus, which was recently burned, will be missed by travelers. It was the first object to rise in view as the traveler came over the great plain of Damascus and crossed the river Abana. One of the minarets of this mosque was called the "Minaret of Jesus," as according to Mohammedan tradition Jesus will appear on this tower when He comes to judge the world. This minaret rose 250 feet from the ground.

Papineau's Conversion. Commenting upon the formal admission of Mr. Papineau to the Presbyterian Church, the *Montreal Gazette* says: "It is not a rare thing for a man when he comes to maturity to abandon the faith of his fathers. Protestants do this as well as Roman Catholics. But the matter is one which concerns

the individual interested alone. Whether he goes from Protestantism to Catholicism, or from Catholicism to Protestantism, provided he acts as his intelligence and his conscience directs, he is doing right, and public abuse of him is folly and laudation unnecessary.

The Monk to the Pope. A suggestive letter on the Pope's Encyclical, from the Anglican Monk, Father Ignatius, who visited America three years ago, has been sent to the editor of *The Liverpool Catholic Times*. Father Ignatius says: "Every Protestant and Anglican, every Roman Catholic and orthodox Oriental, must thank God for inspiring Pope Leo XIII. with such glorious courage. It was the Holy Ghost alone who nerved the mind and hand of this second Leo the great, to pour forth such a torrent of heavenly faith and courage, such consolation and reassurance, for the benefit of all sincere disciples of Jesus Christ whether Catholic or Protestant."

Sabbath Observance. It is notable how wide-spread the Sabbath observance controversy has become throughout the United States; not only with reference to the saloon question but with regard to the whole matter. Contending forces are being ranged into two parties and the fight must soon begin. Shall the Continental Sunday be introduced into America? This is the question at issue. In Terre Haute, Indiana, for the first time in several years, billiard-rooms have been closed. In South Carolina a Bill has been brought into the Legislature to prohibit the running of railroads on Sunday. Of great significance is the fact that in Paris the great stores, the Louvre, Bon Marche, and Printemps were closed on Sundays by a vote of 9,400 out of 10,000 patrons.

State Aid to Sectarian Schools. Most of the bishops of the Church of England have issued New Year's pastorals, and some of them have called forth considerable comment in the secular press, notably that of Dr. Jayne, the intrepid Bishop of Chester, in which he advocates a system of grants-in-aid of sectarian schools. Referring to the saying of Dr. Martineau that "dogmatic and undogmatic consciences enjoy equal provision and protection," Dr. Jayne says: "At present, the undogmatic conscience is pampered; the dogmatic conscience is starved. That the parent or ratepayer who is a Wesleyan, or Roman Catholic, or Churchman should be refused, for schools in which he is interested, any share of the educational rates he is compelled to pay, while those who believe little or nothing can obtain and monopolize the advantages, is a palpable injustice."

A Hugo Church Structure. It is proposed to build a Presbyterian mission house in New York eleven stories high. It will be built on the site of the Stuart mansion on Fifth avenue and Twentieth street, with Mrs. Stuart's bequest of \$1,000,000, which was not to be used for current expenses, but invested. The lower floors will be rented to merchants; several floors will be rented for offices; there will be an auditorium for mission meetings; rooms for the Presbytery and visiting clergymen; one floor for Home Missions, and one for Foreign Missions. Provision will be made for church erection and for publication. New York is the real centre of publishing interests in the East. The Lenox building will be sold. The new house will bring in revenues to pay the salaries of secretaries, and will leave one hundred cents of that dollar given for Foreign Missions to get to the field.

CHURCH PRAYER MEETING.

Heart-Fevers and their Cure.

HEART FEVERS AND THEIR CURE. 1 Tim. 1. 2. - There is such a thing as what one has called "heart-fever." That is what I mean: She was a house mother, with many little children clinging to her; with the house-keeping altogether on her hands; in circumstances too straitened for hired help; with ten thousand duties calling with many voices and in varying keys. This morning it had gone hardly with her. It seemed as though her duties had tumbled in upon her like a kind of chaos. She had been pestered, flurried, worried. The breakfast would not get right that her husband might get off early to his work; the children had been unusually noisy and demanding, and jostling each other as they were making ready for school. It was one of those mornings, gray and chill, which sometimes break in upon the sky inside the home as well as upon the horizon beyond the home. And she had not been peaceful through it all and cool and steady. She had been irritated, petulant, quick with sharp speech to husband and to children in a word, she had been heart feverish; poor woman, assailed so, you could hardly blame her.

But she was a Christian, and knew that hers was neither the Christian mood nor action.

At last things finished themselves—breakfast done, husband gone, children at school, and there was a moment of quiet. She was utterly discouraged. She felt that she had sadly failed. She had been feverishly stirred up toward others. Now, when she came to think about it, she was feverishly stirred up against herself. She opened her Bible to the story of the Master's healing the house matron in Capernaum—Peter's wife's mother, restless and burning with malarial fever. And this was what she came to: "He touched her hand and the fever left her; and she arose and ministered unto them." "Ah," said she, "If I could have had that touch before I began my morning's work, the fever would have left me, and I should have been prepared to minister sweetly and peacefully to my family."

Yes, there is such a thing as a heart-fever. We are restless and flurried and burning inside. A cool and quiet peace has left us.

There are many causes for such heart-fevers—causes as various as our human lives. An unlooked for crowd of duties; some sudden slump of plans you had laid carefully, which you thought were fixed and finished, like a bridge well built across a stream and ready for traffic; fears which will haunt; disciplines that will come; sorrows that will darken; discontents that do harass; envies that will burn; a thousand things like these, which every heart sooner or later knows of.

And the results of heart-fever? One result is, it prevents the best ministry and service. "I am always nervous until I get the knife in my hand," a great surgeon said to me. But it was precisely the fact that when he had seized the knife he was no longer nervous; that then he was cool and steady in his heart that made him so splendid a surgeon.

Well, this is but illustration. Everywhere heart-fever prevents the best ministry—for the self, for others, Godward, manward.

Our Scripture is Paul's prayer for and benediction upon Timothy. And such a prayer and benediction were specially necessary for Timothy. In a sense we idealize too much the characters who figure in our Bibles. Timothy was naturally and dispositionally subject to heart-fever. He was not one of these strong, self-asserting, naturally cool natures. He was by no means a born pioneer. He was shrinking, dependent, unself-asserting in the dispositional make of him. And he was in a place of exceptional difficulty—in Ephesus, amid flaunting idolatry and superstition, in a place drenched with licentiousness, amid turbulent Christians; and he was away from Paul. He was in just the place to be smitten with heart fever, and so to fail in the best ministry and highest service.

And our Scripture gives the cure for heart-fever—peace. The meaning of the word is significant. The Greek root means "to join;" and our English word "peace" is from an Anglo-Saxon word which also means "to join." That is to say, war has ceased; there are no longer contending parties; things are joined. Analyze this peace a little.

(a) It is peace with God.

(b) It is peace with one's self.

(c) It is peace with one's surroundings. It is

"A peace which suffers and is strong,
Trusts where it cannot see,
Deems not the trial way too long,
But leaves the end with Thee."

Yes, peace—the joining of things in the soul and with outward things and with God—is the cure for heart fever.

How can we get it? Not by strain and struggle; not directly, but indirectly.

Look at our Scripture again that we may learn how we may gain this cure for heart-fever.

(A) By remembering the *grace* of God. Grace is leniency, favour. Our religion does not start first in us toward God, it starts first in God toward us.

(B) By remembering the *mercy* of God. Mercy is the Divine sympathetic compassion.

(C) By remembering through whom this grace and mercy are ministered—from God, *our Father*, and Jesus Christ *our Lord*; the grace and the mercy disclosing themselves and illustrated in and brought close to us in the incarnate God, Jesus Christ.

I am very sure that when heart-fevers burn and agitate, if we will but remember that our Father, God is grace and mercy, and that these are brought to us in Jesus Christ, and then will hold ourselves a little in the vision of Jesus Christ, peace will come, and so our heart-fever shall find its cure.

Christian Endeavor.

PRAYER MEETING TOPIC.—Our Topic for Feb. 18., is "For what does our denomination stand?" It is well to get the pastor to lead this meeting, which will be a grand opportunity for the young people to learn something about the history, polity, and doctrines of our Church. In these days of truckling to Rome, it is well that our young people should know something of the persecution and trial their forefathers underwent in the struggle for freedom and purity of worship.

"The Social Committee and its Work." Since we announced the subject of our post-card symposium, our attention has been called to a little pamphlet, with the above title, emanating from Christian Endeavour headquarters, and prefaced by a few words by Dr. Clark. We have read it through, and are sorry to have to take exception to the greater part of it, being as we believe, contrary to the spirit and purpose of Christian Endeavour work. While fully recognizing the necessity and importance of the social committee, we can not agree with the method of work suggested here; tableaux, costume socials, secular concerts, with these things we believe the Endeavour Society has nothing to do. We deny the proposition that young people *must be amused*; Dr. Cuyler says, "it is the mark of a baby to be everlastingly crying for amusements." Healthful recreation and amusement are good things in their place, but the meeting room of the Christian Endeavour society is not their place. But, it is objected, if we do not supply *harmless* amusement, our young people may go elsewhere and find *harmful* amusement. If you want to keep your young people from harmful amusements, the best and surest method is to get them saved and filled with the Holy Spirit of God, and then you need have no anxiety, And this, in our idea, is the purpose of our work.

We have spoken strongly, because we believe that if there is one thing that will injure the Endeavour movement, it is this mixing of the sacred and secular. We do not think these methods prevail to any great extent in Canada, but it will be necessary to guard against them. In the meantime do not let what we have said interfere with what you wish to put on your post card. We want to hear both sides.

Canadian Pulpit.

No. 31.

Unfruitfulness.

BY REV. WM. COCHRANE, D.D., BRANTFORD.

TEXT:—"Cut it down, why cumbereth it the ground." "Let it alone this year also." Read Isaiah v. 17, Luke, xiii, 49.

These two passages illustrate the same great truth, accountability for privileges enjoyed, is common to every form of the divine government.

In the passage taken from Isaiah, the tender care of Jehovah towards the Jews, is set forth under the parable of a vineyard. The vineyard was a source of solicitude to its owner. It was situated in a fruitful hill, fenced, the stones gathered out, planted with the choicest vines, and furnished with a tower and wine press. Everything had been done that science and art could suggest, to increase its fruitfulness but to no purpose. Instead of bringing forth grapes, it brought forth wild grapes; just such fruit as could be gathered in the forest, without the care and expense involved in maintaining a vineyard. Satisfied that everything had been done to make the vineyard fruitful, the vinedresser appeals to the men of Jerusalem and Judah to exonerate him from all blame, connected with its failure, and at the same time, determines no longer to bestow upon it such devoted care, and then comes the explanation of the parable. For the vineyard of the Lord of Hosts is the House of Israel, and men of Judah his pleasant fruit; and he looked for judgement and behold, oppression; for righteousness, and behold a curse.

The passage from Luke's gospel, is to the same purpose. "A certain man had a fig-tree planted in his vineyard." It was not a seedling that had sprung up as we would say accidentally, but planted by its owner, with a direct view to bearing fruit. A large measure of labour and expense had been bestowed upon it, and that for years, but in spite of all when the owner came and sought fruit, he found none. Having waited more than a reasonable time for a return, he now orders its destruction. The tree was not only barren, but occupied space to no practical purpose. It was an injury to the land—it absorbed the nourishment that should have gone to fruit bearing trees. But the vinedresser pleads with the owner for another term of probation. "Lord let it alone this year also." Great tenderness is manifested in his entreaty. He had entertained high hopes respecting it, and had formed a strong attachment for it. His heart was full of sorrow when he hears the owner say, "Cut it down." He acknowledges that the command is reasonable—does not plead for an indefinite prolongation of its life—but only asks for one year more. During that time he will put forth the most strenuous efforts to produce better results, in the hope that it may be spared. But if not, "than thou shalt cut it down."

The figure of a vineyard is often employed to describe the favourable position, of Christian Churches and nations, and to illustrate, the care bestowed upon commonwealths and communities, that enjoy the blessings of the gospel. Primarily the passage in Isaiah refers to the Jewish nation. The Almighty having long bourned with his chosen people, determined to pour out upon them His vengeance. The privileges that they had enjoyed so exclusively for centuries, were to be withdrawn, and the nation left to reap the fruit of its own actions. That these threatenings were put into executions, the past and present condition of Israel, abundantly shows. The melancholy commentations and dirges, wailing up from the heart of the nation for the past two thousand years, attest the rigour of the punishment, and the inflexibility of the divine law.

We live under the same righteous government. When mercy is spurned, and efforts for the reclamation and salvation of the guilty are rejected and despised, then justice and wrath, take the place of long-suffering patience.

These thoughts are suggested from the passages read: First, God in his gracious dealings with men expects results. To what purpose the care bestowed upon the vineyard and the fig tree, if there is no return? What bitter mortification to find, that where fruit is expected, there is nothing but leaves!

"What could have been done more to my vineyard—that I have not done in it?" says the owner of the vineyard. It does not imply personal blame, on the part of the Almighty. It is not the reproach of the human creature, that certain other methods have not been adopted to secure results. But it is the sad reflection that after everything has been done, that divine ingenuity could suggest, men remain impenitent, ungrateful and indifferent—that no emotions are awakened, in return for the lavish expenditure of infinite goodness, and forbearance with guilty souls!

Second. God expects that the results will be to some extent, in proportion to the labour expended. Nations and Churches long favoured, should make larger returns, than places less highly blessed. "To whom much is given, of such much shall be required." Duty is measured by privilege. Ignorance does not always excuse wrongdoing, but knowledge misapplied, fearfully augments guilt. Ac-

ording to this principle, heathen countries must be tried by a different standard than Christian and enlightened lands. The very existence of the church, with its manifold opportunities for getting and doing good, places us under obligations, to leave the whole with morality and righteousness.

Third. God in His dealings with nations, churches, and individuals, after a period of probation, changes the dispensation of mercy to that of judgement. "Behold these three years I came seeking fruit and find none. Cut it down, why cumbereth it the ground?"

There is something very touching in the language. Justice demands summary infliction of punishment! Mercy pleads and stays the axe. We must not presume too much on God's long suffering, or think, that because He has forbore in the past, he will always forbear—that because mercy has so far triumphed, opportunities for repentance will follow us to a dying hour. No such assurance is given. This is the day of grace—the turning point for hell or heaven. That God bears so long, is inexplicable, but hardened sinners are no gainers by the delay. They may and often do evade the penalties of human law, but never the divine. The wrath of the lamb once aroused is terrible.

"Cumberers of the ground," your condition may be changed. It is by no means hopeless. Genuine repentance, even at the eleventh hour is accepted. There is no one on God's footstool of earth, how ever profligate and wicked, but may secure the favour and friendship of heaven. But if conscience continues seared, then destruction will follow. At the bar of impartial judgment, an assembled world, will approve the righteousness of your doom!

Saving Faith Its Instrumental Cause.

1. The Instrumental Cause of Saving Faith is the Inspired Word.—"Faith cometh by hearing, and hearing by the word of God." Men may hear the word and yet not believe, but they must hear it in order to believe. Hence the Scriptures teach, "How then shall they call on him in whom they have not believed? and how shall they believe in him of whom they have not heard? and how shall they hear without a preacher?"

When the Apostles preached in Jerusalem, we are told that "many who heard the word, believed." When Cornelius and his household had heard the Word from the Apostle Peter, they believed in Jesus. When the Philippian jailer had heard the Word from Paul and Silas, he was rendered a true believer in Christ.

The same is true at the present day. In gospel and in heathen lands, only those who hear the Word of God, exercise a saving faith in Jesus Christ.

If the Word of God then is adapted to produce Faith in Christ—its adaptation to this purpose is proved by its being so used by the all-wise Divine Spirit. We must know a person in order to trust him. The sacred Scriptures lead to faith in Christ, by revealing him to men. "The testimony of Jesus is the spirit of prophecy, and he is manifested to the devout seeker after truth from Genesis to Revelation. The inspired Word describes to us very fully, Christ's nature, person, attributes, functions, offices, words, works, sufferings, death, resurrection, ascension, and headship over the universe. It presents him as having far more knowledge and wisdom, than the most learned and astute of his generation. Even the envious Scribes and Pharisees, did not dare to charge him with ignorance or dishonesty. It remained for some "higher critics" of the present day to affirm that the Son of God was so ignorant that he did not know whether Moses wrote the Pentateuch, or, knowing to the contrary, was so dishonest as to give the sanction of his authority to a prevalent lie.

But the divine Word reveals Jesus as "holy, harmless, undefiled, and separate from sinners," as "the chiefest among ten thousand, and the one altogether lovely." It pictures Him as possessing such matchless human and divine perfections, as performing such noble and unrivalled deeds, as uttering such sweet and winning words, as enduring such vicarious and atoning agonies, as actuated by such lofty and attractive motives, as producing such grand and eternal results, and as offering to the believing sinner such precious and wonderful blessings, that the soul, filled with these divine revelations respecting Jesus, gladly trusts him as Heaven's Redeemer from death, and for glory.

But if the Scriptures move to faith by revealing Christ, they also persuade to this grace by precious promises, and cogent arguments. If the sinner is burdened, and weary, and sorely in need of rest, they represent Christ as saying, "Come unto me, all ye that labour and are heavy laden, and I will give you rest." If the transgressor is deeply convicted of sin, and profoundly conscious of his own ill-desert, the Divine Word encourages him by the declarations—"The Son of Man came to seek and to save that which was lost." "This is a faithful saying and worthy of all acceptance that Christ Jesus came into the world to save sinners." If the evil doer has wandered far and separated long from God and is doubtful as to whether Christ will receive him, Holy Writ assures him in words like these, "Let the wicked forsake his way, and the unrighteous man his thoughts and let him return unto the Lord and He will have mercy upon him, unto our God, for He will abundantly pardon." H. C. HILL, D.D., in the *Christian Observer*.



REV. WILLIAM COCHRANE, D.D.

For the Sabbath School.

International S. S. Lesson.

LESSON VII.—FEBRUARY 18.—GEN. XVIII: 22-33.

God's Judgment on Sodom.

GOLDEN TEXT.—"Shall not the Judge of all the earth do right."—Gen. xviii, 25.

THE THREE STRANGERS.—Chap. 18. 1-9. One day, not long after God's renewal of his Covenant with him, Abraham, (now ninety-nine years old) was sitting in his tent door in the heat of the day, when suddenly, looking up, he saw three strangers near him. He immediately went to them and welcomed them in the Oriental manner, and entertained them with the utmost hospitality. It was not long before he perceived, by what they said and did, that they were angels, and one of them was no less than Jehovah himself, in bodily form, the God who had in some way appeared to him five times before. The whole scene is primitive and Oriental, and "presents a perfect picture of the manner in which a modern Bedawee Sheykh receives travellers arriving at his encampment."

Those three strangers had two messages to Abraham. One was that soon would be born to him the expected heir of the promises. The other that his nephew Lot was in great danger, because Sodom where he lived must be destroyed for its wickedness.

HOSPITALITY. ENTERTAINING ANGELS UNAWARES.—Abraham supposed these strangers to be men; but his course toward them was such that he had no reason for regret when he found they were angels. That is a good way of treating everybody whom we encounter, so that, if they should turn out to be angels, they would have no reason to complain of us, and we nothing to be sorry for in our treatment of them. "Be not forgetful to entertain strangers, for thereby some have entertained angels unawares" (Heb. 13: 2). The friendless orphan, aided and loved, has in after years become to his benefactor the friend in need. The homeless child, cared for and trained, has become the support in old age. There are multitudes of people whose presence in the home is as precious as angels' visits. The hospitable homes are doubly blessed. "The houses of holy men are full of these heavenly spirits, though they may not be seen."

THE RIGHTEOUS SAVING THE COUNTRY.—The one deadly enemy to a country is unrighteousness. The ancient civilizations have perished by this poison. Greece and Rome did not fall till they were permeated with unrighteousness. And if ever Macauley's vision of "some traveller from New Zealand" who "shall, in the midst of a vast solitude, stand on a broken arch of London Bridge to sketch the ruins of St. Paul's," or on Brooklyn Bridge to sketch the ruins of New York, it will be because of unrighteousness alone. The righteous save the city (1) by the hope that the leaven of righteousness will permeate the whole people. I have heard that Robert Ingersoll said that if he had made the world he would have made health catching and not disease. But it is true now that in a wide view health is more contagious; that goodness has more power to change a people than evil has. A few earnest, determined, righteous men

can leaven the city. (2) The fact that the wicked are saved for the sake of the righteous tends to make them turn to that which is good. God desires to save all his creatures, and punishes only because it is necessary in order to save. Now if anything can accomplish the same purpose, if the work and faith of the good can lead others to good, if their self-sacrifices to save men from sin can touch the heart, then God will work in this way, and spare all the punishment he can. (3) The way to save the country is by earnest prayer and the use of means. If the whole body of good people prayed as earnestly as Abraham for Sodom, we would not need to exclude foreigners, but to evangelize them; and we would break the power of intemperance as has just been done by prayer and hard work on the part of a few in some of the cities of Massachusetts.

THE ANSWER.—His prayer was answered, though not in the way Abraham expected.

"The prayers I thought unanswered once
Were answered in God's own best way."

PRACTICAL SUGGESTIONS.—A nature given to hospitality is a great blessing,—hospitality to people, to ideas, to experiences, to God. Such are sure sometimes "to entertain angels unawares."

It is a high privilege to pray for others, for our enemies, for the worst of people. One's nature is shown in his prayers. Lot prayed for himself. Abraham for others.

One privilege of prayer is that thus we can help those whom we can help in no other way.

The righteous are the salt of the earth; the leaven of good through which God may purify and save the world from wickedness. "When God took Lot out of Sodom, he took Sodom out of the world."

If the salt has lost its savor, and the leaven is inactive; if the righteous are partakers of the sin by contamination or by not doing all they can to make the world good, then they must suffer in a measure with the overthrow of the wicked.

There is no way of escape from destruction except by leaving sin. Salvation is from sin, not in sin.

God sends his angels to warn and entreat and help us to escape,—the Bible, the Holy Spirit, afflictions, joys, conscience, teachers, friends, examples.

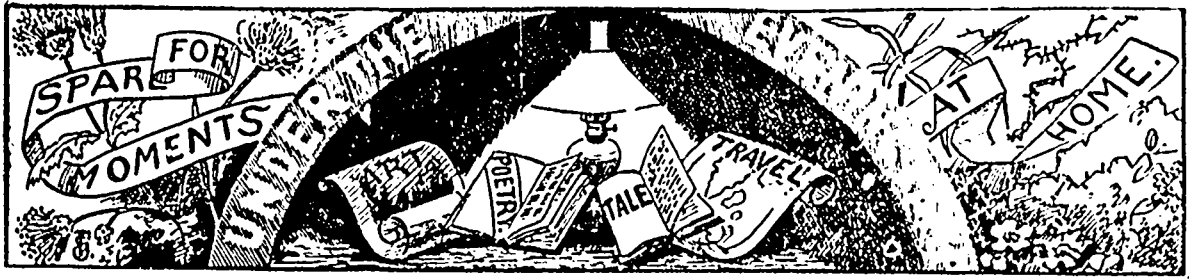
"Stay not in all the plain." In the outworks of sin, in good resolutions, in religious forms, in general morality, in vague hopes, in partial reformation, in anything short of Mount Calvary, Jesus Christ and him crucified.

It is necessary, when the wicked are beyond hope of reformation, and are only a leaven of evil in the world, that they should be destroyed. Their punishment is both justice and mercy.

The wicked have within them the elements of their own punishment,—their moral natures, memory, conscience, bad character, remorse. These are often dormant till God's outward punishment sets them aflame. As Milton's Satan says, "Myself am hell."

LOT'S ESCAPE.—Lot was saved so as by fire, but he lost everything for the sake of which he had gone to Sodom. His wife and some of his children were destroyed: the others were contaminated. He escaped a poor, forlorn, seemingly broken-down man. The poorest investment he ever made was in property in Sodom.

INTERNATIONAL SCHEME OF SABBATH-SCHOOL LESSONS						
ADOPTED BY THE SABBATH-SCHOOL COMMITTEE OF THE PRESBYTERIAN CHURCH IN CANADA						
1894	FIRST QUARTER.					1894
1894.	BIBLE LESSON		PROVE THAT	COMMIT TO MEMORY		
				PROOF.	GOLDEN TEXT.	CATECHISM.
Jan. 7	The First Adam.....	Gen. 1: 26-31; 2: 1-3	Man was created truly noble.....	Ps. 8: 5	Gen. 1: 27	82
" 14	Adam's Sin and God's Grace.....	Gen. 3: 1-15	Our hearts are deceitful.....	Jer. 17: 9	1 Cor. 15: 22	83 84
" 21	Cain and Abel.....	Gen. 4: 3-13	God accepts only heart worship.....	John 4: 24	Heb. 12: 4	85
" 28	God's Covenant with Noah.....	Gen. 9: 8-17	God fulfils His promises.....	Heb. 10: 23	Gen. 9: 13	86
Feb. 4	Beginning of the Hebrew Nation.....	Gen. 12: 1-9	Great benefits reward obedience.....	Isa. 1: 19	Gen. 12: 8	87
" 11	God's Covenant with Abram.....	Gen. 17: 1-9	The pious family is blessed.....	Pro. 3: 33	Gen. 12: 6	88
" 18	God's Judgment on Sodom.....	Gen. 18: 22-33	We should pray for all men.....	1 Tim. 2: 1	Gen. 18: 24	89
" 25	Trial of Abraham's Faith.....	Gen. 22: 1-13	Faith subdues difficulties.....	Matt. 21: 21	Heb. 12: 17	90
Mar. 4	Selling the Birthright.....	Gen. 25: 27-34	Godless people make bad bargains.....	Isa. 52: 3	Luke 12: 23	91
" 11	Jacob at Bethel.....	Gen. 28: 10-32	Angels help the righteous.....	Heb. 1: 14	Gen. 28: 15	92 93
" 18	A Blessing to all Nations.....	Gen. 18: 17-21	Good men are great blessings.....	Matt. 5: 16	Gen. 18: 18	94
" 25	REVIEW		God is a Father to his people.....	1 Cor. 6: 18	Matt. 22: 32	REVIEW.



COSTUMES AND CHARACTERISTICS OF SOUTH BRITTANY.

The province of Brittany is remarkable for its scenery, its buildings, and its costumes — all of a quaintness special to

picturesque the people must have been some years ago, when these quaint dresses were common throughout the country,

but, alas! costume is fast becoming modernized, and only to be found in its ancient integrity in certain parts of the province. The south is still the stronghold of costume. In Quimper and the neighboring towns it is to be seen in perfection — specially on a fête or market day, when the country people throng in from far and near — and the great Place beside the noble cathedral is a most interesting and lively scene. At such times an artist may, if he please, soon fill his sketchbook with picturesque subjects.

The illustrations which accompany this paper represent some of the costumes of this part of South Brittany, as they now exist. They are from sketches by Mr. Percy Macquoid: the originals sat and stood to him for their portraits. Perhaps one of the most extraordinary gatherings of Breton costume and character is to be seen at the Fair of St. Nicodème (Morbihan), a pardon or pilgrimage, which is held once a year amid the noble chestnut trees that surround the beautiful church. The groups of men, women, and children are unending in their variety. Most interesting specimens of the farmer abound: he stalks about in his wide-brimmed black hat, long hair, *bragons bras*, embroidered jacket and waistcoat, his broad buff leather belt with quaint metal clasps; garters, and sabots stuffed with straw; or he may be seen engaged in selling his beasts, or in seriously enjoying his cider in the open air, under the trees or in booths, the men and women sitting



MARIE: A BONNE. (Sketched from life.)

themselves — and I can promise to any one on sketching thoughts intent, an abundant harvest of work. One thing is to be noted, however, that spite of the brilliant sun of Brittany, there is much sadness of color over people, buildings, and iron-bound coast: there is not the sparkle of Italy, or the rich coloring of Spain. The inhabitants of the province are as remarkable as their country — as wild and sombre as their stone-covered heaths and storm-beaten shores. Bretons are said to have five virtues and three vices. The virtues are love of their country, resignation under the will of God, loyalty, perseverance, and hospitality. The vices — avarice, contempt of women, and drunkenness.

There is enough costume still worn in Brittany to show how

ting drinking on opposite sides of long tables, reminding one of the interiors by Dutch masters

At the Pardon of St. Nicodème a peculiar incident called "The descent of the Angel" takes place towards the end of the day. The little figure of an angel descends on a rope from the church tower and sets light to some fireworks, amid the most intense excitement of the crowd. The patron saints of the churches in Lower Brittany — in the popular belief — still work miracles for the faithful, and have the power to procure pardon for sinners. Great pardons generally last three days.

The Pardon of St. Anne la Palue is very remarkable, on account of the local scenery where it takes place.

Mission Field.

Letters from Indore.

Editor of THE PRESBYTERIAN REVIEW.

SIR,—Possibly a short description of some of the inner features of our work may not be uninteresting. Two weeks ago one of our new Christian women, Rhee by name, went in to the city to buy some bamboos to make for herself a house, when she was seized by two of her old caste men and kept a close prisoner all day in one of their houses. As she did not return in the evening, inquiries were made, and through the help of the chief justice of Indore, she was released and allowed to return to her house after midnight. She, her husband and son had been living in one of the Mang wards of the city. First the husband and son were baptized, without any special bitterness being developed; but when the wife, in the face of the pleading and threatening of the caste women resolved to become a baptized Christian, the whole family had to leave the house and ward, losing the house and all the property they were not able then to carry away with them; and they have been since then living in an old disused luncheon in the college compound. As this afforded them protection neither from the weather nor thieves, and gave them no kind of privacy, I agreed to let them build for themselves a small temporary grass hut on the back of the college compound, and it was to get bamboo for this that the wife went into the city the day she was arrested.

In the same ward with the family lived a married daughter who had also imbibed Christian views. Her husband and caste tried very hard to change her ideas by means only too well known to them; and when all failed one day the husband on coming home at noon throw her on the ground and cut off the hair from the lower half of the back of her head, the lowest, most degrading form of punishment known to a Hindoo in regard to a woman. By this act she becomes divorced, outcasted and practically dead to all human relationships in this land. None dare speak with or help her in any way, and so those usually so dealt with jump into the nearest well as the only course open to them. This girl, Radhi by name, though only fifteen years old, had too much spirit and knowledge for this, and at once ran over to her mother and afterward to Mr. Johory's, whose wife has what we call the "Industrial Home" in her care.

Next day, finding that the purpose intended had not been secured, and that not only had the man lost his wife but he had driven her into the arms of those he wanted to oppose, he and his people tried to get her to return to them. Had she agreed to this they would in all probability have resorted to more summary methods of getting rid of her, and this the young wife knew well and so refused to have anything to do with them. We twice allowed them to come over and in a *panchayat* or council, state their case as fully as they wished, and we thereby were brought face to face with a phase of our difficulty that was new but all-important. The greater number of those who came were women, and the most of these were Murlies, i.e., women who have been married to one of the gods, and who, professedly in their service, spend their lives in sin under the wing of the temple. In the past from the Mangs and other low castes have been received this class, and also the poor creatures that minister to the passions of the soldiers in the military cantonments. A large class of men are engaged in this horrible traffic, and those who have become enslaved are their most determined assistants. The priests so gild and praise the life of the Murlie that some parents agree to it; and in times of difficulty or danger the priests only agree to help or get the help of the god on condition that one or more of the daughters are promised to the god as his wife. These women get money, are apparently saved the slavery and even starvation of the married women of their caste, and in addition have an immense influence amongst even the highest classes, and so we need not wonder if some of the poor, ignorant and deeply prejudiced, are misled.

One poor widow had two daughters. One fell ill, when the priest so worked on the fears of the mother that at last she agreed to

the marriage of her two daughters to the god as soon as they should be of age, and accordingly the sign of the god was pricked into their foreheads with blue ink. One of these about thirteen years of age came under our notice when the Mang movement began. The priests were clamoring for her even then, and the mother, though unwilling to have the horrid marriage farce performed, yet could not keep her. To save her and her sister we took them under our care, much to the joy of both the girls and their mother. This is what led us to think of our "Industrial Home," which Mrs. Johory took charge of without remuneration, and in which we are trying to train the women to be self-supporting. Our action in regard to these two girls roused the Murlies and their friends to a state bordering on frenzy, and so began a most determined opposition to our work from these.

These so-called wives of the gods, backed up by the influence of the priests, have an immense influence amongst all classes, but especially amongst the poor ignorant women, and through these they have been trying as best they can to oppose us. It was they who caused Rhee to be carried off, and caused the husband to cut off the hair of his wife. All unfavorable circumstances, such as sickness, are attributed to the people becoming Christians. Threats and even violence are resorted to when possible and as these Murlies would not be punished by the ordinary magistrates of the city the women fear them.

Can you realize the condition of an ignorant people, whose religious ideas are derived from such filthy sources, whose whole past has been associated with tyranny, contempt and even a species of slavery? Would you wonder if they did not at once rise to the manly vigor of our home "ideal," and if some should fall away in the face of the terrible odds they have to contend against. Can you not also see why it is often as hard and even more difficult for a low caste man to become a Christian as for a Brahmin? I can, however, say I am simply amazed at the power of the Gospel of Jesus and at what God by His blessed Spirit has done amongst these poor people.

I should have said that the congregation has undertaken the support of these poor women that are being trained to make their own living, but we would be glad of contributions in this blessed work. Yours, etc.,

J. WILKIE.

INDORE, Dec. 28th, 1893.

Editor of THE PRESBYTERIAN REVIEW.

SIR,—The inclosed letter speaks for itself and though it was not intended for publication yet in the belief that it will do good I send it to you. The letter is as follows:—

NEEMUCH, 27-12-93.

DEAR MR. WILKIE,—I have only time to write a few words but I know they will bring you and Mrs. Wilkie joy and gladness and I trust many more.

Enclosed please find a draft for £52 which I had sent to me by a friend in the home land as a Xmas present. It has already brought much joy to my heart, so I pass it on to you to be used in the College building as my gift. I had often thought how nice it would be if I could give something to help on the building. I cannot give you my friend's name but the instructions that came in the letter were that I was to use it on myself privately. This I feel I cannot do while the College building stands unfinished in the sight of the heathen.

Should you acknowledge it in any way in your reports or in the papers please put it in such a way that the friend may see what has become of it. I don't want any one to think that I have wealth from which I could give it, nor do I want any one to think that we are paid such large salaries that we can lay up money in this way. I wonder if I have made myself plain—the substance of my remarks are that a friend in the home land, whose heart the Lord opened, sent me a Xmas box of £52 and that after prayerful consideration I pass it on to you for the College building, as I believe that to be the most pressing need. God, I am sure, will in His own way provide all the money to finish the College.

Sincerely yours,
MARGARET McKELLAN.

In the hopes that it may do others good as it has already the whole Indore staff I send it on to you and shall be glad if you can find a corner for it in your columns.

Yours etc.,

J. WILKIE.

Indore, Dec. 29th, 1893.

Mission Work in B. C.

Editor of THE PRESBYTERIAN REVIEW:

SIR, This station was opened some three or four years ago by the missionary stationed at Chilliwack village, and about three years ago was placed in charge of Mr. Jas. McKay, (now Rev.) who worked faithfully under special difficulties for two years. A church was built at one point (Camp slough) and two school houses were utilized as preaching places.

Time and space forbid detailing the struggles of my predecessor—not against a depraved, godless element, but with an enlightened Christian (?) element which strove to oppose—but the work has steadily progressed until to day, when, in spite of some drawbacks, it is a very promising field.

The great obstacles to be met in this locality may be classed under two heads—

1. Disagreements among people—These are not yet entirely wanting, but are considerably lessened. Were I not familiar with similar troubles in the east, I would suppose it impossible for sections and neighbours to be divided over such trifles as are sufficient here to break up the harmony of the settlement, invade the sacred precincts of the church and Sabbath school, and add to the missionary's burdens an undesirable but necessary work of attempted conciliation, with added discouragements when failure ensues.

2. Disagreeable weather.—During the past 13 months we have had, in the Fraser valley, every phase of weather from the loveliest summer to 20 below zero, with a fierce wind blowing—but with the exception of three or four months all disagreeable. Of course, the "oldest inhabitant" never saw such weather before in B. C., but if it continues like the past year for many seasons (and it seems to be getting worse every year) the far-famed reputation of B. C.'s climate will be sadly marred.

Our normal condition of weather is rain, and when it can't rain it snows or blows, always excepting a lovely period in summer. The result is almost impassable roads—mud everywhere, sometimes floating corduroys, mire holes, etc. What this locality wants most is good roads. The people can stand the rain and are willing to do so if the roads were only put in a decent condition. With good roads and weather there is no difficulty in getting good congregations.

But let not easterners think there are no encouragements. The people here are just as kind and hearty—perhaps more so—as they are in Ontario. Life here is just as pleasant in many respects. Friends become just as dear, yes, it would almost seem dearer in some instances, as they are yonder, and no man coming to labour in a locality like this can afford, as was truly remarked by one of the residents here, to do less than his very best.

True, in some parts there is a great indifference to the Gospel, and worse, but this is not general, at least in Upper Chilliwack.

Were it desirable to fill up your space with such matter, I might describe the physical characteristics of this place, the surrounding mountains, the muddy and ever changing and woefully treacherous Fraser, the intermittent rivers, called "sloughs," the winding roads, the magnificent trees, etc., but I fancy I have already occupied too much space.

But let me, ere closing, appeal to those who have the cause of our blessed Lord's work at heart, in behalf of this province. It is a shame that Dr. Robertson should have to report ten or eleven stations without a missionary. Are there no men in Ontario? Must it continue to be a stigma upon the theological students and unacted ministers of Ontario that they are trampling upon each others skirts in the east or flocking to the U. S., while the rain and the mud frighten them away from B. C., and the cold

weather from the North-West! I hope not. This work is a good test of manhood. There is no glory in it; men must run the risk of deficits in allowance, must be willing to bury themselves from the world, must do many disagreeable things - but surely we can do this, and more, for Christ's sake.

Yours, etc.,
M. SWARTOUT.

UPPER CHILLIWAUK, B.C., Jan. 9, 1894.

Home Missions in Mississippi.

THE Synod of Mississippi at its recent session changed the name of the evangelistic committee. It is now Synod's Committee of Home Missions. This committee was directed to take charge of the three departments of work, Sustentation, Church Erection, and Evangelistic. We are to draw no funds from Atlanta.

Synod directs the committee to raise the sum of \$10,000 for the prosecution of this work. Of this sum \$4,300 is to be used in employing two general evangelists, who will labour in all parts of the Synod. The funds when collected will be disbursed by the treasurer to the chairman of Presbyterian Committee of Home Missions to be used in the Presbyteries as said chairman shall direct. The chairman of various Presbyterian committees "are authorized to draw upon Synod's treasury quarterly for the amounts needed by their Presbyteries up to the *pro rata* of the amounts appropriated to their use by Synod."

Collections for the cause are to be taken in February, June and August. Let every church contribute liberally. Pastors are requested to give due notice of these collections. Send all moneys to S. C. Caldwell, treasurer, Hazelhurst, Miss.

A LATE census shows that of the entire population of New Zealand no less than ninety five per cent. make a profession of religion in the evangelical sense, a fact for the consideration of that class of Christians who are opposed to foreign missions, and of the sceptics who tell us that foreign missions are a failure.

Church News.

In Canada.

ON Tuesday last the Presbytery of Barrie at the regular meeting held in Barrie unanimously nominated the Rev. A. D. McDonald, D.D., of Seabrook, as Moderator of the next General Assembly.

THE attendance at the services in the Presbyterian church at Chilliwack, B.C., has steadily increased since the induction of the Rev. J. A. Logan, in 1891, as pastor. The financial report of this congregation gives \$20.00 as the amount contributed for each communion. How does that compare?

ON Thursday evening last week, about 80 of the young people of the Winchester congregation were entertained at the manse, by the pastor, Rev. D. G. S. Connory, M.A. and his wife. A most enjoyable time was spent. Almost the entire amount necessary for the completion of the contemplated new church has been subscribed, and it is anticipated by the committee that the edifice will be opened next autumn free of debt.

THE anniversary of Knox church, Harrison, was conducted on January 21st by Dr. R. H. Abraham, of Burlington, who delighted large audiences by his eloquence and earnestness. The large church was filled to its utmost capacity in the evening, when hundreds could not find admittance. The tea meeting was a decided success, it was addressed by Revs. Munro, of Harrison; D. Perrie, of Chesley, and Dr. Abraham, of Burlington. Between 500 and 600 people sat down to tea. The speeches were exceptionally good.

THE Presbyterian choir of Mount Forest was out in full force, and entertained the audience with soul inspiring music. The quality of the speaking also was of a high order. Excellent addresses were delivered by the Reverend Messrs. Honey, (Methodist) of Conn, Morrison of Cedarville, MacVicar, of Amos, etc., and Messrs. Jamieson and Hal-

stead of Mount Forest. The pastor, Rev. H. McKellar, presided, extending a hearty welcome to all at this their first memorial celebration. The collections on Sabbath amounted to \$58.00. The proceeds of the tea meeting \$90.00. Total \$148.00.

At Rosedale, in Upper Chilliwack, B.C., a social was held on the 25th ult., at which both a good programme and supper were provided free to all, the only charge being a voluntary collection. This for one of the poorest stations in a humble mission in far distant British Columbia, ought to be an example to more favoured congregations. (See Luke xiv. 12-14.) The Sabbath School at Rosedale is fortunate in securing the services of Mr. G. W. Thomson, the day school teacher, as its superintendent, thus making the school independent of missionary effort. Mr. Thomson is a solid Presbyterian of the old stock, and thoroughly furnished for the work.

ON January 21st, Rev. F. H. Larkin, B.A., of the First Church, Chatham, preached anniversary sermons in the Presbyterian church, Ridgetown, of which Rev. R. J. Hunter, B.A. is pastor. The sermons were highly appreciated by the large congregations present, and the free will offering placed on the plate amounted to \$110. At the annual meeting held recently, each department of the church reported encouragingly, the total receipts for the year being a little over \$3,500. There is a reasonable probability that the entire debt on the church, which at the commencement of the present pastorate was about \$4,000 will be entirely removed before the end of the current year.

THE new Presbyterian church recently erected at Warkworth, was opened on January 21st with appropriate dedicatory services. The pastor, Rev. D. Sutherland, was assisted by the Rev. Dr. T. G. Smith, of Queen's University, Kingston, who preached morning and evening, and by Rev. Mr. Wilson, of the Methodist church, who preached in the afternoon. The services were largely attended and much appreciated. On the Monday evening following, an excellent tea was served by the ladies of the congregation in the basement of the new church. The auditorium was filled to its utmost capacity. Eloquent and instructive addresses were delivered by Rev. Dr. Smith, of Kingston, and also by the resident ministers. The Sabbath collections and proceeds of the service amounted to \$378. The church is a fine structure, both as to its exterior and interior, is an ornament to the place and a credit to the congregation.

THE members and adherents of Oak street Presbyterian church, Toronto, held an interesting meeting last week. For one hour a prayer meeting, led by Mr. Arnold, was held. Then Rev. J. McF. Scott, moderator of the session, took the chair. It was to choose from a list of names of reverend gentlemen one whom the congregation thought fit to represent them as minister, and also to elect managers for the current year. A vote was first taken as to whether it was advisable to extend a call at the present time. The affirmative carried by a large majority. Before this result was reached, however, considerable discussion ensued. Many active members of the church spoke freely on the matter. Some were decidedly of opinion that it would not be wise to extend a call at present. Finally the following gentlemen were nominated: Rev. Messrs. J. L. Murray, Kincardine, W. A. J. Martin, Toronto, Knowles, Ottawa, Macdonald, St. Thomas, McDonald, Scarborough, and Eastman, Oshawa. The first ballot gave the largest number of votes to Rev. Mr. Martin. Rev. Mr. Murray standing second. The second and final vote stood: Rev. Mr. Martin, 96; Rev. Mr. Murray, 26. Then the question of salary came up. A motion was carried that the salary be \$1,200 per year. Rev. W. A. J. Martin, to whom the call will be given, is at present in charge of St. Paul's Presbyterian church, Toronto. The following committee was appointed to appear before the Presbytery at its next meeting and give reasons why Mr. Martin should be translated: - Messrs. J. Anderson, T. Cowan, and Dr. Duncan. The election of managers resulted as follows: - Messrs. J. Anderson, R.

Calhoun, C. Culross, J. Fleming, S. Francis, and W. J. Watson. At 11.30 o'clock the meeting adjourned.

Presbytery of Huron.

THIS Presbytery met in Clinton on the 16th January. Mr. Hamilton was appointed Moderator for the ensuing six months. Session records were examined and attested. Arrangements were made for holding a conference on the State of Religion at the next meeting. Dr. McDonald read the report of the Committee on Christian Endeavour. The report showed that there is a total membership of 22 in connection with the societies under the jurisdiction of the Presbytery. A synopsis of the report is to be printed. The annual report of the Presbyterian Woman's Foreign Mission Society was presented showing gratifying progress. The Presbytery expressed satisfaction with the progress of the this energetic society. The court expressed sympathy with Mr. Shaw, of Egmondville, who is passing through heavy afflictions. Permission was granted to the congregation of Hill's Green to proceed with the erection of a church. Mr. Martin gave a report of the correspondence with Dr. Cochran respecting a re-arrangement of a part of the field, with a view of reducing the aid received to the lowest possible limit. After deliberation the Home Mission Committee with the addition of Messrs. Fletcher and J. S. Henderson, was instructed to prepare a deliverance for presentation at next meeting of the Assembly's Home Mission Committee, and to submit said deliverance to Presbytery for consideration at next meeting. On behalf of the Committee appointed to consider the remit on the proposed new hymnal, Mr. Hamilton gave a report which, after amendment, was adopted. Mr. Musgrave gave notice that at next meeting he would move that the Presbytery shall hold its regular meetings in the future quarterly, instead of bi-monthly as in the past. The following deliverance was adopted respecting the death of the late Mr. Graham, of Egmondville: "The Presbytery having heard of the death of the Rev. William Graham, of Egmondville which took place December 16th, 1893, expresses its deep sympathy with the widow and family in their affliction. His labours in this part of the church extend over a long period of time. He was ordained minister in Tuckersmith in 1845, and for twenty-nine years remained the pastor of that congregation. In 1874 he was translated to the congregation of Pine River, and in 1878, he retired from active duties of the ministry. He was the first pastor of the Egmondville congregation, one of the first members of the Presbytery; and although when he retired he was a member of the Presbytery of Mutland, still long service to the church and the intimacy in which he stood to the members of the Presbytery of Huron call for a record of his death in our minutes. The next meeting of the Presbytery is to be held in Seaford on the 13th March at 10.30 a.m. A. M. McLEAN, Clerk.

Presbytery of London.

THIS Presbytery met at St. Thomas on the 9th Jan., Rev. A. Henderson, Moderator. Committees were appointed to examine the session records of Crumlin, Dorchester and Appin. Rev. D. C. Johnson, late of Beaverton, was received as a minister without charge on certificate of transference from the Lindsay Presbytery. The clerk reported that the congregation of Tempo had paid Mr. Dawson, their late minister, the arrears due to him. W. Miller reported that the committee appointed to meet with Wardville and Newbury congregations in the matter of the manse building, had done so; and that the Wardville congregation had fallen from their appeal to Synod. Mr. J. A. McDonald was appointed to address the W.F.M. Society at its annual meeting. Mr. Cook gave in the report of the committee on "What constitutes a family for statistical purposes" as follows: 1. Whereas contributors are rated per family, it is necessary to have some uniform basis of calculation. 2. Whereas there is no such basis, the fol-

lowing be taken as a working basis for statistical purposes: (a). That where the husband and wife are members in full communion, they be considered, as at present, one family. (b). That where neither husband nor wife are members, but both adherents, paying into the schemes and otherwise taking or showing an interest in the Presbyterian Church, they be considered one family. (c). That where only the husband or wife is a member, the family be considered as one; but where individual members or adherents, other than the head of a household, contributing towards the support of the church, four of these constitute one family. The report was received and adopted. Mr. Little laid on the table and read a petition from Ilderton, requesting to be organized into a separate congregation in connection with English Settlement. The petition was signed by 36 members and 27 adherents; there was also a subscription list amounting to \$219. Mr. Charlton, elder, supported the petition. It was agreed to receive the petition and cite all interested congregations to the next regular meeting of the Presbytery. The Home Mission half-yearly report was given in, and the convener authorized to apply for the grants specified for the augmented charges. Committees were appointed to visit and receive congregations and report at March meeting. Calls from Glencoe, London East, Port Stanley, Tempo and South Delaware were duly presented and sustained. The first two of these were accepted by telegram and the third on the floor of the Presbytery—Mr. Courtney, who is called to Port Stanley, being present. The other ministers called are Mr. Ross to Glencoe and Mr. D. Robertson, of Hamilton, to London East. Mr. Hugh Brown, of Havelock, is called to Tempo and South Delaware. Mr. Jno. Currie, as convener of committee on remits of Assembly, gave in the report on the hymnal. After several recommendations were considered and agreed to, the consideration of the remainder was laid over till next meeting of Presbytery. Arrangements were duly made for the ordination and induction of Messrs. Ross, Robertson and Courtney into their respective charges. The Presbytery nominated Mr. G. L. McKay, of Fornosa, as Moderator of next General Assembly. Leave was given to St. James church, London, to increase their mortgage from \$6,300 to \$7,300 in order to consolidate floating debt. Mr. Mulloy was requested to read a paper on "Term service in the eldership," at the May meeting of Presbytery. Mr. Clark presented the report on temperance; the same was received, its recommendations considered and adopted. The Presbytery adjourned to meet in Park Ave. church, London, on the 23rd January, at 10.30 forenoon, and hold next regular meeting in the same place on second Tuesday of March, at 1 p.m. The meeting closed with the benediction—GEORGE STEPHENSON, Clerk.

Presbytery of Inverness.

THE Presbytery of Inverness met at Greenwood church, Baddeck, on Jan. 15th, for visitation and other business. The attendance of members was small, on account of the state of the roads. Rev. D. McDonald, late of Hastings, was invited to correspond. Rev. D. McLougall was appointed clerk. Rev. A. McMillan preached and presided at the visitation of the congregation. The usual questions were put to minister, session and managers; and favourable replies were returned. The treasurer showed that the congregation did fairly well last year, notwithstanding the hard times which prevailed here. They raised over \$1,600 for all purposes: of which amount, about \$140 were for the schemes of the church. The congregation was in arrears for a part of the last quarter for stipend. Rev. D. McDonald read a letter which he, while clerk of the Presbytery, had received from Rev. K. MacMackenzie, late pastor of Baddeck and Forks, agent retiring allowance. The Presbytery referred the matter to the managers, with the hope that they will do the best thing for all concerned, under the circumstances. The Forks congregation applied to Presbytery to recom-

mend them to the Augmentation Committee for \$250 a year to enable them to call a minister as soon as they are ready. Presbytery agreed to recommend them to the fund. Presbytery also agreed to apply to the Augmentation Committee on behalf of Strathlorne for \$150 for two years. The Presbytery agreed to apply to the Hunter fund committee for a free grant of \$300 in order to aid in building a place of worship at Deacons. Rev. D. McDonald visited the Arichat Mission field and strongly urged the application. Other business of minor importance received due attention, after which the Presbytery adjourned to meet at Whycoomagh in the old church on the 20th of March, at 11 o'clock a.m., for visitation and other business.—D. McDUGALL, Clerk.

St. John's church, Moncton, has been totally destroyed by fire.

St. Andrew's church, Deseronto, held an enjoyable tea meeting lately.

The concert held at L'Anable in behalf of the manse fund proved a great success.

St. Andrew's church, Windsor, has done away with its choir and appointed a paid quartette.

Rev. D. PERRIS, B.A., of Pickering, has accepted the call extended to him by the Presbyterian congregation of Gravenhurst.

At Eden Mills, on Thursday, January 25th, James Argo, father of the Rev. J. Argo, of Norval, died in the 88th year of his age.

At a recent meeting of the Huron Presbytery, sympathy was expressed with Rev. Mr. Shaw, of Egmondville, who has been passing through severe illness.

Mrs. PATTERSON, wife of Rev. Wm. Patterson, of Cooke's church, Toronto, is announced to sing at the concert in St. James church, London, Ont., to-night.

On account of the ill-health of his wife, Rev. R. H. Myers will leave Norwich, and will settle near St. Paul's. He will preach his farewell sermon on Sabbath, 11th inst.

Mr. GIBBERT, missionary at Burk's Falls, has removed to another sphere of action. During his stay he has made many warm friends who will sincerely regret his departure.

One of the elders of the Cardigan, P. E. I. Presbyterian church will be ninety nine on the 21th of March next. He is quite well and active, and is in possession of all his faculties except hearing. He still works and chops with the axe wool enough for one store.

The scholars of Knox church Sabbath school, Guelph, and their friends crowded the large lecture room of that edifice on the 26th ult., on the occasion of their anniversary festival. Tea was served at an early hour and all the little ones thoroughly enjoyed the many good things provided.

Rev. R. W. ROSS, M.A., was ordained and inducted into the pastorate of the congregation at Glencoe on the 30th ult. Rev. A. Henderson presided, Rev. Mr. Miller preached, Rev. J. A. Murray, of London, addressed the minister, and Rev. J. A. McDonald, of St. Thomas, addressed the people.

The Christian Endeavor Society of Knox church, Canington, sends in, through its missionary committee, this week, two sailor's bags to be placed in vessels for the use of the sailors. The bags are full of good reading matter. This is the first missionary work of the society. It intends soon to provide reading matter for missions in connection with Knox College Missionary Society. A plan is also under consideration to collect weekly offerings for missions.

Annual Meetings.

TRENTON.

THE annual meeting of Trenton, N. S., congregation was held on January 10th. Total receipts (including balance of \$204 from the previous year), \$1,809.81. Expenditure \$1,602.50, leaving a balance of \$207 on the right side. Within the last three months contributions have been larger than ever before. Debt has been reduced \$260.50. The amount of \$280 has been raised for the schemes of the church and evangelistic work.

The congregation is steadily growing. Rev. H. R. Grant is pastor.

NEW GLASGOW.

THE congregation of James church, New Glasgow, N. S., held its annual meeting recently. Total amount raised for all purposes was \$3,990.00. Of this \$1,103.00 was for schemes of the church. The ordinary Sabbath collections have increased during the past two years from \$1,800.00 to \$2,500.00, and contributions to schemes have been nearly doubled. This congregation adheres to the voluntary system for everything. They have no pew rents, no envelopes, no subscriptions, each gives from Sabbath to Sabbath as God hath prospered him. The reports from the several societies in connection with the church show that there is activity in every department. We trust that the liberality manifested this year may be continued, and that the present is but the beginning of greater work to be done by this, one of the oldest congregations in the Synod.

VICTORIA, B. C.

THE annual congregational meeting of the First Presbyterian church, Victoria, B. C., was held on January 25th. The reports of the session, managers and other officers of the church were read, showing the standing of the congregation to be very satisfactory and the progress of the work encouraging. The income for the year was over \$5,000, and the managers were enabled to present a clean balance sheet. There are no floating debts, the only liability being a small mortgage. The ladies' aid, the choir, and other societies had much to do with bringing about this satisfactory state of affairs. The four retiring managers were re-elected, and J. McIntosh and J. Luke were elected to fill vacancies.

OXFORD, N. S.

THE St. James' Presbyterian Church, Oxford, held their annual meeting on Thursday evening, 11th inst. There was a good attendance and much interest manifested. The financial reports for 1893 showed amount collected for stipend, schemes, etc. \$738.39, and amount for building fund \$417.77 which together with balance from previous year make a total of \$1,156.16. The congregation is making substantial progress under the faithful ministry of their beloved pastor, Rev. C. Munro, and feel much encouraged. At the recent communion thirty-two united with the church for the first time and four by certificate. The regular weekly prayer meeting and the Sabbath school are well attended. There is also a Y.P.S.C.E. in connection with the congregation which was organized a few months ago. The debt which weighed so heavily upon this people so long, it is hoped, will soon be entirely removed, as the present amount is only \$550. At a sociable recently held in the basement of the church, the ladies of the congregation presented the pastor with an astrachan coat, beaver cap and driving mittens accompanied by an address as an expression of good will. Mr. Munro in reply feelingly expressed his heartfelt thanks for their thoughtful kindness.

ST. JOHN'S CHURCH, MONCTON.

THE annual meeting of St. John's church, Moncton, was held on Monday evening, 29th ult., Mr. W. O. Schwartz in the chair. The attendance was large. Mr. James McAllister presented the financial statement. The expenditure had been more than ordinarily heavy owing to the putting in of new furnaces, etc., but, notwithstanding, all had been met, and a balance of \$12.00 stood to the credit of the congregation at the close of the year. In all respects the different reports showed the year just ended to have been one of the most prosperous in the history of the church. This was the more gratifying in view of the great loss just sustained in the destruction of the church building by fire, and the increased expenditure that the coming year would necessarily involve. The congregation also took the rebuilding of the church into consideration. It was unanimously decided to proceed with the work upon the old foundation. A building committee was appointed in whose hands the work was entrusted, with power to make such changes as might be deemed desirable and consistent with the

present oundation, and with instructions to go forward with all possible dispatch. The meeting was unanimous in every motion passed. The following are the members of the building committee: P. S. Archibald, (chairman), A. L. Wright, J. L. Harris, James McAllister, William Christie, W. A. Davies, W. O. Schwartz, Rev. J. M. Robinson, John Eddington, Fred W. Givan, D. I. Welch and J. H. Marks.

ST. MARK'S, MONTREAL.

The annual meeting of St. Mark's church, Montreal, was held on January 21st in the hall of the church, and in spite of the disagreeable weather was largely attended. The Rev. John Nichols, the pastor, occupied the chair. After devotional exercises the various reports were read and approved of by the congregation. Not the least pleasing part of the evening's proceedings was the report of the treasurer, which showed (notwithstanding the dulness in trade) a surplus in hand after paying all indebtedness. The congregation voted the surplus to the pastor. Rev. Mr. Nichols then thanked the congregation for their kindness. Messrs. W. C. White, Joseph Reid and Albert Jones were unanimously re-elected managers. Mr. George Moore was likewise elected manager in the place of Mr. Stott, who had resigned. After the close of the meeting with the benediction the Y. P. S. C. E. of the church furnished the congregation with refreshments. Thus ended one of the pleasantest meetings ever held in St. Mark's church.

GAIL.

At the annual meeting of Central church, Gail., a letter of resignation was read from Mr. Gavin Hume, who for so many years has so satisfactorily filled the office of treasurer, in which that gentleman stated his reasons for resigning and regretted the necessity for his doing so. After hearing the letter read, the following resolution, moved by Hon. Jas. Young and seconded by J. D. Moore, M. P. P., was adopted by a standing vote of the congregation. "That in view of Mr. Hume's long and valuable services as treasurer, having held the office continuously since the union of Melville and Bayne congregations, he be tendered the cordial thanks of the congregation, and that the managers be instructed to prepare a suitable address to Mr. Hume, conveying the congregation's appreciation of his services.

SARNIA.

The first annual meeting of the Albert street church, Sarnia, was held on the 25th ult. Rev. Mr. Nichol was appointed chairman and Mr. James Hyndman secretary *pro tem*. The moderator presented an encouraging report from the session, showing that during the year 113 members had been received, 90 by certificate and 23 on profession of faith. One member had been removed by death and five by certificate. The average attendance at communion was ninety-five per cent. of the membership. Four of the congregation died during the year. Twenty-one were baptized. The average attendance at prayer meeting was 45. The session has placed on its record a resolution of thanks to Mr. J. C. Douglas, the late superintendent. The managers' report, presented by the chairman, Mr. Thos. Houston, showed that all the financial obligations of the church had been met, and a balance remained on the credit side. C. T. Peate and Z. Grace were elected managers for three years. Mr. George Shand, in the treasurer's statement, showed an income from all sources of \$1,206.60, including \$201.78 to the schemes of the church. Mr. Robert Irvine was elected chairman and Miss M. Ross secretary-treasurer of the Missionary association. The Sabbath school report showed 130 on the roll with an average attendance of 105. Eleven scholars joined the church. The income was \$110.81, and the balance \$9.35. The Ladies' Aid showed a balance of \$72.10. The C. E. Society gave \$28.06 to missions, and has a membership of 39. William Ross and Robert Irvin were re-elected as auditors. After the business meeting, refreshments were served to the ladies, to whom a vote of thanks was moved by Mr. Vidal and seconded by John Paul, sr. The best of feeling prevailed and all

were encouraged at the success of the year's work.

EMBRO.

The annual meeting of Knox church, Embro, was held on Wednesday afternoon, Jan. 17th. Rev. G. C. Patterson, M. A., the pastor of church, presiding. The attendance was larger than usual. The various reports submitted showed that there had been much activity and gratifying success in every department of the church work. During the year the membership was increased by twenty-three. The Sabbath school reported a considerable increase in attendance and contributions. The W. F. M. Society had a good year—the best in its history. This Society is growing steadily in members, in interest and in influence. The amount contributed during the year was \$167, a marked advance over preceding years. The district visitors collected for the schemes of the Church and Record \$543.34. This department of the work requires much self-denying efforts, but during the year the duties seem to have been cheerfully performed and the results are certainly encouraging. The Ladies Aid expended \$450 in renovating the basement of the church. The work has been done very thoroughly. Their receipts for the year were \$260.80. The Y. P. S. C. E. made good progress during the year. The membership has doubled and the attendance at all of the meetings has steadily increased. Much interest has been manifested in these meetings and it is believed much good has resulted from the workings of this society. The trustees reports showed that their receipts for the year were \$3,127.50. The total amount raised by the congregation for all purposes in 1893 (including balance carried over from 1892) is \$4,271.25. All the reports were considered satisfactory and the congregation appears to be in a very prosperous condition.

BONAR CHURCH, TORONTO.

The fourth annual meeting of Bonar Presbyterian church was held last week. The attendance of members and adherents was large, and the liveliest interest was manifested in the proceedings. After devotional exercises the pastor, Rev. A. McGillivray, was called to the chair, and Mr. James Lang was chosen secretary. The session report reviewed the work of the congregation in every department for the year. The membership stands now at 154, a net gain of 25 for the year. The attendance at the various services steadily increased during the year. The report of the board of managers, submitted by Mr. Lang, showed a substantial increase in the ordinary revenue of the congregation, as compared with former years. A plan was suggested that will at once be adopted, by which the revenue will be increased, and income and expenditure equalized. The financial statement of the treasurer, Mr. Scott, showed receipts, for ordinary congregational and building fund purposes, to be \$2,527.68. The Sabbath school report was read by Mr. Smith, secretary, and showed that there are on the roll, teachers and officers, 30, scholars, 250, receipts for the year, \$192, expenditure, \$165; leaving a balance of \$26.57 in the treasury. For the last few months the attendance has been steadily increasing, and has averaged about 200. The report of the Young People's Association was read by the vice president, Mr. Wm. Beasley. The society was organized last October, and has at present a membership of 63. The association has undertaken the payment of the furniture and carpeting of the vestry and Bible class room. The report of the Women's Aid Society was submitted by the president. The society has a membership of 26, which it is expected will be considerably increased. The members have taken up with great enthusiasm the "Talent" scheme, the proceeds of which are to be applied to the reduction of the church debt. The following gentlemen constitute the board of management, viz.: Messrs. Barton, Beasley, Kimpson, T. Wilson, J. Lochrie, Scott, Lang, Dunlop, Black, Mann, Wells and Crawford. The auditors are: Messrs. J. S. Smith and D. Lochrie (re-elected). Cordial votes of thanks were passed to the volunteer choir, to Miss Rankin, organist, and to Mr. Jaffray, leader, for their valu-

able services, and to the various officers of the church, for their work. The greatest heartiness and unanimity characterized the proceedings, and the congregation enters upon the fifth year of its history in a very hopeful spirit. It is confidently believed that with the return of better times the locality will rapidly fill up. The congregation had been receiving a grant from the Augmentation Fund, but the pastor, believing the necessities of other congregations to be greater, has decided to decline for the present any further assistance from this source.

SOUTH SIDE, TORONTO.

The annual meeting of the members of the South Side Presbyterian church, Parliament street, was held last week, in the lecture hall of the church. Rev. J. G. Potter, pastor, presided, and the attendance was large, nearly all the members being present. The report of the session showed that the church work had prospered during the year. Two members died, nine had lifted their certificates owing to leaving the city, and three had withdrawn owing to having moved to other parts of the city. Forty new members were added during the year, leaving the total membership one hundred and fifty. The financial reports showed that \$1,301 had been raised for general purposes, and \$1,278 for the building fund. The total debt, including the mortgage, is only \$7,337, and this amount is being steadily reduced. Reports were presented from the Young People's Society of Christian Endeavour, which showed that the society had a membership of 50, and raised for church purposes during the year \$35. A great deal of visiting and tract distribution was accomplished by members of the society during the year, and valuable aid given in assisting the Sabbath school library. The Ladies' Aid Society raised over \$200 for church purposes. The Sabbath school has had a most successful year. There are 119 adult scholars and 126 infants on the roll, with 23 teachers. The Bible class connected with the school has 26 members, and there are several hundred volumes of books in the library. Four vacancies on the board of management had to be filled, the elections for which resulted in the appointment of Messrs. J. McGavin, J. Marsh, S. Mitchell, and J. Reith. The full board now consists of the above named gentlemen, and Messrs. W. M. Sutherland, M. A. Harper, D. McClay, A. Park, John Baird, Wm. Buik, W. K. Colville, treasurer; and Joseph Kennerley, secretary.

PETERBOROUGH.

The annual meeting of St. Andrew's church, Peterborough, was held on the 25th ult. The pastor, the Rev. A. MacWilliams, B. A., presided. After devotional exercises the pastor presented the report of the session, which expressed gratitude to God for the rich blessings of the past year, for the large increase of membership, but especially for the manifest growth of spiritual life in the congregation visible in the large attendance and interest in all the meetings of the sanctuary and all the societies, and in the perfect harmony prevailing, etc. Dr. R. W. Bell then read the report of the board of managers. This report showed the finances to be in a most healthy condition, the revenue exceeding that of last year by \$202. Reports were then read from the W. F. M. S., the Ladies' Aid, the Y. P. S. C. E., the Sabbath school and the Junior C. E. All of these reports were most gratifying. The W. F. M. S. raised \$100, sent clothing to West, etc., the Y. P. S. C. E. supported a native missionary in the Hebrides, raised money for a second, sent \$25 to a church at Morris, Man., besides doing much for the sailor's mission and lumber camps; the Junior C. E. raised \$25 for the missions and made a quilt for the West; the Sabbath school has made great progress—has 30 officers and teachers, 325 names on roll, an increase of 75 over last year, there being 92 in pastor's Bible class. The school raised \$248, supports a native missionary in India and gives 898 to missions, etc. Mr. R. M. Gray, John Stanger and Fred. Henback were elected managers; Dr. Bell was re-elected chairman of the board; Messrs. White and Johnston were elected auditors. Votes of thanks were

heartily tendered the choir, the ushers, the managers, the librarian and secy.-treasurer of Sabbath school, etc., and the most successful meeting was brought to a close by singing the doxology, and the benediction.

STEWARTON CHURCH, OTTAWA.

THE annual meeting of this growing church was held on the 23rd January, and was largely attended, Rev. R. E. Knowles, B. A., minister, presiding. It was the best, in every way, the church has had in its short yet eventful history. The reports of the various agencies were most encouraging, showing progress, financial success and much activity. Through its clerk, Mr. J. B. Halkett, the kirk session intimated the total number of members in full communion as 171, or an addition of 54 during the year. This result was attributed mainly to the faithful ministrations of the pastor, and the harmony within the congregation. The financial statement of Mr. J. S. Durie, treasurer, showed that the revenue amounted to \$2,344.46, an increase of \$1,000 since 1891, when the congregation was organized, and that, notwithstanding the enlargement of the church building, all claims had been met. A very pleasant feature of the evening was the presentation by the Alpha League—the Young People's Association—of a handsome copy of Tennyson's Poems, to Miss A. A. Hillary, one of its most esteemed and active members, and who is leaving Ottawa for a short time. Miss Emma Stewart gracefully made the presentation, and the fair recipient feelingly acknowledged the kindness of her associates. The popular chairman of the board of managers, Mr. D. B. MacTavish, Q.C., desired to withdraw from the board and made a strenuous effort in that direction, the outcome being his unanimous re-election for another period of three years. Messrs. E. L. Taylor and W. A. Ogilvie were chosen to fill vacancies, and Mr. James Skead was continued as the efficient secretary. At the conclusion of the business meeting, cake and coffee, kindly provided by the ladies, were enjoyed and appropriately brought to a close a delightful evening. From present appearances Stewarton Church will, in the near future, be one of the largest congregations in the capital, if not in the denomination.

CARMAN, MANITOBA.

THE annual meeting of St. Andrew's church, Carman, Manitoba, took place on the 18th of January, the pastor, Rev. H. C. Sutherland, B. A., in the chair. The reports showed the various branches of the work of the church to be progressing favorably. The Ladies' Aid, formed during the year, raised \$132, which sum was expended in beautifying the interior of the church. The Sabbath school, under the care of Mr. J. H. Haverson, and a staff of twelve teachers, has been steadily growing. Thirty-eight new members were added to the roll of the church during the year, bringing the total membership up to 132. At the close of the business meeting, the congregation spent a social hour together, the ladies providing refreshments.

FLESHERTON.

THE annual meeting of Chalmers Church, Flesherton, was held on Jan. the 11th, under the presidency of the pastor, Rev. J. Wells, M. A. There was a fair representation of members and full attendance of office-bearers. After devotional exercises, the minutes of former meeting were read by Mr. Charles Stewart, secretary, and approved. Although the congregation had suffered during the year by the removal of several families from within the bounds, the finances have been fully maintained. The reports of board of managers, Sabbath School, Ladies' Aid Society, and Y. P. S. C. E. were read, and various financial statements presented by Mr. A. M. Gibson, congregational treasurer. These were all of a very interesting character, showing that a fine new "chapel" organ had been purchased and paid for, the liabilities for church improvements in finishing the commodious basement, and, in some rent, sexton's and general expense accounts had all been fully and promptly met, leaving a balance of cash on hand. The total revenue for the year being \$1,466.21, expenditures \$1,372.75, leaving a

balance in the various treasurer's hands of \$93.46. The question of reducing the debt on the church came under consideration and it was resolved that an effort be now made to raise subscriptions for that purpose. The addition and improvements in church property during the year have been largely due to the liberality and untiring efforts of the pastor, assisted by the Ladies Aid and choir of the church. Mr. W. Neil, also rendered valuable services. The year has also been marked as another year of faithful pastoral work in the spiritual oversight of the congregation. The following compose the board of managers for the current year:—Messrs. A. Carr, W. Wright, A. S. Vandusen, J. McKee, A. Cairns, A. M. Gibson, F. Chard, T. R. McKenzie, C. Stewart, D. McTavish, A. McRae and W. Henderson. Auditors,—A. S. Vandusen, and C. Stewart. Mr. W. Petch was appointed choir-leader, and Mrs. J. Blackburn, organist. The secretary, on unanimous vote of the congregation, was instructed to convey to Mr. S. Damude, recently removed to Toronto, the sincere thanks of the congregation for his long and valuable services so cheerfully rendered to the church. Mr. Damude has taken an active interest in the Presbyterian congregation in Flesherton since its organization about eighteen years ago, has been congregational secretary during that time; the first Sabbath school superintendent, and on the purchase of a site for a new church, was elected a trustee, and was a most valuable member of the building committee. He was held in high esteem by the congregation, which has suffered a great loss by his removal. The meeting closed with the benediction by the pastor.

DUNDAS.

At the annual meeting of Knox Church Dundas, held on January 24th, Mr. Thomas Bain presided. The annual reports were all adopted and were considered very satisfactory. The managers for the coming three years will be Messrs. T. H. Mackenzie, William Connell, Henry Bertram (re-elected,) and Charles Hetherington. The retiring officers, Messrs. T. H. Mackenzie, chairman; Peter Laing, treasurer; and F. D. Sinter, secretary, were re-elected; and Messrs. R. T. Wilson and James More were elected auditors. The managers report showed during the past year sufficient has been contributed to the funds of the congregation to pay the current expenses, and one hundred dollars in full for the shed built in the rear of the church, leaving an indebtedness of \$280 still owing by the congregation. The auditors report showed receipts amounting to \$3,088.82, while the following extract gives the gist of the session's report: The past year has been one of continued depression in some respects and the number attending church has sensibly decreased. On the communion roll there are now 250 names in good standing and able to attend ordinances, of these sixteen were added during the year, five being by certificate. Thus our increase in full membership has been very small. Twenty-one have received certificates of dismission, two died, and several others are removed who have not yet asked for their certificates. This is certainly discouraging, as it shows a decrease of five, the first time during the present pastorate that there has not been an increase. Still, however much we may deplore the holding back of many from making a profession, there is no reason for thinking that our young people are less hopefully interested in religion than formerly. The baptisms during the year were eighteen, deaths nine, and marriages celebrated five—only two parties connected with the congregation. A printed copy of the communion roll is appended, if there are any errors or omissions therein they will be rectified when the Moderator has been informed regarding them. The mission receipts amounted to \$1,168.39; those of the Sabbath School to \$214.48; the Young Women's Society reported \$34.72; \$25 of which were devoted to the procuring of a proper dwelling for a missionary in Manitoba, through Rev. Dr. Robertson. The Happy Workers Mission Band sent a contribution of twenty dollars to Pointe aux Trembles. The Y. P. S. C. E. show a good record, and the W. F. M. S. report well, with an income of \$179.52 for all purposes. All the agencies of the church are flourishing.

For The Children.

Some Thoughts for the Young on the Power of Littles.

BY REV. MARCUS SCOTT, B. A., CAMBRIDGEPORT.

Some time ago I read the story of a bell which is to be seen in the church tower of the little town of Grosslaswitz in the north of Germany. The bell is surmounted by a bas-relief representing a six-eared grain of corn, with the date, October 15th, 1729. The story of the bell is this: at the beginning of last century the bell of the little church of Grosslaswitz got cracked and ceased to be of any use. A second bell was needed, but as the people were so very poor where was the money to come from? One Sunday as the schoolmaster, Gottfried Hayn, was going to church, he saw growing out of the churchyard wall a beautiful stalk of green corn, the seed of which had been dropped by some passing bird. All at once the idea struck him that this one stalk of corn might be, if taken care of and rightly used, the means of procuring the new bell which they wanted so badly. He waited till the corn grew ripe when he plucked the six ears which were on it and sowed them in his own garden the next spring; then when the harvest came he gathered in his little crop which he again sowed, and the next year again, till at last he had not room in his garden for the crop. So he divided the seed among a certain number of farmers, who went on sowing the golden grain until, in the eight year the crop was so large that when it was put together and sold, they found they had money enough to buy a large beautiful bell, with its story, and its birthday engraved upon it, with a cast of the corn stalk to which it owed its existence, and so every time that bell rings it preaches a sermon to the good people of that little German town on the power of littles, and what may grow from one little action rightly done.

Let me tell you the fable of the little rain-drop. Far away in the clouds one warm summer day were a number of little rain drops. It was so very hot and sultry that they could do nothing but lie idly around. One of them looking down saw a poor farmer go out to look at his fields, where for want of rain there was not a single green blade growing. He thought of his sickly wife and his young family all needing so much care, and he sighed as he looked at his bare fields and thought of empty barns when harvest time came. "All at once the little raindrop said, 'I'm going down to water the farmer's fields.'" Some of the other raindrops looked up and said, "What can only one raindrop do?" "I'll do the best I can," said the little raindrop as it sped away down on its errand of mercy. "If you're going we'll all come," shouted they all as they hurried away after the first. "Why! a shower!" said the farmer as he stood in his fields amid falling raindrops which watered his fields and gave plenty of food to his starving family. Yes, a shower, and all through the influence of one little rain-drop. We all have an influence on some one else. Let us exert it for good. Let us always try to do all the good we can, in every way we can, to every one with whom we come in contact. Thus we will be true disciples of Jesus Christ who went continually about doing good and whose constant aim it was to make others happy.

A child went merrily forth to play,
But a thought like a silver thread,
Kept winding in and out all day
Through the happy golden head;
Her mother had said, "Do all you can,
For you are a part of God's great plan."

So she helped a younger child along,
When the road was rough to its feet,
And she sang from her heart a little song,
That a thought was passing sweet,
And her father, a toil-worn, weary man,
Said, "I, too, will do the best I can."

Our best! ah, children, the best of us
Must hide our faces away,
When the Lord of the vineyard comes to look
At our tasks at the close of day,
Let us frame our lives on the Master's plan,
And work and pray, and do the best we can.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

A YEAR OF GREAT AND UNPRECEDENTED PROSPERITY.

General Annual Meeting—Directors' Report—A Very Satisfactory Statement—Large Surplus Compared to Liabilities—Strong Financial Position of the Company.

The annual meeting of this company was held at its head office, Toronto, on Thursday, January 25, 1894. John L. Blaikie, Esq., president, was appointed chairman, and Wm. McCabe secretary, when the following report was submitted:—

REPORT.

In presenting their 13th annual report of the business of the company, the directors congratulate the policy-holders and guarantors upon the continuance of the progress and marked prosperity of the company during the past year.

Applications for new insurances amounting to \$2,756,350 were received, upon which were issued policies for \$2,561,350; which, added to the policies revived, make the addition for the year \$2,605,862—a handsome increase over the business of any former year.

The company had again the unusual experience in life insurance of its cash interest receipts for the year being more than sufficient to meet all death and endowment claims under its policies.

It made the unexcelled addition to its reserve and surplus funds (being the amount put by for the year) of over 58 per cent. of its income, after having met all expenses and payments to its policy-holders, thereby greatly strengthening the already unsurpassed financial position of the company, and increasing its well-established ability to meet all obligations promptly as they mature—an essential requisite of safe and prudent management. The addition made to its net surplus exceeds that of any former year, and now aggregates the relatively large sum of \$2,070,622.23—a fact which, it is believed, will be very gratifying to its policy-holders.

One of the best tests an intending insurer can apply in selecting a company is the relative yearly

PERCENTAGE OF SURPLUS MADE

upon its mean assets. In this important particular, the North American Life compares favourably with its chief competitors, and excels most of them.

It is important to note that the amount of terminated insurance—comparatively favourable—was less than in the previous year, showing increasing stability in the business placed on the company's books.

The allocation of surplus to investment policies maturing in 1894 was approved, as made by the company's consulting actuary, and such surplus is again in excess of the estimated results contained in the company's authorized book of tables in use by its agents.

The books of the company were closed promptly on the last business day of the year, and, as heretofore, the preliminary and full Government reports were then completed and mailed to the Superintendent of Insurance at Ottawa, together with full details of all its assets.

The auditor made a complete audit of the company's affairs monthly, and at the close of the year verified the cash on hand and in banks, and examined each mortgage and every other security held by the company.

The services of the company's staff of officers, inspectors, and agents again deserve special commendation.

JOHN L. BLAIKIE,

President.

Summary of the full financial statement and balance sheet for the financial year ending December 30th, 1893:—

Cash Income	\$ 482,514 08
Expenditure (including death claims, endowments, profits, and all payments to policy-holders)	210,792 45
Assets	1,703,453 39
Reserve Fund	1,319,510 00
Net surplus for policy-holders..	297,062 26

Audited and found correct.
JAMES CARLYLE, M.D., Auditor.

WILLIAM MCCABE, Managing Director.

To the President and Directors of the North American Life Assurance Company:

Gentlemen,—I enclose herewith list showing amount of surplus that may be apportioned to each investment policy maturing in 1894. The surplus added to the reserve constitutes the total cash value. This surplus exhibit is a very gratifying one, exceeding the estimates that you are placing before the insuring public, and therefore forcibly demonstrating that your tables are based upon justifiable assumptions that answer to the rigid test of actual accomplishment.

In former reports to you I have seen good cause to commend the discretion exercised and the good judgment manifested by your management, in encouraging the preference for so admirable a plan of insurance as the 20-year investment plan. Knowing the advantage that must accrue to the company, and the satisfaction that such a plan gives to the policy-holder, I am very glad to see that your business shows a still larger preponderance on this particular form of policy. This fact alone gives a stronger probability of the continued profitability of the investment element of your policies than any other single feature could do.

This has not been an easy year in which to write life insurance, and your field force must be exceedingly well organized to enable them to accomplish the gain which you show over the handsome record of last year. If you had achieved this by extravagant outlay it would not have been so surprising, but that you have succeeded in the difficult task of achieving it at a moderate cost is matter for sincere congratulation.

To be able to show a constantly increasing surplus, even while paying a number of your investment policies, is proof to me of the excellent condition of your business, and of your financial management. It is an augury of future strength based upon a business that appears to me to be eminently satisfactory in every detail and requirement. Such elements, in such an unusual degree, are not generally enjoyed.

Having watched the conduct of your business for some years, it is a great pleasure to me to testify my appreciation of your plans and business methods, and to know that they are producing the most favourable results.

WM. T. STANDEN, Consulting Actuary.

Mr. John L. Blaikie, in moving the adoption of the report, said:

Gentlemen,—The year 1893 will ever be memorable as one of unprecedented financial disturbances in many countries, and of what has almost amounted to a complete paralysis of the great industries of the neighbouring Republic. Such a condition of affairs could not exist without Canada suffering, more or less, and when we hear from nearly all quarters complaints of a falling off of business, and of diminished profits, it is most satisfactory and cheering to turn from such a picture, and look at the annual report for 1893 of the North American Life Assurance Company; in that, there is no sign whatever of falling off. Before touching upon a few of the salient points in the report, permit me to make a comparison of the company's of five years ago with its record of to-day.

	Assets.	Per cent.	Insurance in force.	Per cent.
Dec. 30, 1889	\$1,703,453 39		\$13,230,192 00	
" 31, 1893	677,074 19		7,977,561 00	
Increase.	\$1,026,379 20	151	\$ 5,252,631 00	67

	Surplus.	Per cent.	Cash income.	Per cent.
Dec. 30, 1889	\$ 297,062 26		\$ 482,514 08	
" 31, 1893	51,069 36		273,161 23	
Increase..	\$ 245,992 90	48	\$ 209,352 85	75

That, gentlemen, shows wonderful growth, substantial progress. We neither require to cross the line to the south of us nor to cross the Atlantic to find good life insurance companies in which to insure with profit and safety. We have as good ones in Canada as anywhere, and we may be proud of our country, of some of its life insurance companies, of its banking and monetary institutions, and of its vigorous, intelligent, and law-abiding people, loyal subjects of our most gracious Queen, whom God bless and preserve long to reign over us.

Let us now glance briefly at a few of the most interesting facts revealed by the statements before you. Comparing results at the closing of 1893 and 1892 we find an increase for the year:

In cash income of....	\$ 36,039 68
In assets.....	281,471 59
In reserve fund....	203,664 00
In insurance in force of..	1,160,112 00

Then we find two important decreases:

In expenditures of.....	\$29,533 81
And in death claims of..	27,808 10

It will thus be seen that the death claims are exceedingly favourable, which reflects great credit upon the skill and vigilance of our most esteemed medical director, Dr. Thorburn, especially when we consider that there is an increase of over a million dollars in force. That the interest receipts have more than sufficed to meet all death claims, matured endowments, and sums paid to annuitants, is a most gratifying fact, and speaks well for the soundness of the investments of the company. Upon these points, however, I shall not dwell, but refer you to the report of our consulting actuary. To have the hearty endorsement of so eminent an authority on all life insurance matters affords good ground for encouragement and satisfaction.

Allow me to draw very special attention to a matter of the greatest interest and importance either to existing policy-holders or those who may yet become so, viz. the fact that the company has in no case come short of what is held out as expected profits on its investment policies. The contrary has been the case with certain of the largest companies in the world; companies with many millions of assets and doing an enormously large business.

A most striking article appeared some weeks ago in that great British financial authority, the London Economist, contrasting the difference, in the case of one of the leading American companies, between promise and fulfilment. Investment policy-holders did not realize in that company one-half of what they had been led to expect. Why, it may be asked, can the North American Life Company do much better for its policy-holders than a gigantic corporation such as the one alluded to? It is because the North American Life does not go into so many extravagant expenditures, is not subject to such climatic and other hazardous risks, because its funds are better invested, and because it is thus enabled to lay aside year after year a larger relative actual surplus than the other.

It is to the surplus policy-holders have to look—upon that to keep a keen eye all the time, as that is the only source from which they can draw profits; hence the company that can only lay past a small surplus cannot, from an investment standpoint, do well for policy-holders, whereas the company accumulating a surplus—large when compared to its liabilities—can do so, and is therefore the one to insure in. Apply this test to the North American Life, and how does it stand?

I have before me, gentlemen, a carefully prepared statement showing the profit, or the amount of the year's income added to Reserve and surplus funds, for the year ending 31st of December, 1892, as per last obtainable official reports. I shall not trouble you with all the details, but will give you the percentages. The Equitable Life, of New York, put by 45 per cent. of the year's income; the Mutual Life, of New York, 37 per cent.; The New York Life, 36 per cent.; the Aetna Life, 18 per cent.; while the average for all American companies was 37 per cent. Then look to some of the

Canadian companies. The Canada Life put by 41 per cent. of the year's income; the Confederation, 40 per cent.; the Ontario Mutual, 35 per cent.; the Sun Life, 42 per cent.; the Manufacturers, 41 per cent.; average of all Canadian companies, 43 per cent. The North American Life's put by for 1892 was over 48 per cent. of the year's income being as high as the best of those named, while the percentage for 1893 was 58.

This showing of the North American Life is unexampled, and greatly strengthened the already unsurpassed financial position of the company.

Another matter is worthy of very special notice, and is all-important.

It is, where the company is so constituted and working upon such sound principles that it will be able to meet all its obligations.

It is the more important to closely scrutinize this point, because we hear so much in these days about cheap insurance, and promises are made by mushroom companies pushing themselves into notice to pay endowment policies at maturity without making adequate provision for them. The holders of such policies are doomed to certain disappointment. They will be like men building houses on the sand when the flood of maturing policies comes in, they will be swept away in utter wreck, chagrin, and absolute failure.

On the other hand, the North American bases all its calculations upon well-established experience and mathematical principles.

Guided thus by certain knowledge, it acts upon rates in carrying on its business that ensure the fulfilment of all its obligations, and of all its investment policies at their maturity, with absolute safety and equity to the insured, whose interests are built solidly on the rock and not upon mere shifting sand.

In connection with this, I may remark that many people, looking at our figures and the large additions made to our reserve and surplus funds, conclude that we are taking more from our policy holders than we require, that the large addition to reserve and surplus for the year is so much clear profit.

While the death claims the past year have been small, in the future they must certainly increase, then the investment or endowment policies to mature in ten, fifteen, or twenty years must be provided for, and the North American Life prudently looks ahead, and makes ample provision to meet every possible claim against it; besides which, the terms of these policies require the suspension of the surplus belonging to them till the expiration of their investment periods.

Gentlemen, I cannot conclude without a few words about the last paragraph in the report.

From daily intercourse with, and observation of, the officers of the company, I am able to bear testimony to their diligence, efficiency, and fidelity in the discharge of their respective duties; especially to our managing director, Mr. McCabe, and to our secretary, Mr. Goldman, we are indebted for the unwearying efforts they put forth to promote the interests of the company.

But these efforts would not have accomplished the splendid results set forth in the report had they not been ably seconded by an excellent staff of inspectors and agents, whose services deserve all praise. To these gentlemen I take the liberty of saying, go forth upon the work of this new year full of hope and energy. The report and accompanying statements before us will be effective weapons in your skilful hands in convincing proposing insurers that the North American Life is the company for them, and that to be delay in so important a matter as providing for wife and children by insuring for their benefit is in many cases criminal negligence. By fact, perseverance, and diligence you will accomplish great things in the way of new business; every policy issued will benefit you, but still more the person insured, so that, the more business you secure, the more you are entitled to be called public benefactors.

The Vice-President, Hon. G. W. Allan, seconding the resolution, said: It is now some fourteen years ago, I think, since the late Hon. George Brown and some other friends called on me at my office, and stated that it was their intention to establish another life insurance company in Toronto, and that the main object they had in view was, to

endeavour to retain in Canada much of the money that was being taken out of the country for life premiums by foreign companies. The outcome of this interview was the establishment of this company. I cannot imagine anything more cruel than what has happened over and over again with some of the companies of the character to which the president has alluded, where men have continued for years to pay in their savings for the object of making provision for their families, and that object has been defeated by the disastrous failure of such companies. I think you must all feel convinced from the explanations that Mr. Blaikie has given in the report which he has read, and from the figures in the financial statement, that the North American Life has attained a leading position among insurance and financial institutions in this country. I feel very proud indeed that we have succeeded in building up such a company as the North American Life Insurance Company. It will be remembered that our late lamented president, the Hon. Alexander Mackenzie, although of late years in feeble health, freely gave the company the benefit of his great ability and excellent judgment, ever evincing the greatest interest in the success of the company. The directors and all friends of the company always felt the deepest gratitude for his sound judgment and careful attention to the company's affairs, to the very close of his life. Perhaps I may be permitted to say that I thoroughly agree with everything that has been said in the report as to the great ability of the managing director, Mr. McCabe, and our indebtedness to him, and from what I know of the very large amount of attention our president, Mr. Blaikie, gives to the affairs of the company, and the ability he has brought to bear in filling that important position, I feel that you will all agree with me that he has proved himself a very worthy successor to our late and much esteemed president, Hon. Alexander Mackenzie. The motion was unanimously carried. On motion of J. K. Kerr, Q.C., Secor's Vice-President, seconded by Wm L. Kerr, Q.C., the by-law for the distribution of the company's surplus on its investment policies maturing in 1894, as allocated by the company's consulting actuary, was adopted.

Heartly votes of thanks were tendered the board, officers, and agents of the company, and at a subsequent meeting of the newly-elected board, Mr. John L. Blaikie was unanimously re-elected president, and Hon. G. W. Allan and J. K. Kerr, Q.C., vice-presidents.

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Deputy of the Superintendent-General
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Department of Indian Affairs,
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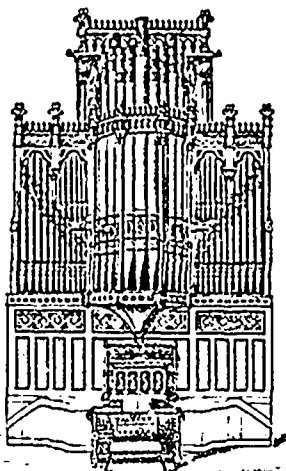
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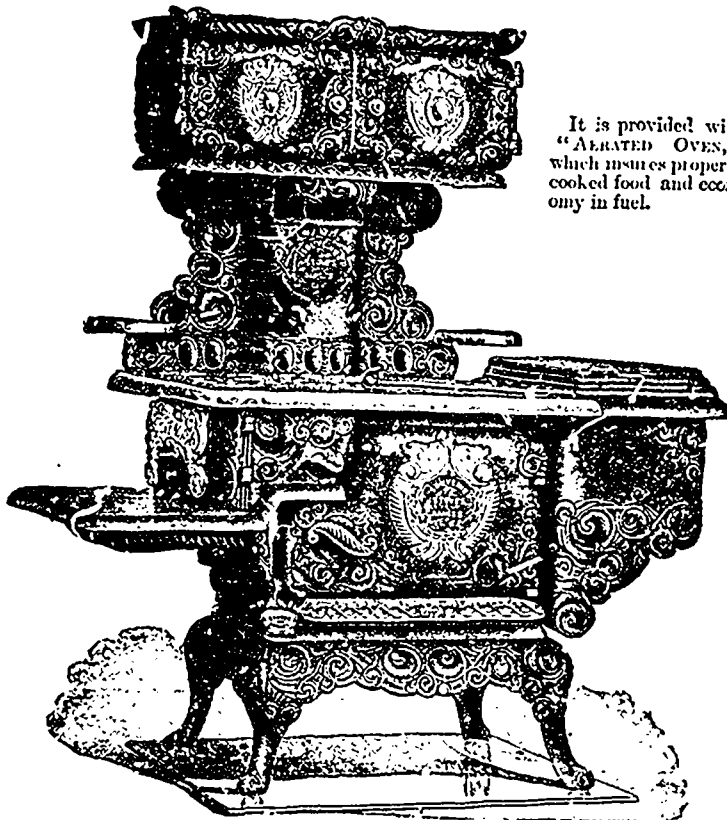
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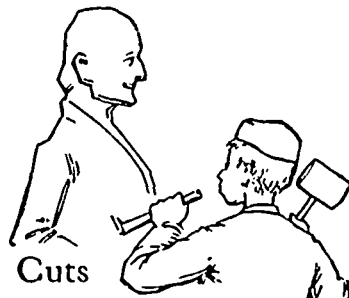
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Births, Marriages and Deaths.

Marriages.

SMITH-HARR—On Tuesday, the 30th inst., at the residence of the bride's father, 25 1/2 George street, by the Rev. G. M. Milligan, Edward G. Smith, to Caroline Haire, both of this city.

NELSON-THOMPSON—At the residence of the bride's mother, 20 Mutual street, on Wednesday, 31st January, 1894, by the Rev. J. McP. Scott, Adam D. Nelson, to Miss Laura C. Thompson.

RUSSELL-PATTERSON—In the Presbyterian Church, Port Elgin, on January 31st, by the Rev. James Gordon, M.A., W. H. Blount, Esq., manager Bank of Hamilton, to Jessie Rae, daughter of J. Rae Patterson, Esq., M.D.

Meetings of Presbyteries.

ALBANY—Sudbury, March, at call of the clerk.

HALIFAX—Halifax, February 5th 10 a.m.

MISSISSAUGA—Gladstone, 12th March.

OTTAWA—Ottawa, in St. Andrew's Church, February 6th, 10 a.m.

CHATHAM—First Church, Chatham, on Tuesday, 13th March, at 10 a.m.

BRANDON—Meets at Virden, Thursday, March 15th.

HAMILTON—Meets in Knox Church, Hamilton, Tuesday, March 20th.

LANARK—Zion Church, Carleton Place, Feb. 26th.

PLESBOROUGH—Meets in Mill Street, Port Hope, March 20th, 9 a.m.

VICTORIA—Meets in St. Andrew's Church, Victoria, B. C., March 6th, 2 p.m.

WESTMINSTER—New Westminster, March 20th, 2.30 p.m.

PARIS—Paris, Durnfries Street Church, Feb. 8th, at 10 a.m.

QUEBEC—Quebec, Morin College, Feb. 27th.

REGINA—Indian Head, Wednesday, March 14th, 1894.

SARNIA—St. Andrew's Church, Sarnia, second Tuesday in March, at 10 a.m.

TORONTO—Toronto, St. Andrew's Church, first Tuesday of every month.

WINNIPEG—Meets in Manitoba College on March 13th, at 3 p.m.

MATILAND—Wingham, March 20th, at 11.30 a.m.

BROOKVILLE—Will meet at Prescott on the last Tuesday in February, at 2.30 p.m.

BRUCE—Next meeting at Walkerton, on March 13th at 1 p.m.

CALGARY—Calgary, first Tuesday of March.

LINDSAY—At Cannington on Feb. 20th.

OWEN SOUND—Will meet in Knox Church, Owen Sound, Feb. 13th, at 10 a.m.

REV. J. CARMICHAEL, M.A., pastor of the Church at Norwood, intends spending a few months in California for the benefit of his health. During his absence it is expected that his pulpit will be filled by Rev. Mr. McDonald, a recent graduate of Knox College. Rev. Mr. Carmichael leaves for the south about the 1st of February.

T. E. PERKINS (formerly of 293 Yonge Street), has opened the largest Photographic Studio in the City of Toronto at 435 Spadina Avenue. Cabinets from \$2.00 per dozen, upwards, all finished by the new process. Everyone is delighted with the work. Come and see my new rustic scenery and accessories. Remember the address, 435 Spadina Avenue, east side, 4 doors below College St.

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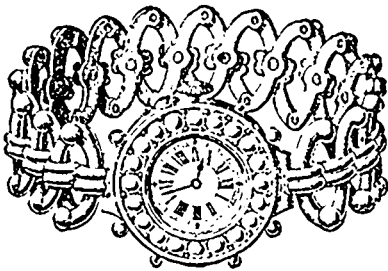
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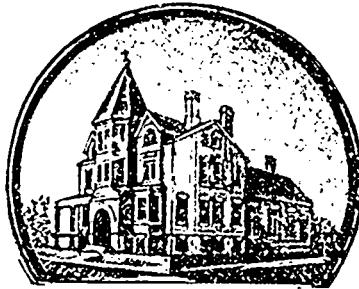
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