

# Canadian Churchman

DOMINION CHURCHMAN AND CHURCH EVANGELIST.

The Church of England Weekly Family Newspaper.

ESTABLISHED 1871.

Vol. 29.]

TORONTO, CANADA, THURSDAY, MARCH 5, 1903.

[No 10.]



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Total Cash Income.....	\$110,022
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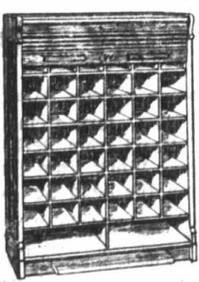
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# Canadian Churchman.

TORONTO, THURSDAY MARCH 5, 1903

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### SECOND SUNDAY IN LENT.

Holy Communion: 309, 313, 316, 320.  
Processional: 273, 446, 447, 632.  
Offertory: 6, 287, 528, 633.  
Children's Hymns: 281, 331, 333, 335.  
General Hymns: 32, 282, 492, 493.

### THIRD SUNDAY IN LENT.

Holy Communion: 107, 315, 321, 324.  
Processional: 165, 175, 179, 263.  
Offertory: 108, 249, 252, 638.  
Children's Hymns: 467, 566, 568, 569.  
General Hymns: 93, 244, 253, 279.

## Our Missionary Bishops.

During the past three months we have been privileged to print letters descriptive of our western missionary dioceses, beginning with the immense territory of the Bishop of Algoma. Apart from their present interest these communications have a historic worth which would justify their reproduction in a permanent form. In this number we insert what may be the last contribution from the Bishop of these two dioceses of Saskatchewan and Calgary. The prospects of separation are nearer and certainly the Bishop, after sixteen years, may well look forward to a smaller area for work. We wish we could impress on our people, especially those to whom wealth has been given, what a gain it would be to the Church could these Bishops be relieved from the necessity of begging for money, year by year, to maintain their dioceses. Only people like ourselves connected with missionary literature can appreciate

the work of the Clergy and the difficulties under which the Bishops labour with uncomplaining courage. In the whole series of letters there has not been a single personal complaint, but there are continual regrets of the lack of money and the detraction from the real work in trying to obtain it; as Wordsworth wrote, it is our proud boast that we

Who speak the tongue

That Shakespeare spoke; the faith and morals hold  
Which Milton held. In everything we are sprung  
Of earth's first blood, have titles manifold.

And yet how little we do, how apathetically we sit and allow our own people to drift away and tie the hands of our missionary Bishops when they need every help to obtain volunteers as clergy, catechists or lay readers to work in the ever-growing fields.

Righteousness exalteth a nation.

Mr. Van Tyne in his book on the Loyalists says that "the banishment or death of over 100,000 of these most conservative and respectable Americans is a tragedy but rarely paralleled in the history of the world. The consequences of their banishment are not so easily seen as were the results of the expulsion of the Moors from Spain, or the exile of the Huguenots from France, \* \* \* but in the case of the loyalists the speculations of the historian are made more dangerous, because the probable political and social results are of so much subtler a nature." Although his book was only published last year, we have another illustration of the effect on the political and moral character in the conduct of the government and journals in the United States in their treatment of the agreement to refer the investigation of the meaning of the Alaska Treaty to six impartial jurists, three to be selected by the States and three by Canada. It is quite apparent that the negotiators (on our side at least) meant gentlemen, judges probably, who from occupation and education, should be as far as possible, unbiassed men. Instead of selecting three impartial jurists, the president has chosen three pronounced partisans. Journals commend this action and openly state that the selections were made purposely in order to give the country confidence that the Canadians would be defeated. Naturally Canada resents this breach of good faith, but without a really strong president was it unavoidable? Mr. Roosevelt is a politician, the nominee of his party, and is looking for a second term. Had he chosen men who might have admitted our claims, his chances and those of his party were in danger. Messieurs Root, Lodge and Turner are active politicians who look to reelection, and what chance would they have should they dare to be independent? So every precaution has been taken to prejudice the case and prevent a successful appeal to the impartiality of the judges. But the saddest thing is the fact that not a single so-called religious journal has had courage to reprove the Government and to realize the dishonour to the nation. It seems as if their eyes so keen to see faults in others were morally blinded.

The Scottish Episcopal Church.

The Scottish Guardian, taking our note as a text, has given in an editorial at considerable

detail the information which Dr. Gammack had kindly furnished. Our esteemed contemporary explains that there was no Scottish prayer book, but that there was a Scottish communion office or Liturgy very dear to the Scottish Bishops of 1784. We thought that many of the changes made in the U. S. prayer book had had a Scottish origin, but find that we are mistaken. But our brethren across the line have reason to be thankful that they have obtained from the Bishops of Scotland an office bringing the celebration of the Blessed Sacrament into closest conformity with the most primitive doctrine and practice.

Edna Lyall.

Whose real name was Ada Ella Bayley, died at Eastbourne on the 8th February. Her loss is the loss of one whose literary work was popular and pure, an unusual combination. She was greatly loved for her generosity and kindness and for years conducted a Bible class for young women employed in the shops in Eastbourne. There was not, says the St. James Gazette, much in common between her and the late Mr. Bradlaugh, and yet the two became friends. Mr. Bradlaugh was a pronounced agnostic and a supposed revolutionary demagogue. Excluded for years from the House of Commons, his real worth and ability gradually won its respect and a period of great usefulness and honour seemed opening for him, when he died. Edna Lyall wrote "Donovan" and the fact that the story was suggested by Mr. Bradlaugh's political troubles led to the belief that she had taken him as her model; as a fact she had not done so, but the book brought about an introduction and Mr. Bradlaugh gave Edna Lyall much information about the secularists for "We Two." She presented a bell named Donovan to St. Saviours and was a benefactor of St. Peter's, Eastbourne, of which church her brother-in-law, the Rev. Hampden Jameson, is Vicar.

Old Names to New Streets.

A Canadian going to London said that the opening of new streets there reminded him of the clearings in the primeval forest, and it is really like a road through the bush to see the new, broad streets opened through the close, dense lanes. The London County Council are constructing a new street from Holborn to the Strand, and a crescent shaped street on the site of Wych street. The names selected, Kingsway and Aldwych, have given immense pleasure. They were suggested in the first place by the Clerk of the Council, in reference to whom Mr. Sidney Low said that it was fortunate for the Committee to have at their disposal the advice of an official who was so well acquainted with the past history of the Metropolis, and who knew so well how to enshrine the memories of that history in the nomenclature of our streets. Kingsway is dignified, pleasingly reminiscent of old English usage, and quite simple and obvious. The name Aldwych carries us back past Wych street to the ancient Danish settlement in St. Clement's. Time and changed habits and requirements have brought it about that nearly all left of Old London is the place-names, and it is a sign of grace on the part of the County

Council that it should connect one of its most recent "improvements" with the ancient traditions.

Jerusalem.

The rage for realism is to be gratified by a reproduction of the city of Jerusalem at the St. Louis World's Fair, 1904. The reproduced city, which will stand upon a tract of ten acres located in the heart of the Fair, is being planned by Mr. Alexander Kosta, a Hungarian gentleman well acquainted with Oriental life. The details of this ambitious plan are given as follows in a statement published by the "Jerusalem Exhibit Company." The reproduced Holy City will stand upon an eminence overlooking the entire World's Fair. It will be enclosed by a wall, which will be a facsimile of that which encloses the sacred city today, and whose gates will be reproduced in exact form and size. Within these walls will be reproduced all the sacred places and buildings, including the Mosque of Omar, which stands upon the site of the ancient Temple; the Via Dolorosa, along which Christ walked on his way to Calvary; the church of the Holy Sepulchre, which stands upon the reputed spot where the body of Christ was buried; the Wailing Place of the Jews, the only remnant of the wall of the ancient Temple; the Ecce Homo Arch, where it is said Pilate stood when he said "Behold the man"; the Tower of David, the Pool of Hezekiah, and other places of sacred interest. Outside the wall eastward, there will be the valley of Kedron, Garden of Gethsemane, and the Mount of Olives. All in all, it will form a picture unparalleled in the history of expositions." But in addition to the reproduction of buildings and places, there will be the reproduction of the most interesting features of present-day life of Jerusalem. About 500 natives of the present-day city, carefully selected from its cosmopolitan population, representing all its different ranks and nationalities, but these features seem to us most objectionable and disillusionizing.

#### THE BISHOP OF WINCHESTER.

The Right Rev. H. E. Ryle, D.D., Lord Bishop of Exeter, has been appointed to succeed the Most Rev. Randall Davidson, D.D., who has been preferred to the Primacy. The Bishop designate of Winchester was born in London on the 25th May, 1856, and is the 2nd son of the late Bishop of Liverpool. He was educated at Eton College, where he won the Newcastle scholarship in 1875, and at King's College, Cambridge; at the University he had a most distinguished career. Going up from Eton he won an open Classical Scholarship at King's and in 1879 he took his B.A. degree, his name appearing in the First Class of the Theological Tripos. Whilst he was studying at Cambridge he won the Carus Greek Testament prize, the Jerome prize, the Winchester Reading prize, the Crosse Scholarship and the Hebrew, Evans and Scholfield prizes. In 1881 he was elected a Fellow of his college, and the same year was elected Divinity Lecturer at Emmanuel College, being appointed to a similar position at his own college a year later. He was ordained deacon in 1882 and priest the following year by the then Bishop of Ely, and in 1886 was appointed Principal of St. David's College, Lampeton,

Wales, a post which he held for two years, returning in 1888 to his Alma Mater as Professional Fellow of King's College. From 1887 to 1888, he was Examining Chaplain to the late Bishop of St. Asaph, and was appointed by the Bishop of Ripon to be his Examining Chaplain in the latter year. In 1895 he was made an honorary Canon of Ripon Cathedral, and three years later was appointed Chaplain to Her late Majesty Queen Victoria. From 1887 to 1901 he held the position of Hulsean Professor of Divinity in the University of Cambridge, and in 1896 was elected President of Queen's College, a position which he vacated on being appointed by Lord Salisbury to the See of Exeter. Dr. Ryle is a brilliant and forceful preacher and has also published a number of theological works. His translation to the See of Winchester, which is one of the three most important bishoprics in England and carries with it an immediate seat in the House of Lords, after having been elevated to the Episcopal bench so recently, only two years ago, marks him out to be one of the recognized leaders in the Church of the Motherland to-day. The Bishop is 47 years of age and married Miss Nea Adams, a daughter of Major-General Adams in 1883. He is a liberal and broad-minded Churchman so far as his theological views are concerned. The Bishop has also become, in virtue of his position, Prelate of the Most Noble Order of the Garter.

#### THE CONFIRMATION OFFICE.

The Order of Confirmation, as it now appears in the Prayer Book, assumed its present form at the last revision in 1661, and is largely due to Bishop Cozin. For nearly two hundred and fifty years it has been the form by which members of the Church have been admitted to the Holy Communion, and it is a neglect of the Church's law when any are admitted without it. As to the value of Confirmation, and that by means of it the Bishop should himself admit candidates to the Church's highest privileges, there is no difference of opinion amongst us, but there is considerable diversity of opinion as to the fitness of the office under existing circumstances at the present time. The rubric provides that "none shall be admitted to the Holy Communion until such time as he be confirmed, or be ready and desirous to be confirmed." For children and young people who have been baptized, and who had godfathers and godmothers, as the office for "the Public Baptism of Infants" requires, the office is in all respects suitable, and from their standpoint there is little or no objection, though not a few think the office might be amplified and more expressive of its real purpose, which is the confirmation not only of the Baptismal vows, but of the Baptism itself. A person who has been baptized without Baptismal vows is spiritually competent to receive confirmation. Hence there should be a distinction made between those for whom the existing office is suitable, and those for whom obviously it is not. Times and circumstances have changed, since the reign of Charles 2nd, and the Church's methods also should change when necessary, and be adapted to altered conditions. Out of the unfitness of the existing office there has grown a disregard by some of the law governing admission to the Holy Communion, and not a few are admitted who would readily

enough be confirmed if the office were not so unsuitable to their circumstances, they never having had vows made in their name by godparents or any other persons. The following taken from the N. Y. Churchman by a contributor advocating further revision of the Prayer Book strikes us as

this particular both necessary and wise, and as the best remedy for a certain amount of irregularity and evasion of law in regard to Confirmation, which, if not excusable, can at least be explained, and to some extent perhaps condoned. "The modification of the Confirmation Office so as to meet the case of Christian adults of other communions desiring to be received into our own. Whatever our theories as to "the Church" and the "sects" and whatever our own sense of need at this point as Churchmen, we must take the facts as they are, and the facts are very different now from what they were when the Confirmation Office was brought into its present form in the English Prayer Book of 1661. Practical at that time the Church of England was in exclusive possession of its field. All persons coming to confirmation came through the Church's door of baptism. To-day in this country there are far more Christian people outside of this Church than there are in it, and she is growing, as she is destined to grow, and perhaps desired to grow, as much if not more, by accessions from this outside mass as from her own births and baptisms. She desires, invites, encourages this accession from outside. The present Confirmation Office does not accurately and adequately represent that hospitable attitude. As a matter of fact it is to those outside a perplexity, a contradiction and a stumbling block. The path of approach for our separated brethren ought to be cleared of all obstructions if we wish them to come in. The meeting-place before the bishop for the laying-on of hands must ever continue to be as it now is, the common meeting-place of all; but the Confirmation Office ought to recognize and provide for, in some way, the different directions from which people present themselves, the different conditions under which they appear, and the different grounds upon which they are received."

#### FORECASTS.

It is not given to men to see very far into the future. It is the unexpected oftentimes that happens. Causes often work away hidden and unseen, and are not noticed till their effects appear. A flood comes suddenly and is a surprise because no one observed the tiny leak in the reservoir, which would have revealed the coming disaster. The storm often bursts before the cloud no bigger than a man's hand is noticed, which would have given warning of the coming flood. So little can the keenest observer and the best informed foresee coming events that Mr. Chamberlain said recently in South Africa; that it behooved the empire to be united, and prepared for any contingency, as it was impossible to tell from what quarter a blow would be aimed at its territory, power or influence. The South African war itself was an illustration of the unexpected suddenness of national danger, and what seemed at the outset but a small war soon assumed a gigantic and perilous aspect. Not only may we be overtaken by disaster by war and by the ambitious rivalry of hostile

nations, but in the such as pestilence recurrence of which from Ph intervals prevailed. The cause is hard to determine, no do and extravagance most of the nation period of great pr crease of their t country is this mo the expansion of crease of our imp a period of unexa we can see at p growth in our rich the North West is flowing, we can dination of the the recent past. causes of prosper and though either yet it may not be good motto, "i war," and it is eq to prepare for a p able conditions a some men prom have issued out, as it were, s good to bad time of prosperity is li Hill, for instance of America, pu which he said: " are approaching, ate it. A few year factories and the out of work. We and the reverse may not be cor is impending, bu causes a taking i altogether heedle who is surveying haps by signs observer, gives disaster. Mr. H to the United S less force to c especially to ou directly affected neighbours. In the present pro conservative fir governments, would seem to classes should p by avoidance of ing habits of eco

#### DIOCESE

The present d the provisional large extent of it. Its area is b miles. Its first McLean, who h cese of Huron, the Bishop of fill the importar siniboia. rector

nations, but in the ordinary fluctuations of life, such as pestilence, or failure of crops, or the recurrence of what are known as bad times, which from Pharaoh's day till now have at intervals prevailed with a monotonous regularity. The causes of such alternate periods it is hard to determine, though due to some extent, no doubt, to over production and extravagance. For the past seven years most of the nations of the world have enjoyed a period of great prosperity and an immense increase of their trade and commerce. Of no country is this more true than of Canada, and in the expansion of our country, and the vast increase of our imports and exports we have had a period of unexampled prosperity. So far as we can see at present, with such room for growth in our rich territories and fertile soil in the North West into which a large population is flowing, we can see no apparent cause for any diminution of the prosperity which has marked the recent past. Yet, as we have said, the causes of prosperity or adversity are recondite, and though either one or the other may be near, yet it may not be apparent. It is held to be a good motto, "in time of peace, prepare for war," and it is equally good in time of prosperity to prepare for a possible change to less favourable conditions and circumstances. Recently some men prominent in great undertakings have issued warnings, and have held out, as it were, storm signals of a change from good to bad times, and that the present reign of prosperity is likely before long to end. Mr. Hill, for instance, one of the leading financiers of America, published recently a forecast in which he said: "It is, indeed, a grave crisis we are approaching, although few seem to appreciate it. A few years may see the closing of many factories and the throwing of thousands of men out of work. We have been reaping the harvest and the reverse is coming." Mr. Hill may or may not be correct in his estimate of what is impending, but as the cry of breakers ahead causes a taking in of sail, so the wise will not be altogether heedless of such a warning from one who is surveying the outlook, and guided perhaps by signs unapparent to the careless observer, gives notice of danger and coming disaster. Mr. Hill's forecast, applicable mainly to the United States, will apply with more or less force to other countries as well, and especially to ours, which is contiguous, and directly affected by what prevails among our neighbours. In view of a possible change in the present prosperous state of the country a conservative financial policy on the part of governments, corporations and individuals would seem to be wise, and especially that all classes should prepare for less prosperous times by avoidance of extravagance, and by cultivating habits of economy and saving.

#### DIOCESE OF SASKATCHEWAN.

By the Bishop.

The present diocese of Saskatchewan embraces the provisional district of Saskatchewan, and a large extent of territory lying to the north of it. Its area is between 150,000 and 200,000 square miles. Its first Bishop was the Right Rev. John McLean, who had been a clergyman in the diocese of Huron, and in 1866, on the invitation of the Bishop of Rupert's Land, had joined him to fill the important offices of Archdeacon of Assiniboia, rector of the Cathedral, and warden of

St. John's College. Dr. McLean was consecrated by the Archbishop of Canterbury in the parish church, Lambeth, on Sunday, May 3rd, 1874, and he died at Prince Albert, in November, 1886. The Bishop's first effort had been to secure an endowment for the episcopate. His first Synod was held in 1882. At the time of his death, the various endowment funds raised by him aggregated \$80,547.90, of which \$73,140.26 constituted the Saskatchewan Bishopric Endowment Fund. In 1900, when the last meeting of the Diocesan Synod took place, the diocesan endowment funds aggregated \$94,428.90. In 1898, in his address to the Synod, the present Bishop said: "It has been suggested that from the Saskatchewan Bishopric Endowment Fund, which amounts now to £15,240 sterling, the sum of £3,240 should be transferred to the Calgary Bishopric Endowment Fund, leaving £12,000 to the former; and that the latter should be brought up to £12,000 as soon as possible. As you are aware, I have always opposed the withdrawal of any portion of the Saskatchewan Bishopric Endowment Fund. It has been my wish to leave the sum raised by my predecessor intact; it does not seem an excessive sum. On the other hand, some people think it excessive at a time when some recently formed bishoprics, like Qu'Appelle, have an endowment of £10,000 only. Well, the Council of the Colonial Bishopric Fund and the Standing Committee of S.P.G. have both given practical effect to the plan; and the Archbishop of Rupert's Land having given his approval, I propose to submit for your acceptance a resolution dealing with the matter." The resolution referred to was introduced and unanimously adopted, and the Synod of Saskatchewan will in due time pay to the Synod of Calgary the sum above mentioned. The white population of the diocese is comparatively small. The native or half-breed element is largely represented in most of the congregations. But the tide of immigration is setting in, and many things point to a large immigration this year, and the rapid development of the country. The Canadian Northern Railway, now under construction, will pass right through Saskatchewan from east to west, opening up a very fine country; and the branch lines of the C.P.R., which are likely to reach some of the old settlements in Saskatchewan, in this, will enable settlers to reach, without any difficulty, some of the finest sections in the whole of the fertile belt. After various vicissitudes and experiences, St. Alban's congregation, Prince Albert has again its resident clergyman, and the parish is self-supporting. A clergyman is ministering to the settlers scattered over a very large extent of country lying east of the north branch of the Saskatchewan from Prince Albert; and, there are resident clergymen at Battleford, Saskatoon, Duck Lake, Kirkpatrick and Halcro. Arrangements have been made for opening new missions among white settlers as soon as the clergymen for them can be secured, at Birson, which will also include Collerton and the Butler Settlement; at Rosthern, an important town on the Regina and Prince Albert Railway, at present served by the clergyman at Duck Lake; near the elbow of the North Saskatchewan, and at Hoodoo, and the large mission on the east of the south branch will be divided. Then, Rev. G. E. Lloyd, M.A., is to remain in the diocese to minister to the English colony he is bringing out, who are to settle along the route of the Canadian Northern Railway, west of Battleford. He will receive support from C. and C.C.S. At present the society's grant of £150 per annum to the diocese helps to support two clergymen. There are four at present on the S.P.G. list. This society's new grant for new missions, with a little help from Eastern Canada, will enable us to open the five new missions. Then we have a new grant of £100 from the C. and C.C.S. for a mission to

include the Indians at Fort a la Come, and the settlers at Pahonan. A clergyman is needed for this mission, who understands or can acquire the Cree language. A young man is in sight for the Birson mission, who will, it is hoped, soon enter upon his duties. The diocese includes within its boundaries some of the oldest and some of the newest Indian missions in the Ecclesiastical Province of Rupert's Land. These missions have been from their commencement almost to the present time carried on by the Church Missionary Society. Indian work was begun in 1840 at the Pass by Henry Budd, a native teacher, and afterwards the first native clergyman in the ecclesiastical province, who received his training at Red River, under Rev. John West. At the present time, Archdeacon Mackay, who understands and speaks Cree most thoroughly, and has an immense influence with the Indians all over the diocese, and seven of the clergy of the diocese, are wholly engaged in evangelistic work among the Indians, while the principals of Battleford Indian Industrial School and Emmanuel College Training School, both clergymen holding the Bishop's license, and a number of catechists and teachers, assist in that work. The latest returns show 3,658 as the number of Indians, who are members of the Church of England, in the diocese, of whom 1,067 are communicants—much the highest number of Christian Indians and communicants in any diocese in the ecclesiastical province. Last autumn Rev. John Hines, who since 1876 has been an Indian missionary in the diocese, and, during the greater part of the present Bishop's episcopate a missionary at the Pas, and in recent years Rural Dean of East Saskatchewan, whose work as a builder of churches and in other ways will never be forgotten, tendered his resignation. It is our earnest hope that he will return to the work somewhere in the diocese, after a year's rest and change. We are in urgent need of a really able and capable man to take his place. For some years now C.M.S. has shown anxiety to be relieved of the expense of its missions among the Christian Indians, on the ground that when the heathen have become Christians, its work for them is done, and because the society desires to be more fully able to carry the glad tidings of the Gospel to millions of our own race still in heathen darkness. For the past two years its grant to the diocese has suffered a diminution of \$815 each year, and for this year it will be the same. We are doing all we can to encourage self-support among the Indians, but "they are," as it has been truly said, "for the most part in a transition state—struggling to change from the Indian's to the white man's mode of life, and many serious obstacles confront them. It must not be wondered at, therefore, if the organization of the new Board of Missions of the Church in Canada has given new energy and hope to our Indian workers throughout the diocese and all their friends; nor will it surprise anyone to be told that much the larger portion of the sum asked for by the Bishop for his work in Saskatchewan is for Indian missions. The present Bishop, if he is spared to resign the cure of Saskatchewan, as he expects to do in the spring, will leave this portion of his work with deep regret, since a visit to the Indian missions, and the coming into close touch with the Indian missionary and his flock, more particularly in the larger missions, gives him a stimulus and spiritual refreshment always uplifting. But the charge for sixteen years now of these two immense dioceses, with their growing needs, and the consciousness of having to face greatly increased responsibilities, with, till the blessed changes of last year, diminishing financial help, is one which flesh and blood might be forgiven if it shrank from, if it had not the strength St. Paul felt when he said: "I can do all things through Christ which strengtheneth me."

## AMERICAN CHURCH NEWS.

That Dr. Lloyd, the general secretary of the Domestic and Foreign Missionary Society, has declined the unanimous call to become Bishop of Mississippi in succession to the late Bishop Thompson, is cause of some regret, and yet his work at the Missions' House is probably of more importance to the world's Church. The election of a Bishop to succeed at Newark to assist Bishop Starkey had no success after even seventeen ballots. The choice was really between Dr. G. McC. Fiske, Providence, R.I., and Dr. A. Mann, East Orange, N.J., but the supporters of each stood true to their colours, and there was no approach to any majority. The election is put off to the Diocesan Convention in May. The Diocesan Convention of California met on January 27th, and at the communion the Bishop asked a special commemoration of the late Archbishop of Canterbury, the Bishop of St. Alban's, and several American bishops. The sermon was preached by the rector of St. Luke's church, San Francisco, and his topic was "Catholicity," from St. Mark xvi, 15. There is much general interest at present in the federation of churches, so as to let the whole field of Christian enterprise be covered without the heavy waste from duplications and rivalries. The object of the federation, as it is stated by Dr. Sanford, general secretary, "is the promotion of acquaintance, fellowship, and effective co-operation among the several churches of all denominations in order that their essential unity may be manifested, that the evangelization of the city (or town), may be more systematically accomplished, that a means may be found of expressing the united Christian sentiment of the community in regard to moral issues, that the various Christian and benevolent activities may be more completely co-ordinated, and that other appropriate ends may be secured."

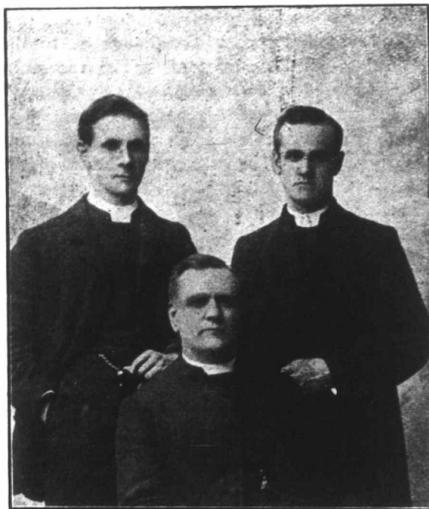
There is everywhere visible the near approach of Lent with its special services, lectures, and so forth. In large centres of Church life the mid-day short address is becoming popular with the busy business man, and during Lent the Brotherhood men in Philadelphia have arranged for the assistance of a large body of able speakers to cover the season.

The General Theological Seminary, New York, has two chairs vacant, and that of the Deanship will be difficult to fill. There are lists given of candidates for the Deanship, and for the professorship of Ecclesiastical History, and we wait the result with some anxiety, as a poor appointment will be a sad calamity. There are two movements on foot that occasion more or less discussion, but while the one comes to us with the imprimatur of the General Convention, the other has not come within the range of practical politics. The change of name will soon probably be carried through, but the revision of the Prayerbook cannot be taken up in a day. The common consensus goes for a new name to the Church, but the finding it is the trouble. The recent convention at San Francisco thought the present name unsuitable, but went no farther; that at Salt Lake City agreed upon "The American Church," but left room for the General Convention to add, if it thinks fit, some qualifying word to this title.

Bishop Brent, of the Philippines, has added to his laurels by the issuing of his first pastoral letter, which is said to present a very broad and statesmanlike account of his principles in dealing with his difficult charge. His relations with the Roman party are to be fair and honest without truckling to a corrupt caste of clergy. He is evidently the right man in the right place. Bishop De Buren is making slow but secure progress in Porto Rico; the question of the Mexican episcopate is at rest for the present.

Bishop Potter, of New York, speaks very sympathetically of the appeal made by the

Synod of the Methodist Episcopal Church and sympathy in his work among his own people in the United States. Bishop Potter feels that while there is no doubt about the validity of the Bishop's ordination, the effect of such recognition would be very beneficial in view of the large number of the Slavonian races that are represented in America. Mr. Levy, lay missionary of the Society for Promoting Christianity among the Jews, conducted a very interesting conference between Jews and Christians in Buffalo, N.Y. Mr. Levy spoke as a simple searcher after truth, and not at all as a proselytizer; he set before the conference the loftiest ideals without casting any disparagement upon the ancient Jewish faith and symbolism. The Rev. Dr. Percival, Presbyterian minister in Chicago, has severed his connection with his parish and Presbyterianism in order to join the Protestant Episcopal Church. More than a dozen such reversions to the old Catholicity are said to have taken place in Wisconsin within the last three years, and thus they are solving the problem of Christian Unity. A very interesting ceremony took place recently at Lynn Camp Creek, Kentucky, when the Rev. Mr. Hancock, of Corbin, baptized two young men, the one by affusion, and the other by immersion. This was done at their own desire and in the presence of the Bishop of Lexington, who afterwards confirmed them.—J. G.



Rev. Dr. Mockridge and His two Sons.

## REV. DR. MOCKRIDGE CALLED TO DETROIT.

The Rev. Dr. Mockridge, late rector of Trinity church, San Jose, has received a unanimous call to be rector of the Church of the Messiah, Detroit, Michigan, one of the largest churches of that beautiful city. It is a handsome, massive building, built of stone, and is situated on Grand Boulevard East, corner of Champlain street, and has a communicants' roll of nearly six hundred. It is a busy, active church, conducted entirely upon the free seat plan, the revenue being derived from the voluntary offerings of the people. There are twelve vestrymen and many active workers. Of the twenty-two Episcopal churches of Detroit, three will now be occupied by Dr. Mockridge and his two sons, himself rector of the Messiah, the Rev. John Mockridge rector of St. Andrew's, and the Rev. Charles Mockridge rector of St. Philip's. Dr. Mockridge left for his new sphere of labour on Tuesday, the 17th of last month, and after spending a few days in Los Angeles with his sister, the wife of Archdeacon Trew, will proceed to Detroit, his wife and daughter accompanying him. His son, Hamilton Mockridge, will remain at Stanford University till the end of the present academic year, in May next. Dr. Mock-

ridge leaves San Jose with the warmest wishes of a large circle of friends, who have learned to admire him for his high Christian character, his patriotic citizenship and his devotion to church and parish. "I number among the best friends I have in the world, those who live in San Jose," said Dr. Mockridge to a Mercury reporter. "The genuineness of their loyalty to me in my work here will remain an inspiration to me in all my future work. God bless them—every one of them." The preceding paragraph, which is taken from the San Jose Daily Mercury of the 11th February, will recall names held in affectionate regard, by an alas! decreasing number of friends and parishioners. Archdeacon Trew's success as curate under Archdeacon Fuller at St. George's, Toronto, led to his enthusiastic reception at the new parish of Christ Church, Deer Park. It was then quite in the country, and old parishioners still regret the breakdown of Mr. Trew's health. Although after many trials he was at last obliged to leave, it has been a matter of thankfulness that he has been able to live a long and useful life in California. Archdeacon Trew was one of the earliest supporters of and contributors to this journal. Dr. Mockridge is also kindly remembered in Canada, especially in Hamilton and Toronto. Unfortunately, as missionary secretary, he devoted too much time to the literary work, and so failed to be so generally appreciated as expected from his genial and kindly nature. His sons are so well known that it is needless to do more than to regret that they are out of Canada.

## ENGLAND.

(From our own Correspondent).

The appointment of the new Archbishop gives the utmost satisfaction. It is admitted that the choice was limited, and never before, perhaps, were outsiders likely to be sure of placing their man. Dr. Randall Davidson commands the complete confidence of those who have known him and worked with him. The responsibility of such a high position is tremendous, and we may well rejoice that it falls on one whose tried experience and ripe judgment fits him for his task. In our new Primate, we have a true Englishman and a devoted Churchman. The work of organization of our three grades of education under the new act is proceeding apace. On every hand I see the borough and the councils calling to their aid well-known experts; accomplished and devoted women as well as men. In my own town, the principal of the local college and the head mistress of the leading High School have been thus co-opted by the local authority. It is most likely that the voluntary associations, in connection with Church Schools, will be asked to elect their own representatives. There is no time to lose; but the activity already evident shows the desire to be ready for working the act from March 26th. We are hearing less of the policy of passive resistance to the local rates, many perceiving, no doubt, that it would be odd to pay through the Imperial taxes, and to resist a similar levy through district assessment; moreover, all such very scrupulous persons will pay for their firmness by losing their right to vote for anything. Owing to so much attention being paid to the passing of the Education Act, little notice was taken of new stringency licensing legislation. "Old toppers" are coming in for sharp measure. Black lists of inebriates are appearing everywhere, and to the honour of the victualers it must be said they are loyally co-operating to carry out the act to the letter. We may fervently hope now that the awful curse of drunkenness will be at all events lessened in our otherwise much favoured Fatherland. The modified pledge, too, the promise to abstain from intoxicants between meals, is catching on very well, and is sup-

ported in the King's palace, it advances there with ishment for adults however, to walk

## The

This Department is for Church in Canada. Its object will be to interest to Church. Requests for information will receive prompt correspondence will be addressed to the CHURCHMAN.

## INDIA FA

With grateful following contribute, Alta., \$2; F. Miss M. J. Mel to support child taken up in the city, Morrisburg, W. H., \$5. It is ways some read. There are still that one feels kept open and that is being little native of brought into to given the oppo worker in the g directly or indi the good fruit in faithful prayer was thought to through her co husband had w no more to id her temptation needs. Her ba hope was given old man warne hands of the heart at this ti hymns her litle sion school. T Who merciful child, and so that upon the more to her h children went were all baptiz friends in En school and be firm and wa mother. She with a thankf may be kept what results w having become courage us to further contril these orphan (which means in part, will b address contri Sylvan Tower

The Rev. of Nagpur, h: toral cross. teresting in t children, who tended delight by Mr. Chatte Richmond.

Home & Foreign Church News

FROM OUR OWN CORRESPONDENTS

QUEBEC.

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

Lennoxville.—Bishop's College School. — The Rev. Edward John Bidwell, M.A., headmaster of the Cathedral Grammar School, Peterborough, England, was on the 20th ult. appointed to the headmastership of this school. He was chosen after a severe competition among forty applicants, of whom only six were from Canada. The English candidates were reviewed by the Rev. Dr. Fry, headmaster of Berkhamstead, and the Rev. Dr. Scott, headmaster of Parmenter's School, London, who independently selected Mr. Bidwell as the man for the position. Mr. Bidwell is thirty-five years old and married. He was educated at Bradfield College and Wadham College, Oxford. He won an open classical scholarship at the latter, and took his degree in 1889, gaining a second-class in both classical moderations and finals. He was captain of the football and cricket teams at both Bradfield and Wadham. He was ordained in 1891, and was assistant master at Leamington College. There he took the sixth form in classics, and organized a preparatory department with a large special boarding-house. He was appointed headmaster of Peterborough Cathedral School in 1897, and raised its numbers from forty to ninety in two years, at the same time adding considerably to its buildings and equipment. His testimonials from the Bishop, some of the canons of Peterborough, and others, refer to his energy, perseverance and thoroughness. He has a sound moral influence over boys and is keen about sports. He has an attractive personality and has got on well with his assistants. A good preacher and a sound, moderate Churchman, he has conducted a school with pupils of other denominations without the least friction. He will come to Canada and take charge shortly after Easter. The School Association held a meeting here on the same day, which was attended by Messrs. C. M. Holt, R. T. Heneker, and Geo. R. Hooper, of Montreal; the Very Rev. Dean Williams, and Mr. Edmond Joly de Lotbiniere, of Quebec, and decided upon Mr. Bidwell as their choice, this being afterwards confirmed by the Corporation of the University. A resolution of regret at the death of Dr. Wyatt Johnston, an old Bishop's College School boy, was also adopted. It was also decided at this meeting to hold an annual meeting and dinner at Lennoxville at Convocation.

MONTREAL.

Wm. Bennett Bond, D.D., Bishop, Montreal.

John Carmichael, D.D., Bishop-Coadjutor.

Montreal.—Christ Church Cathedral. — The Rev. F. J. Steen, vicar of this cathedral church, who has been ill since the 14th December last, died early in the morning of Tuesday, the 24th ult. He was conscious up to the last and passed peacefully away. The Rev. Frederick Julius Steen was of Danish-American extraction, and was born at New York in September, 1867. He came to Toronto at an early age, for his education, and after passing through school entered the University of Toronto, from which he graduated with the degree of B.A. and with honours in modern languages and mathematics in 1888. He proceeded to the degree of master of arts in 1890. In 1889 he was appointed master in modern languages at Bishop Ridley College, St. Catharines, a position he held until 1892, when he entered Wycliffe College, Toronto, for a course in theology. He was ordained by Bishop

Baldwin, of Huron, in St. Paul's Cathedral, London, in 1893. In 1896 he was recommended by the Bishop of Huron to Bishop Bond for the position of professor of ecclesiastical history and apologetics at the Diocesan Theological College in Montreal. He commenced work in September of the same year, and on the death of Rev. Principal Henderson was placed in charge of the college for a period of two years, until the Rev. Principal Hackett assumed control of the institution. In November last Mr. Steen's health showed decided signs of weakening, and he was confined to his house for some days, but insisted on continuing with his work. He preached his last sermon on the morning of Sunday, December 14th, and the following Sunday evening was announced to preach on the subject of the millennium, but sickness intervened. Deceased was an indefatigable student, his bent being rather towards modern theological literature and modern languages than towards the classics. He was a keen reasoner and possessed of a forcible command of language. His rhetoric was of the deliberate, carefully balanced character rather than the florid, and he always spoke with an apparent sense of strong, personal conviction, which was very impressive. Only as late as September 11th last Mr. Steen was married in New York to Miss Catherine D. Bryson, of that city, and during her short stay in Montreal, Mrs. Steen has endeared herself to many newly made friends. The esteem in which the late Rev. Frederick J. Steen was held by Montrealers, of all conditions in life, was never more strikingly evidenced than at his funeral, which took place on Thursday afternoon last at the Cathedral. An immense congregation was present, in fact, the sacred edifice was filled to the doors. Men and women, old and young, of all ranks and stations in life, either occupied seats in the nave, aisles and transepts, or stood in the passage ways. The service was a most impressive one throughout—being a replica in many respects of the memorial service held in the Cathedral on the occasion of the death of Queen Victoria. The Burial Office received a choral rendering—a somewhat unusual feature of Anglican funerals, the great majority of which are plain and unmarked by musical embellishment. In addition to the choral parts of the Burial Office, appropriate hymns were sung, all of which were favourites with the deceased. An anthem, "God Shall Wipe Away All Tears from Their Eyes," was rendered with fine effect after the lesson. Before and after the service, organ selections, including Mendelssohn's "O Rest in the Lord," and Chopin's "Funeral March," were played by Mr. J. B. Norton, organist of the Cathedral. The Cathedral was draped in full mourning for the solemn function. The altar was vested in a frontal of black, while a dossil of the same colour covered the east wall between the retable and chancel window. The pulpit, lectern, and prayer-desks were hung in black and streamers of crepe were tied to the gas standards in the nave, transepts and choir. The west door was heavily draped in black, while the finials on the stalls in the choir were covered with material of the same colour. The prayer-desk and stall of the deceased were covered with black and violet cloth, upon which rested a spray of flowers. The coffin rested on a catafalque of palms and flowers, which had been arranged beneath the tower. The service began at four o'clock, at which hour the cortege reached the Cathedral from the deceased's late residence, 121 a Shuter street, where a private service for the family had been conducted by Rev. Edmund Wood and Rev. Arthur French, at half-past three o'clock. The remains were met at the west door of the Cathedral by the Cathedral choir and the following priests: Very Rev. Dean Evans, Rev. Prof. Abbott-Smith, Rev. G. Osborne Troop, Rev. Edmund Wood, Rev. Arthur French, Rev. A. J. Doull, Rev. W. W. Craig,

ported in the highest quarters, even in the King's palace, it is said. To these beneficial advances there well might be added severe punishment for adulteration; we must be content, however, to walk slowly.

The Churchwoman.

This Department is for the benefit of Women's work in the Church in Canada.

Its object will be to treat of all institutions and societies of interest to Churchwomen.

Requests for information, or short reports for publication will receive prompt attention.

Correspondence will be welcome, and should be brief addressed to the Editor "Ruth" care of CANADIAN CHURCHMAN.

INDIA FAMINE ORPHAN WORK.

With grateful thanks, I acknowledge the following contributions: Ida M. Hillman, Anthracite, Alta., \$2; F. S., \$2; Friend, \$2.25; H. G., \$5; Miss M. J. McLennan, By-the-Lake, Lancaster, to support child for a year, \$15; special offering, taken up in the churches of St. James' and Trinity, Morrisburg, per Rev. G. S. Anderson, \$7.75; W. H., \$5. It is gratifying to feel there are always some ready to help these little orphans. There are still so many to be kept in homes that one feels every channel possible must be kept open and no opportunity lost. Each child that is being supported now, means another little native of India placed in the right way, brought into touch with Christ's people, and given the opportunity to become, later on, a worker in the great mission field of India, either directly or indirectly. We can never know all the good fruit that follows the good seed sown in faithful prayer. A native of India, whose child was thought to be dying, was brought to Christ through her contact with other Christians. Her husband had warned her, when dying, to pray no more to idols, but to trust God, whatever her temptations might be, to supply all her needs. Her baby boy became very ill, and little hope was given for his recovery. Again some old man warned her to leave her child in the hands of the Lord Jesus Christ. Her aching heart at this time was greatly soothed by the hymns her little girl sang. She attended a mission school. The poor woman waited upon God, Who mercifully heard her prayer, spared her child, and so strengthened her faith in Christ that upon the child's recovery she returned no more to her heathen surroundings, but with her children went to the mission. Later on they were all baptized. Her son was sent by some friends in England to a Christian boarding school and became an engraver. He was confirmed and was a dutiful son to his widowed mother. She became a Bible woman, and now with a thankful heart asks our prayers that she may be kept "true to the end." Who can tell what results will spring from this one family having become Christianized? Such stories encourage us to go forward and thank God. Any further contributions for help in the support of these orphans of India, whether in whole (which means \$15 for one child for a year) or in part, will be most thankfully received. Please address contributions to Miss Caroline Macklem, Sylvan Towers, Rosedale, Toronto.

The Rev. Eyre Chatterton, Bishop-designate of Nagpur, has been presented with a gold pectoral cross. The presentation was the more interesting in that it emanated from a number of children, who have for many Sundays past attended delightful afternoon services, conducted by Mr. Chatterton at the Church of St. Matthias, Richmond.

Rev. F. L. Whitley, and Rev. H. T. S. Boyle. The opening sentences of the burial office were read by Rev. H. T. S. Boyle, as the coffin was carried up the aisle to the choir, the organ in the meanwhile giving forth the sweet and restful strains of Mendelssohn's "O Rest in the Lord." After the service the body laid in state in the choir of the Cathedral until six o'clock, when it was taken to Bonaventure station for removal to New York. The Dead March in Saul was played as the casket was carried out of the church. The following priests kept guard over the remains of the late Rev. F. J. Steen during the lying in state, viz., the Revs. A. J. Doull, A. French, W. W. Craig, F. L. Whitley, Professor Abbott-Smith, and H. T. S. Boyle. On Sunday morning, the 8th inst., a memorial service will be held in the Cathedral, at which the Rev. J. C. Farthing, rector of Woodstock, who was an intimate friend of the deceased, will preach the sermon. The Executive Committee of the Diocesan Synod adjourned to attend the service, and pews were reserved for the clergy and students of the Diocesan Theological College. Among the clergymen present in the nave were: Bishop Carmichael, Archdeacon Norton, Archdeacon Ker, Canons Dickson, Longhurst, Rollit, Ellegood and Chambers, Rural Dean Sanders, the Revs. F. Charters, Principal Hackett, Edmund Wood, C. G. Rollit.

Synod Hall.—The usual quarterly meeting of the Executive Committee of the diocese was held in this hall on Thursday afternoon, February 26th. In the absence of Archbishop Bond, the Right Rev. Bishop Carmichael presided. There were also present: Clerical Members—The Very Rev. Dean Evans, D.C.L.; the Rev. Rural Dean Robinson, the Rev. Rural Dean Harris, the Rev. G. Osborne Troop, M.A., the Rev. Rural Dean Jeakins, the Rev. Rural Dean Carmichael, the Ven. Archdeacon Norton, D.D., the Ven. Archdeacon Ker, D.D.; the Rev. Rural Dean Smith, the Rev. Canon Longhurst, the Rev. Canon Chambers, M.A.; the Rev. Rural Dean Sanders, B.A.; the Rev. N. A. F. Bourne, B.A.; the Rev. Principal Hackett, M.A., D.C.L.; the Rev. Frank Charters, the Rev. Canon Dixon, the Rev. Canon Hague, M.A.; the Rev. Canon Baylis, D.D., (ex-officio). Lay Members—Dr. Alexander Johnson, M.A.; Lieut.-Colonel T. P. Butler, K.C.; Colonel E. A. Dyer, Mr. Lansing Lewis, Mr. H. J. Mudge, Mr. Enoch Buzzell, Mr. Geo. Hague, Dr. L. H. Davidson, K.C.; the Hon. Senator Owens, Mr. Justice Foster, Mr. Richard White (ex-officio), Mr. W. L. Bond, B.A., B.C.L. ex-officio). The meeting was opened with prayer. The minutes of the last two meetings were read and confirmed. The secretary was authorized to sign the approved guarantees with the several missions and parishes for the year 1903. A communication from a deanery meeting, held at Grenville in connection with the position of the services in the parish of Buckingham, was received and referred to the Mission Fund Committee. Bishop Carmichael informed the committee that Mr. John Crawford, of Verdun, having noticed in the reports of the Synod that the stipends of some of the clergy were to be reduced, in view of some parishes having failed to subscribe the amount assessed by the committee, had very generously agreed that if the executive would consent to postpone for this year the threatened reduction, to subscribe the sum of \$2,000 towards clearing off the deficit in the Mission Fund. The offer was gratefully accepted and the warm thanks of the committee ordered to be forwarded to Mr. Crawford. Valleyfield was placed in the same position as the other missions, the grant to which had been reduced. It will, therefore, share the benefit of Mr. Crawford's offer on the parish complying with the regular conditions as to guarantee. A letter from Rural Dean Harris enclosing \$230 as Farnham's contribution to the

Mission Fund\* was read, being double the amount received from the same parish last year. The announcement was received with applause. The Very Rev. Dean Evans, Archdeacon Ker and Rural Deans Robinson and Harris were named as a committee to arrange a systematized plan for the wiping out of the deficiency in the Mission Fund. The Very Rev. Dean Evans reported from himself and the Ven. Archdeacon Ker of a visit to Cote St. Paul, and the Beldier Memorial Church, Verdun. Verdun desires to be a separate and distinct congregation, and will only sign guarantees pending such an arrangement. A meeting is to be held next Monday, and it is felt that a guarantee of, say, \$200, will be raised. The Dean intimated that the separation would necessarily be brought about in the near future. The meeting the deputation considered as satisfactory. The publication of a leaflet quarterly, especially devoted to giving information as to mission and other Church work within the diocese, to be distributed free, was decided upon; the expense involved is not to exceed \$300. The Ven. Archdeacon Ker, the Rev. Canon Chambers, and Dr. L. H. Davidson were named a committee to carry on this work. The committee adjourned at 3.45 to enable the members to attend the funeral of the late Rev. Frederick J. Steen, vicar of Christ Church Cathedral.

St. James' the Apostle.—The gentleman, who has made the handsome gift of \$10,000 to this church is Mr. John Gault, of New York, a former resident of this city, and an ex-warden of the church. On Sunday, the 22nd ult., the new and handsome pulpit was used for the first time, when the venerable rector, the Rev. Canon Ellegood, preached. This pulpit is the gift of Mr. William Moat, Eccles Hall, Staffordshire, England, in memory of his grandfather, William Workman, a former Mayor of Montreal. The pulpit, which cost about \$1,000, was constructed by Mr. Robert Reid, of St. Catherine street. It is a very beautiful piece of work, and, in character with the building, is Gothic in design. It is supported on a pedestal, made up of four clusters of three columns each, of rich Numidian marble, yellow and red. Between each cluster of columns there is a plain Caen stone pilaster which separates the columns, making each group very distinct. These eight supports, pilasters and columns, are surmounted by richly carved capitals, on this rests the platform or floor of the pulpit. This is a very fine piece of work, octagon in form, determining the slope of the pulpit. Running all round the outer edge there is carved a grape vine in beautiful relief and exquisite workmanship. The upper portion of the structure is composed of panels, rich in Gothic tracery and cusping, each panel being pierced through, so that the beautiful lines of the Gothic tracery come out very rich and clear. At each angle of the octagon and separating the panels there is a cluster of small columns with caps and bases and surmounting it all a beautiful bit of carving, forming the capping or cornice work. The pulpit is reached by six highly polished dark marble steps. The principal material employed is Caen stone, and the whole structure as seen completed is rich and chaste in the extreme. On a brass plate, fastened on one of the plinths of the base the following inscription appears in richly illuminated Gothic characters: To the glory of God, and in memory of William Workman, died February 26th, 1878, erected by his grandson, W. M., 1902.

St. Martin's.—On Sunday, February 22nd, a very generous offer was made in connection with the wiping out of the debt on this church. A gentleman, who does not wish his name to appear, offered to contribute one-quarter of the whole debt on the church and rectory, or a quarter of any part of the debt which would be

raised by the congregation. The total amount of the debt at present is \$10,750. When the Rev. G. O. Troop came to the church sixteen years ago, the debt amounted to \$26,000. After this offer had been announced, a lady made another offer, that of \$1,000, if the indebtedness on the church building were removed by the congregation. At present the debt is in two parts, \$5,000 on the rectory, and \$5,750 on the church building, so that if these offers are accepted, it will be necessary for the congregation to raise about \$3,000 to clear the present debt upon the church building. The rector announced, at the services on the 22nd ult., that, in all probability, a vigorous effort would be made by the congregation, as a whole, to raise an amount sufficient to enable them to take advantage of these generous offers.

#### ONTARIO.

Arthur Sweezy, D.D., Bishop, Toronto.

This has been a season of Sunday school conferences. And now that three large, and, it is said, successful meetings have been held, it may be asked by the man on the street: Cui bono? What have they done? We must not, of course, be too hasty in our conclusions, for such affairs require time to show their effects. But there are some things of immediate advantage to be noted. In the first place it is good to bring together Sunday school workers from all parts of the country and enable them to hear the experiences of others and to learn of methods of which they perhaps never dreamed. Take, for example, the striking address made by Mr. Rutan, at Napanee and Trenton, in which he told of his success with a "bad boy" class in a Toronto Sunday school, and you have something which is undoubtedly suggestive and encouraging to some poor teacher, earnest and desirous of success, but well, nigh heart-broken in his efforts. At any rate, that these conferences are popular there can be no question. The claims being made in different quarters for the honour of having begun the movement is sufficient proof of this. Had they failed, some dignity of the Church would have been roundly abused for his mistake in setting the wheels in motion. As it is, most sensible people will agree that the great work of the Bishop has put new life and hope into every branch of service, and the Sunday school conference is but the natural outcome of the general spirit of work which is abroad. The need for efficient Sunday schools has been felt from the days of Mr. Robert Raikes, and many have written and spoken about it. But living work cannot come from a dead carcass. A healthy life alone produces healthy work in all directions. It is the vigorous administration of Ontario diocese which shows itself in the activity of all its officers and all its clergy and some of its laymen. In the increased interest in Sunday school work there is great hope for the future, and the more laymen and clergymen get together and talk these things over, the better it will be for the Church at large in the diocese. It may be useful to draw attention to some of the matters discussed, and especially to those in which there seemed to be considerable unanimity. The first was the great need for uniformity in the lessons throughout the country. In the city of Kingston four different systems are used, and throughout the diocese every school is apparently a law to itself. This is very adverse to general organization and systematic work. It is confusing even when children remain permanently in one school. But when they move from one parish to another, it is confusion worse confounded. It prevents the healthy emulation which might be produced by examination, and is destructive to all unity in the Church. When the Sunday School Committee,

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appointed by the General Synod, meets, one of its first duties will be to make an effort at uniformity. Our missionary societies have united. Why not our Sunday schools? The element of profit to individual publishers would have to be eliminated, and the Synod itself take over the work and responsibility of issuing and authorizing one system for all. Whatever is thus issued will probably be adopted in a loyal spirit by the Church at large. There may, of course, be as many aids and explanations as different schools of thought may wish, but let us have one lesson, clearly and definitely teaching the Faith, wherever there is a Sunday school. The leaflet system does not find favour. Much may be said against it, but the defects might be largely avoided by having the lessons issued in two forms—either as single leaflets for each Sunday or bound into quarterly pamphlets of neat and attractive appearance. Teaching for the infant classes should also find a place in the authorized series, and, if possible, a Sunday school paper for the Canadian Church should be published. Until our General Synod takes up these matters and boldly speaks in the name of the Church, we shall have the present disunited and fitful work, instead of a broad and comprehensive, a firm and definite scheme.

Kingston.—St. George's Cathedral.—On Sunday, the 22nd ult., the services at Evensong were of a memorial character, it being the first Sunday since the death of Dr. Smythe. The Bishop preached a powerful sermon on "Temptation," but before taking up his subject, he said: "On looking over this congregation, I miss a familiar figure, one whom I only missed twice from his accustomed place, and on both these occasions he was out of the city. But not only was he a most regular attendant at the Sunday services, but he was seldom absent from church at the Lenten and week-day services. I feel that I must add my testimony, as Bishop of the diocese, on this the first occasion I have addressed this congregation since it sustained its great loss, to the life of one who in all walks of life was an example which we would do well to follow."

The Rev. G. L. Starr was presented with an address last week and a purse of money, by a number of families, who have been attending his weekly cottage meetings.

Dr. R. V. Rogers, K.C., has been appointed treasurer of the diocese, in place of the late Dr. Smythe.

Portsmouth.—The Rev. C. E. Cartwright, chaplain of the Penitentiary, is rapidly recovering from his recent severe illness, and his many friends hope soon to see him back at work with all his accustomed vigour and strength. His work at the Penitentiary has been performed during his absence by the Rev. G. L. Starr, of the Cathedral.

Napance.—The Rev. Canon Jarvis and Rural Dean Dibb, of Bath, exchanged for missionary services on the first Sunday in Lent.

Lombardy.—We have much pleasure in stating that Dr. Langtry's book, "Come Home," has attained a large circulation in this parish, and also in Kemptville, Newboro', Smith's Falls, Gananoque, Brockville, and North Augusta, more than four hundred copies having been sold.

#### TORONTO.

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

St. James' Cathedral.—The Lenten mid-day services from 12.30 to 12.50, at this cathedral, began on Ash Wednesday, when the rector, Canon Welch, occupied the pulpit. "Christ as an Example of Godly Life," was his subject. Morning Prayer and Holy Communion preceded

the address. The Bishop of Niagara will preach at the services during the week, commencing March 23rd. On Sunday mornings the preachers will be: March 8th, Rev. C. B. Kenrick, Grace Church; March 22nd, Rev. C. A. Seager, St. Cyprian's; March 29th, Rev. Professor Plumtre, Wycliffe College. On the other Sundays the rector.

St. Simon's.—The Rev. H. Cameron Nelles Wilson, B.A., has accepted the curacy of this church, vacated by the Rev. Ernest Wood, who has gone to Dorchester, N.B., as rector. Mr. Wilson, who is at present working under Bishop Francis, in Indianapolis, has many friends in Toronto. He is a graduate of Trinity, where he spent several years, graduating in 1899.

Grace Church.—An entertainment of a somewhat unusual character was held in the lecture room of this church the evening before Ash Wednesday. This was a Young Men's Social. At the invitation of the Rev. C. B. Kenrick and the chapter of the Brotherhood of St. Andrew, some hundred or so young men gathered together to spend the evening in games and social intercourse. The amusements provided, comprised games such as crokinole, chess, chequers, bagatelle, and ping-pong. There were also boxing gloves for those who cared to put them on. At intervals a large gramophone produced weird music, and there was also an excellent, if short, programme of vocal selections by a male quartette and several soloists. The refreshments were of Spartan simplicity, as befitted such a masculine assembly, and were as wholesome as they were simple. The catering was looked after by an able committee of young men, who also washed all the dishes afterwards, it having been stipulated that the ladies should not be asked to do anything in connection with the affair. The gathering was a decided success, and all present enjoyed themselves greatly. It is probable that another of these gatherings will be held after Easter.

St. Paul's.—A special meeting of the vestry of this church was held on Monday evening, the 23rd February, at which was presented the report of the Finance and Advisory Committee favouring the enlargement of the church along lines suggested in plans which accompanied the report. The proposed improvements involve the widening and deepening of the transepts, each of which is given the form of the present nave with aisles. The chancel will also be enlarged and new vestry and choir rooms added. The installation of a new three manual organ to cost at least \$3,000, a portion of the instrument to be at the rear of the congregation, is also provided for in the plan. It is proposed in the extensions to follow the architectural design of the existing building. The vestry unanimously decided to spend \$25,000 on the proposed improvements, and it was announced that new members have promised \$8,000 of the amount, and that satisfactory arrangements have been made for raising the balance. It is just three years since a vestry meeting called for a similar purpose decided to spend \$10,000 for an extension of the church edifice, which increased its seating capacity from 400 to 700. The whole of the cost was paid off within a year from the completion of the work. So rapidly has the congregation increased that it is now found necessary to again increase its seating capacity by providing for an additional four hundred worshippers. The Rev. H. J. Cody, the rector, presided at the meeting, which was largely attended and thoroughly representative of the congregation.

Parkdale.—Church of the Epiphany.—A special service will be held in this church this evening

at 8 o'clock, when the Lord Bishop of the diocese will set apart Miss Notter as a deaconess. This lady has received her training at the Church of England Deaconess' Home in this city. The address will be given by the Rev. I. R. O'Meara.

Peterborough.—In the death of Mrs. Beck, widow of the late J. W. R. Beck, M.A., rector of Peterboro, the town loses one of its most highly esteemed residents. Her demise, which was due to heart failure, came very suddenly on the 24th ult., at the residence of her son-in-law, Mr. R. M. Demistoun, Water street. Mrs. Beck was a daughter of the late Mr. Allan Brown. She was born in the County of Fermanagh, Ireland, in the year 1826, and came to Canada with her parents in the year 1840. Her husband predeceased her on December 7th, 1889. She leaves two daughters, Mrs. R. M. Demistoun, with whom she has resided during the past few months, and Mrs. Arthur Stevenson. Interment took place on Thursday, the 26th ult.

Asnburnham.—St. Luke's.—Dr. N. W. Hoyles, K.C., of Toronto, gave a very interesting lecture lately on "Lay Work in the Church," under the auspices of the Men's Guild. Those who were there spent a profitable and instructive evening. Mr. J. J. Turner, Jr., president of the Guild, was chairman, and with him on the platform were Rev. J. C. Davison, Rev. Dr. Torrance, Dr. Hoyles and the rector. The meeting was opened by the rector with prayers. Miss Florence Butcher, Mr. Armstrong, Mr. Wildgust and Mr. Thomas Dawson contributed to the programme. The lecture by Dr. Hoyles was on "Lay Work." The special work he referred to from a layman's standpoint were: 1. Giving; of which he said that some gave according to their means, and others according to their meanness; but all should give liberally as unto the Lord. 2. He thought that men should attend the week-night services; and in this direction he certainly touched a sore spot in connection with St. Luke's. Men will go to their lodges and spend their evenings socially, but neglect and despise the House of God and worship during the week. 3. Responding in church, which should be done lustily and loudly. 4. Family worship should be practised by every head of a household, and those who were loyal to Christ would do it. 5. He urged upon all the necessity of praying for their clergyman. Do so during the week when he prepares his sermons; do so when he enters the pulpit and while he preaches; do so at all times, and he will become a blessing to you. Lastly, enter into personal work. Pass on your blessings. Help in the work of the church, in the Sunday school, in the choir, in Church societies, wherever you have an opportunity. Commencing with Sunday, March 1st, God willing, the rector intends holding a series of services for the deepening of the spiritual life. These services will be held every evening during the week from March 1st to 8th, and we invite our congregation and friends of St. Luke's to attend them. Let this effort be blessed to us, and as you read this, make it a matter of earnest prayer every day, that God will own these meetings and use them as a special manifestation of His power to every soul. Mr. Langfeldt will take charge of the services. The Girls' Guild has presented the church with two beautifully bound Prayerbooks for the altar and prayer desk, which were used for the first time at Christmas. An electric light beside the reading desk and one at the entrance to the church were also given by the Girls' Guild. For these gifts the rector and wardens express their most sincere thanks. On Sunday, December 28th, a one hundred dollar bill was placed on the plate at the morning service by the W.A. for which the rector and wardens are very grateful. The monthly meeting of the W.A. was held on

February 20th, when the election of officers took place, which resulted in the appointment of the following: Mrs. E. A. Peck, hon. president; Mrs. W. J. Scott, president (re-elected); Mrs. E. A. Langfield, first vice-president; Mrs. Joseph Phillips, second vice-president; Mrs. Joseph Kidd, recording secretary-treasurer; Mrs. Margaret, corresponding secretary; Mrs. F. J. Jameson, D. as secretary; Mrs. G. F. Ward, Mrs. Stephen Gaskins, board of management appointed by the vestry; Mrs. E. A. Peck, president of P.M.C.; Mrs. E. A. Langfield, superintendent of the Mission Band. After the meeting, the members were entertained by Mrs. Langfield at the rectory to 3 o'clock tea. The members of the Mothers' Meeting held a very successful social and sale of work, on Shrove Tuesday. This society, which counts only a few members, has done excellent work in the Church. Late a granite sidewalk was built around the church at a cost of \$85, which was paid for entirely by this society. The Rev. E. A. Langfield was the guest at the Rev. W. A. MacKenzie's school, in Lakehead, on February 17th, when he gave a lecture to the boys on "Life in the German Army."

Stayer and Sunndale.—The members of this congregation lately held a "bee," and hauled the parson's wood to the parsonage. There were ten teams in all. During the past week, they have again showed their appreciation of his labours by collecting amongst themselves a load of oats for the stable. It is by such kindly acts as these that a parish priest is much encouraged to work faithfully and well on behalf of his people.

#### HURON.

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

Aylmer.—Trinity.—The Lord Bishop of the diocese made a visitation to this parish on Sunday, the 8th of February, when there was presented to him for confirmation a class of twenty-four candidates. He delivered the sermon at both Morning and Evening Prayer, also making an address to the Sunday school in the afternoon. Despite the fact that stormy weather prevailed throughout the day, the building was well filled at the morning and evening services and the congregation will not soon lose the influence for good in their lives which the Bishop shed abroad in his sermons on that day. Truly, a man of God spoke to us and our souls were uplifted and refreshed. The rector of this parish, the Rev. A. B. Farney, is a man of religious zeal and earnestness, and to his able administration of parochial affairs during the past twelve months is due the present successful condition of religious work in the parish.

Kirkton and Biddulph.—Parochial and general Church work is progressing with great success in this parish, and the efforts of the Rev. Wm. Stout, who has been in charge of Kirkton and Biddulph, for now nearly six years, are very greatly appreciated. Some weeks ago, the people of St. Patrick's, Biddulph, presented him with a liberal purse of money, and on the 20th ult. a load of seventy bushels of oats and other equally useful gifts in kind were delivered at the Kirkton rectory. The Biddulph people have now, for the sixth winter, made a generous present of this kind to the Rev. W. Stout. Much enthusiasm and commendable energy are manifested in Woman's Auxiliary work, and in the interests of the diocesan and general missions, as well as in the erection of the new church at Kirkton during Mr. Stout's pastorate.

Dungannon.—St. Paul's.—A very successful social gathering was held in Gays' Hall, in connection with this church on the 11th ult., when

the program was rendered by the congregation. The Rev. M. J. O'Connell, the incumbent, presided and in the course of his remarks spoke of the progress of affairs in the parish. During the three years which he has held the living, the congregation had purchased a new brick house, also a new communion table and a new chancel. They had erected desks for the accommodation of the people at a cost of \$300; the church library has undergone alterations, and a new and handsome pulpit and a square oak prayer desk, etc., had been placed therein, all of which have been paid for, and he congratulated them, especially the Ladies' Aid, who had worked so indefatigably, and he hoped and prayed that the good work thus begun will continue in the same manner and spirit in the future. There has also been a considerable increase in the Synod collections, as well as a more steady and regular church attendance. The ladies of the church have done their work admirably, and deserve the greatest credit for their self-denying efforts.

#### ALGOMA.

Geo. Thorne, D.D., Bishop, Sault Ste. Marie.

Novar.—The Rev. J. Pardee begs to acknowledge, with many thanks, the sum of ten dollars (\$10), from John N. Poole, Esq., Newboro, Ont., towards the Novar Church Building Fund.

#### KEEWATIN.

Joseph Lothouse, D.D., Bishop, Rat Portage, Ont.

Rat Portage.—The Bishop desires to acknowledge, with many thanks, the following sums, which have been paid to the treasurer of the M.S.C.E.C. for diocese of Keewatin: Diocese of Toronto, St. Simon's, \$30; W.A., Toronto, \$10; Miss Macklem, \$10; Ottawa, St. George's, \$22. The Bishop and Mrs. Lothouse, who are at present staying at Sheffield, intend to leave England some time next month on their return to Canada.

#### THE TORONTO GENERAL TRUSTS CORPORATION.

The annual stock-taking of the financial institutions, which has recently been in progress, indicates healthy conditions in the business life of the country. The prevalent tone at the shareholders' meetings has been one of satisfaction. The report of the operations of The Toronto General Trusts Corporation for the year just closed gives evidence of the increasing confidence of the community in the methods of that company and of substantial progress made during the year. A branch office has been opened at Winnipeg, which already gives promise of becoming an important factor in the growth of the corporation. The vice-president, Hon. S. C. Wood, commenting on the report at the shareholders' meeting, pointed out that the new estates and trusts, which came into the care of the corporation during the year exceeded in number those of any previous year in its history. Other speakers emphasized the thoroughness of the Inspection Committee's scrutiny of the investments for the trust estates managed by the corporation, which afforded an effectual guarantee to the interested parties that every security taken belonged to one of the classes authorized by the statute, a protection of the fund of the trust, the importance of which can hardly be over-estimated.

The Right Rev. Dr. Quirk, Bishop Suffragan of Sheffield and Vicar of Doncaster, has been appointed by the trustees of the living, Vicar of St. Andrew's, Sharrow, Sheffield.

#### HOME STUDY FOR CANADIANS.

The opportunity to secure a good education is now within the reach of every ambitious Canadian. We have a correspondence college of our own, working in harmony with the Canadian educational systems. The staff of the Canadian Correspondence College is made up of eminent specialists from British and Canadian colleges and universities, and is without doubt the most influential faculty engaged in teaching by mail in America. The same high ideals which directed our educators in formulating the public school and university systems of Ontario, have guided the founders and directors of this college. All these gentlemen are well known to the Canadian public, and have attained eminence in their respective callings. The courses of study of this college are comprehensive, inexpensive and practical. Its purpose is to give to determined young men and women the kind of education which will help them win the greatest success in life. It is hoped that no Canadian will neglect his opportunity to secure a first-class education, which he may do by devoting his spare time to study in his own home. The Canadian Correspondence College is destined to take a place in our educational systems second only in importance to our Public Schools.

—Margaret E. Sangster, in the Woman's Home Companion.

#### British and Foreign.

The Right Rev. Dr. Quirk, Suffragan of Sheffield and Vicar of Doncaster, has been appointed by the trustees of the living, Vicar of St. Andrew's, Sharrow, Sheffield.

The ancient belfry tower of the Temple Church, London (which is over 700 years old), having become very dilapidated of late years, is shortly to be restored.

To commemorate the late Archbishop Temple's work in connection with the Temperance cause, it has been decided to establish a Police Court Mission in the city of Exeter.

The interesting old church of St. Michael, York, now undergoing restoration, is noticeable as having the second earliest chalice brass in existence, and also for its possession of a curfew bell, which is still rung at the appointed hours.

Sir Weetman Pearson, M.P., and Lady Pearson are presenting an electrical organ to Worth parish church, Sussex, together with a valuable altar-cloth, in commemoration of the coming of age of their son. This event takes place soon after Easter, by which time the organ, which will cost over £1,000, will have been erected.

The Duke of Devonshire has offered to provide an endowment fund of £2,500 for the new church of St. Aidan's, Carlisle, if the Ecclesiastical Commissioners will supplement his gift with a grant of a like sum. The Duke proposes to give the money in five annual instalments of £500.

The treasurers of the Liverpool Cathedral Fund recently paid over to the Corporation of Liverpool the sum of £11,500, this being the purchase money for St. James' Mount, which is to form the site of the edifice. The committee are now in a position to proceed with the foundations, which will be commenced as soon as the plans are decided upon. These are to be sent in not later than April 30th.

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Memorial windows to Dr. Ben Johnson and Oliver Goldsmith are to be placed by subscription in St. Saviour's Collegiate Church, South-wark.

A memorial window and choir stalls have been erected at St. Paul's, Haggerston, at a cost of £220, to perpetuate the memory and work of the late Rev. S. J. Stone, author of "The Church's One Foundation."

The amount of subscriptions paid or promised towards the restoration of the northwest tower of York Minster is £21,559. The amount raised to date for the special fund for the protection and repair of the painted glass in the Chapter House is £255.

The Life of Dr. Temple has been entrusted by the late Primate's family to Archdeacon Sandiord, of Exeter, the old friend and fellow-worker with Dr. Temple in the temperance cause. It is the present intention to publish the memoirs in section dealing with special periods in the late Archbishop's career.

Dean Leifroy proposes to arrange for oratorios in the nave of Norwich Cathedral for the masses. He declares he would like the poorest class from the slums, the bootless and bonnetless, to come to the cathedral to hear some of the glorious choruses of the great works, and he says, "with the help of the best choirs in the diocese it shall be done."

The death occurred recently of the Right Rev. Charles John Abraham, D.D., late coadjutor-Bishop of Lichfield. He was consecrated Bishop of Wellington, New Zealand, in 1858. Latterly he had resided at Bakewell, Derbyshire, with his son, the Rev. C. T. Abraham, vicar of the parish. Some weeks ago he was seized with a chill, which developed into pneumonia. He was eighty-nine years of age.

It is proposed, as a memorial to the late Dean of St. David's, to restore the chapel of St. Nicholas, where he is buried. The chapel is one of a group situated at the eastern end of St. David's Cathedral, and at the present time it is roofless and in a state of ruin. An influential committee has been appointed to carry out the memorial scheme, which is also to include the foundation of exhibitions and prizes at the Welch university colleges for the study of theology.

The Bishop of Liverpool stated at the annual meeting of the Diocesan Church Building Society, that they required at least twenty new churches in the near future, each with vicarage and parochial hall. Reckoning each set of buildings to cost £15,000, they had the task before them of raising £300,000. This, in addition to what Churchmen in the diocese are expected to raise in aid of the Cathedral Building Fund, will tax the resources of the wealthy classes in Liverpool to the utmost.

Dr. Temple's memory is to be perpetuated at Blundell's School, Tiverton. It was here that he received his early education, and it was from here that he proceeded by scholarship to Balliol College, Oxford. An order has been given for a replica of Professor Herkomer's portrait of Dr. Temple to be hung in the big school, and a circular has been issued to representative Blundellians asking them which they prefer of the following suggestions: (1) A Temple scholarship, tenable at one of the universities (probably Oxford), or (2) the founding of scholarships tenable at Blundell's.

The oak pulpit in the Seamen's church at Sunderland, England, can certainly claim to be a curio in the way of pulpits. It is built of wood in the shape of a boat's bow, and bears on the gunwale in letters of gold the inscription: "Nevertheless, at Thy word I will let down the net." The pulpit was the gift of the naval officers and men of the Medway flotilla or torpedo-boat destroyers in acknowledgment of the kindness received during their visit to Sunderland in May, 1901.

The statue in St. George's chapel, Windsor, to Prince Christian Victor (eldest son of Prince and Princess Christian of Schleswig-Holstein), who died during the war in South Africa, has been placed in position. It occupies a site in the Braye chapel, where also is the recumbent effigy to the late Prince Imperial, erected by Queen Victoria. It was formally dedicated by the Dean of Windsor recently. It is the work of Herr Emile Fuchs, and represents an angelic figure seated, with outstretched wings, near a sarcophagus and obelisk.

In the parish of Allington, near Maidstone, the rectors can be traced back in due succession to Robert de Donam (1132), nearly 800 years. From 1795 to 1895—exactly 100 years—there were only three rectors, of whom the last (the Rev. E. B. Heawood), retired, but is still alive. The chalice and patten still in use are Elizabethan (1590), and Jackson (1607), respectively. The parish includes a private residence, Cob Tree, the authentic Dingley Dell of "The Pickwick Papers." Outside the rectory grounds is the ancient quarry—now a wood—whence was taken the stone to build the Tower of London.

News has just been received that the Rev. Geoffrey D. Iliff, of All Saints' Church, Teintsin, has accepted the late Archbishop's Temple's offer of the appointment as first Bishop of Shantung, which has been carved out of the diocese of North China. Mr. Iliff, who has laboured in China nearly fourteen years, will probably make We-hai-Wei his headquarters. The Bishop-nominate is a native of Sunderland, and received his theological training at St. Augustine's College, Canterbury, coming out in the first-class of the preliminary examination. He was ordained deacon in 1901 and priest in 1902 by the Bishop of North China.

LENT.

Listen: From the old cathedral,  
With its faint and glimmering light,  
Softly chant sweet choral voices,  
"Forty days and forty nights."

As the words come softly blended,  
With the music's peaceful flow,  
Bear they to my restless spirit,  
Thoughts of Jesus' fast of woe.

Thoughts that now the holy season,  
Calls us from the world again;  
Bids us pray and makes us willing,  
"Glad with Him to suffer pain."

A STRONG RESERVE FUND.

A most satisfactory feature of the annual report of the British America Assurance Company, which appears in another column, is the substantial addition to the reserve fund of \$90,819.21, which brings that fund up to the very large figure of \$702,821.17. In the opinion of the directors, the strengthening of the company's reserve is of the greatest importance, and it is a



**THE METROPOLITAN BANK**

**Capital, - \$1,000,000**  
**Reserve, - \$1,000,000**

**A. F. AMES**  
PRESIDENT  
**REV. DR. WARDEN**  
VICE-PRESIDENT

**F. W. BAILLIE, Gen. Mgr.**  
**W. D. ROSS, Asst. Gen. Mgr.**

**Head Office: 7 and 9 King St. E., Toronto.**

A General Banking Business Transacted.  
Special attention is directed to our  
**Savings Bank Department,**  
in which interest is allowed on the  
**Daily Balance.**

policy that will no doubt be appreciated by both policy-holders and shareholders. The report shows, too, that the balance of income over expenditure was \$173,713.63, which paid two half-yearly dividends at the rate of 6 per cent., allowed for the writing off of the company's premises and securities amounting to \$22,894.42, and permitted the large increase to the reserve fund mentioned.

The estimated liability on policies current at the close of the year is \$602,312.77, an amount ample to run off existing risks. In moving the adoption of the report, reference was made by the president, Hon. George A. Cox, to the future, which he considered sufficiently encouraging to warrant shareholders in anticipating equally favourable results in the coming year, as they had experienced during the past. It is interesting to note that the report presented was the 69th annual report, a testimony to the strength and stability of the company.

THE HOME DAYS.

When the golden-rod has withered, and the maple leaves are red,  
When the robin's nest is empty, and the cricket's prayers are said,  
In the silence and the shadow of the swiftly hastening fall,  
Come the dear and happy home days, days we love the best of all.

Then the household gathers early, and the fire-light leaps and glows,  
Till the old hearth in its brightness wears the glory of the rose;  
Then the grandshire thinks of stories, and the children cluster sweet,  
And the floor is just a keyboard for the baby's pattering feet.

If the raindrops dance cotillions on the roof and on the eaves,  
If the chill wind sweeps the meadows, shorn and bare and bound in sheaves,  
If the snowflakes come like fairies, shod in shoes of silence, we  
Only crowd the closer, closer, where the cheery kindred be.

Oh, the dear face of the mother, as she tucks the laddies in,  
Oh, the big voice of the father, heard o'er all the merry din!  
Home, and happy homely loved ones, how they weave their spells around  
Heart and life and creed and memory, in the farmstead's holy ground!

When the golden-rod has faded, when the maple leaves are red,  
When the empty nest is clinging to the branches overhead,  
In the silence and the shadow of the hurrying later fall  
Come the dear days, come the home days, in the year the best of all.

BRITISH AMERICA ASSURANCE COMPANY.

The annual meeting of the shareholders was held at the Company's office, Toronto, on Monday, February 23rd, 1903. The President, Hon. Geo. A. Cox occupied the chair; and Mr. P. H. Sims, who was appointed to act as Secretary, read the following

REPORT

In presenting the sixty-ninth annual financial statement of the company, the directors have pleasure in calling attention to the following most prominent features shown in this year's accounts—  
The balance of income over expenditure..... \$173,713 63  
There has been written off securities to bring them to actual market value December 31st \$ 7,894 42  
And written off the company's premises and furniture 15,000 00  
Two half-yearly dividends have been provided for at the rate of 6 per cent, per annum, being..... 60,000 00  
The balance, being the amount by which the reserve fund is increased is..... \$90,819 21  
Compared with the business of the preceding year, the premium income shows an increase of \$164,794.00, while losses show an increase of \$18,171.00.  
The estimated liability on policies current at the close of the year is \$662,312.77, an amount ample, according to the company's past experience, to run off existing risks.

GEO. A. COX,  
President.

FINANCIAL STATEMENT FOR YEAR ENDING DECEMBER 31ST, 1902.

REVENUE ACCOUNT.	
Fire losses, including losses under adjustment at Dec. 31st 1902.....	\$945,817 29
Marine losses, including losses under adjustment at Dec. 31st, 1902.....	338,299 50
Commissions and other charges.....	697,164 72
Government and local taxes.....	51,336 47
Balance.....	173,713 63
	\$2,206,331 61

Fire premiums.....	\$2,056,194 44
Marine premiums.....	454,393 52
	\$2,510,557 96
Less reinsurance.....	346,362 91
Interest and rent account.....	42,136 56
	\$2,164,195 05

PROFIT AND LOSS ACCOUNT.	
Dividend No. 117.....	\$ 30,000 00
Dividend No. 118.....	30,000 00
Written off securities.....	7,894 42
Written off company's premises and office furniture.....	15,000 00
Reserve at December 31st, 1902.....	702,821 17
	\$785,715 59

Reserve at December 31st, 1901.....	612,001 96
Balance of revenue account ..	173,713 63
	\$785,715 59

ASSETS AND LIABILITIES.	
Government and State bonds.....	\$ 261,075 00
Municipal bonds.....	559,876 21
Railway bonds.....	136,335 00
Loan and Savings Co.'s bonds and stocks.....	96,605 50
Toronto Electric Light Co. bonds.....	20,000 00
Other stocks and bonds.....	79,000 00
Mortgages.....	10,000 00
Real estate (company's building).....	140,000 00
Office furniture, business maps, etc.....	33,774 73
Agents' balances and other accounts.....	392,021 18
Cash on hand and on deposit.....	115,191 30
Bills receivable.....	7,001 00
Interest due and accrued.....	13,850 21
	\$1,864,730 13

Capital stock.....	\$1,000,000 00
Losses under adjustment—	
Fire.....	\$109,595 13
Marine.....	22,323 83
	131,998 96
Dividend No. 118, payable Jan. 5th, 1903.....	30,000 00
Reserve fund.....	702,821 17
	\$1,864,730 13

REINSURANCE RESERVE.  
Reserve to cover estimated liability on out-standing risks \$662,312.77  
J. J. KENNY, P. H. SIMS,  
Vice President. Secretary.

We hereby certify that the books of the company have been audited and the vouchers and securities relating thereto have been examined for the year ending 31st December, 1902, and the same are carefully kept, correct and properly set forth in the above statements.  
JNO. M. MARTIN, F. C. A., Auditors.  
R. M. WALTON,  
Toronto, Feb. 14th, 1903.

In moving the adoption of the report, which was seconded by the vice-president, the president said:

In presenting our annual report at the shareholders' meeting a year ago, I spoke of the more encouraging outlook in our business at that time as compared with the conditions that had prevailed during the preceding two or three years, and I ventured to give expression to the hope we then entertained that the advances in fire insurance rates which were being adopted by companies generally, as a result of the adverse experience on this continent during the preceding three years, would place the business on a footing that would yield a fair margin of profit to underwriters. The figures embraced in the report you have just heard bear evidence that these expectations have, as far at least as the business of this Company for the past year is concerned, been realized. The report sets forth the results of the year's transactions so clearly that I need not enlarge upon it to any extent; but I may point out that while the year's earnings, which include some \$42,000 derived from interest on investments, may be regarded as satisfactory, the profit upon underwriting is a moderate one, being equal to about seven per cent. on the business transacted. This profit, I may say, has been realized entirely upon the business of the last six or eight months; the serious conflagrations at Waterbury, Conn., and Paterson, N.J., in February last—to which I referred at our last meeting—having made the loss ratio unduly heavy for the earlier months of the year. These heavy losses affecting, as they did, most of the fire insurance companies doing business on this continent, and following closely upon similar disasters in the previous two years at Ottawa, Montreal and Jacksonville, Pa., emphasized the necessity for an advance in rates and brought about a general movement on the part of the companies to secure this. The conditions of all branches of trade and of manufacturing industries, both in Canada and the United States, have fortunately been prosperous of late, and insurers have, speaking generally, recognized the fact that rates of premium which would afford a fair return upon insurance capital are a legitimate charge upon their business.

In regard to the items written off in profit and loss account, I am sure the policy of placing our securities at their actual market value at the 31st December in each year, and making a liberal allowance to provide for any possible depreciation in the value of the company's premises, will commend itself to shareholders.

The substantial addition to the reserve fund of upwards of \$90,000 must, I think, be regarded as the most satisfactory feature in the report, from a policy-holder's point of view, as well as from that of the shareholders, even though this increase is to a certain extent brought about by keeping the dividend down to 6 per cent.—the rate paid in 1901. The profits on the business of the past year might have warranted a return to a somewhat higher rate, but the directors feel that the strengthening of the company's reserves must be regarded as of primary importance.

I take this opportunity of expressing the appreciation of the directors of the manner in which the officers and agents of the company have performed their respective duties during the past year, and of saying that I feel that the general outlook is sufficiently encouraging to warrant our anticipating at least equally favorable results from the business, on the lines on which it is now running, to those shown in the

report under consideration, the adoption of which I have much pleasure in moving.

The following gentlemen were re-elected to serve as directors during the ensuing year:—Hon. Geo. A. Cox, J. J. Kenny, Augustus Myers, Thomas Long, John Hoskin, K.C., LL.D., Hon. S. C. Wood, Robert Jaffray, Lieut.-Col. H. M. Pellatt, E. W. Cox.

At a Meeting of the Board, held subsequently, the Hon. Geo. A. Cox was re-elected President, and Mr. J. J. Kenny Vice-President.

NAN'S SOUVENIR.

Nan was going to have a birthday party out at grandma's house. Ten little girls were coming to spend the afternoon and stay to supper.

There was only one thing that troubled Nan, and she went out into the kitchen where grandma was frosting cakes, the afternoon before the party, to talk about it. The cakes looked so good that Nan never could have stood it if grandma had not baked her tasters, in patty pans, of every single kind of cake.

"Everything is too good for anything," said Nan, leaning her elbows on the table "except, I wish I did have silvernears for the party."

"Goodness me!" said grandma, "what's that?"

"Things for them to take away to 'member my party, for always," answered Nan. "Silvernears is the best part of a party, I think, grandma."

"Oh, yes, souvenirs; yes, I see. Well, we must see about them, then. Didn't you tell me there were twelve kittens down at the barn?"

"Yessum," said Nan, "and—oh, grandma, you said they'd have to go, some of them anyway, 'cause the farm was getting overrun with cats; but, grandma, you wouldn't say so if you could see them once; they are the sweetest, cunningest, dearest—"

"Yes," said grandma, calmly, "they always are. But why not give them to the party for souvenirs?"

"Oh, grandma, you are the dearest—you always think of the perfectest things! Of course there'll be one apiece and two for me—and you don't mind the two for me, do you, grandma?"

So the next day, when the ten little guests went away, after having the most charming time, they each took with them a kitten, in a box with slats fixed so that it could breathe; and after they were all gone Nan went down to the barn. When she came back she looked very sober.

"I wouldn't have thought," she remarked, "that I could have felt so lonely without those ten kittens. I hope I'm not getting selfish."

Ladies' Hands

My experience with PEARLINE leads me to think it milder on the hands, and it takes less of it than of—to soften hard water. I am pleased with results.  
Mrs. Rev. S. E. V.

One of the Millions.

And grandma smiled.

The next day grandma was upstairs, when she heard Nan calling; and then, rushing up the stairs accompanied by a chorus of mewing, she burst into the room, her cheeks very red and her eyes very bright, with ten boxes piled up in her arms.

"Oh, grandma," she cried, "the party all came back and brought their silver-

INDIGESTION

besides the sense of discomfort in the stomach, often results in weakness of the heart, palpitation and fluttering, shortness of breath, pain in the left side, and constipation.

The Best Cure for Indigestion is

IRON-OX

TABLETS

Fifty Tablets 25 Cents

nears! They said their mammas said they were just as much obliged, but they had so many kittens now they do not really need any more, and say—oh, grandma, don't you think we can keep them now?"  
And of course grandma, when she got through laughing, said yes.

Mental Strength!

Wheat Marrow is the one Cereal Food that builds up the mental strength and does it finely! It is Nature's food for the brain cells and replenishes the grey matter therein.

You feel the power to do and dare great things if you eat Wheat Marrow instead of the pasty, dyspepsia-breeding, unclean porridges you read so much about.

Wheat Marrow

Best Grocers sell it.  
A. P. TIPPETT & CO., SELLING AGENTS, MONTREAL.

Children's

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"Yes, here entering the r frozen child in mother, here's ight like this. fire to warm "Why, if th cried the good ment, as she s shivered in aft "Yes, moth little blind sis them both be street on such Stephen's voice he spoke.

Mrs. Moor tears, but she doing than to little Maggie began to chaf "Bed will her, Katie, she bring me some And before l lying fast as between the were quite a lu who had only bed of straw.

Jack shared bed—but all little fellow to sleep, and rac in all his life exposure to th on a frame a want of food, his boyish str morning dawn fever.

Stephen c they consulte right thing fo "We cann little ones; ou said the kind "And yet, burden ourse them when v his mother, d

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Stephen's was, and M Jack.

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Children's Department

HOPE ON.

(Continued).

"Yes, here I am," said Stephen, entering the room with the half-frozen child in his arms. "Look, mother, here's a sorry sight for a sight like this. I'm glad we've got fire to warm them by."

"Why, if that isn't Jack Turner," cried the good woman in astonishment, as she saw the little boy who shivered in after Stephen.

"Yes, mother, and this be his little blind sister, and to think of them both being turned into the street on such a night as this," and Stephen's voice shook with anger as he spoke.

Mrs. Moore's eyes filled with tears, but she was more given to doing than to talking so she drew little Maggie into her arms, and began to chafe her hands and feet.

"Bed will be the best place for her, Katie, she shall sleep with you; bring me some of your clothes."

And before long little Maggie was lying fast asleep in Katie's bed between the clean sheets, which were quite a luxury to the poor child, who had only been accustomed to a bed of straw.

Jack shared Stephen's supper and bed—but all night long the poor little fellow tossed about, unable to sleep, and racked with burning pain in all his limbs. The constant exposure to the cold and rain, coming on a frame already weakened from want of food, proved too much for his boyish strength, and when the morning dawned he was in a high fever.

Stephen called his mother, and they consulted as to what was the right thing for them to do.

"We cannot turn these helpless little ones out to die in the streets," said the kindhearted Stephen.

"And yet, my son, is it right to burden ourselves by maintaining them when we are so poor?" said his mother, doubtfully.

Stephen thought for a few moments and then said, "Mother, I think the Almighty God has sent these children to us to be looked after for his sake."

His mother smiled, "I know what you're thinking of, Stephen,—that verse in the blessed book which says: 'Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto Me.' They shall bide along with us, Stephen, lad, and we'll leave the rest with God."

Stephen's eyes told how glad he was, and Mrs. Moore then went to Jack.

And it was with all a mother's care and tenderness that she nursed the little orphan boy. No thought, no pains, no trouble was spared that could do him good. But of all this kindness little Jack was quite unconscious. He raved of the cold dark streets—of his papers—the lateness of the hour—of Tim Long's bitter words—of their dead mother, and cruel father.

For some days Mrs. Moore despaired of his life, but at last a change came—his wild words ceased, and he fell into a quiet slumber. When he woke, his first word was, "Maggie." The little girl was sitting on the corner

A teaspoonful in a glass of water and you get a draught of

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Get in good condition for the trying winter days—take a nature's tonic that aids digestion—that acts gently on the bowels—that cleanses the system—that keeps the blood rich—the circulation perfect—and the nerve centres keyed to the right tone—and the whole anatomy aglow with the fire and the vigor of good health.

At all Druggists.

of the bed, and as soon as she heard it, she crept up to his side, and passing her little hand over his face she said,

"Hear I am, Jacky, dear."

"Where am I?"

"In Stephen's bed."

"I thought I was in the street crying my paper. I forgot about it."

"No, Jacky, you are safe in Stephen's home."

"Do you think he'll turn me out into the streets; oh beg him not to—they are so cold!"

"No, I know he won't."

"Is mother here? I fancied I felt her hand on my head."

But he did not hear her reply, for he had turned on his other side and was asleep again. From this day the fever left him; he was as weak as a little baby, but lay perfectly quiet and without complaining, for he felt that this was the only thing he could do in return for all the kindness which was shown to him.

But kind Mrs. Moore, who watched him, saw there was something troubling him, for often when she sat beside him she could see his eyes fill with tears which he tried in vain to conceal.

One day she said to him kindly, "Jacky, my lad, do you want anything? what's the matter?" and she gently laid her hand upon his forehead.

Jacky did not reply, and Mrs. Moore went on: "You've got no mother, Jack, and I've lost a son of your age, so I want you to let me be like mother to you; won't you tell me what you are fretting after?"

"It's a great many things, Mrs. Moore."

"Then tell me all about them, there's a good boy."

"Well, I'm afraid they'll have got another boy to take my place by the time I'm well."

"Never mind if they have, we'll try and find some other work for you."

"And then I don't like that Maggie and I should eat your food and give you trouble, and not get any money for ourselves."

"I'll trust you, Jack, you're an honest boy, and I know you will repay it all to us some day; but there's something else besides that, lad."

Jack buried his face in his hands, and answered with a sob. "Mrs. Moore, I'm not an honest boy, and it's that which makes me feel bad," and then with many tears he told her the story of the stolen loaf. "And oh!" he said, when he had finished, "I've been thinking about it so much while I've been a lying here, and I've prayed to be forgiven, but still I feel bad about it, because I don't know who the boy was, so I can't give him another loaf."

Good Mrs. Moore wiped her eyes, for little Jack's simple story had brought the tears into them, and she replied, "I don't think you'll steal again, Jack?"

"No, I don't think I shall. I don't like it, because it makes me feel so ashamed."

SUPERIOR MERIT.

Remarkable Curative Properties of a Remedy for Indigestion and Stomach Weakness.

Stuart's Dyspepsia Tablets, a preparation for the cure of dyspepsia, and the various forms of indigestion and stomach trouble, owes its great success as a cure for these troubles to the fact that it is prepared for disease and weakness of the stomach and digestive organs only, and is not recommended or advised for any other disease.

It is not a cure-all, but for any stomach trouble it is undoubtedly the safest, most sensible remedy that can be advised with the prospect of a permanent cure. It is prepared in tablet form, pleasant to taste, composed of vegetable and fruit essences, pure pepsin and Golden seal, every one of which act effectively in digesting the food eaten, thereby resting and invigorating the weak stomach; rest is nature's cure for any disease, but you cannot rest the stomach unless you put into it something that will do its work or assist in the digestion of food.

That is exactly what Stuart's Dyspepsia Tablets do, one grain of the digestive principle contained in them will digest 3,000 grains of meat, eggs or similar wholesome foods, they will digest the food whether the stomach is in working order or not, thereby nourishing the body and resting the stomach at the same time, and rest and nourishment is nature's cure for any weakness.

In persons run down in flesh and appetite these tablets build up the strength and increase flesh, because they digest flesh-forming food which the weak stomach cannot do, they increase the flow of gastric juice and prevent fermentation, acidity and sour watery risings.

Stuart's Dyspepsia Tablets can be found at all drug stores at 50 cents per package.

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Piles Cured Without Cutting, Danger or Detention From Work, by a Simple Home Remedy.

Pyramid Pile Cure gives instant relief and never fails to cure every form of this most troublesome disease. For sale by all druggists at 50c. a package. Thousands have been quickly cured. Ask your druggist for a package of Pyramid Pile Cure, or write for our little book which tells all about the cause and cure of piles. Write your name and address plainly on a postal card, mail to the Pyramid Drug Co., Marshall, Mich., and you will receive the book by return mail.

"Yes, and it displeases God, who says, 'Thou shalt not steal;' and now I'll tell you what you'd better do. There is a box at the door of the church we go to on Sundays, and people put money into it to buy bread for the poor folks as can't get it for themselves, so the first pence you earn you can put in there, and that will be doing the best you can towards giving back the loaf; and you must ask the good God to keep you from ever doing so wicked a thing again, will you? And whenever you want to, just remember how our Saviour resisted the devil when he tried to tempt Him to do wrong, and ask Him to give you His strength to keep you right."

"Thank you, Mrs. Moore, that's the way mother used to talk to me." And from this time little Jack's heart grew lighter, and every day he got stronger and stronger.

chapter

"Lead us not into Temptation."

At last the time came when little Jack was able to go out again, and very eagerly he waited for admission to the news office; but he found all his fears realized, for another boy had been employed in his place, and there was no work for him to do.

It was with a very downcast face that he went to Stephen and told him the news, and the sweeper saw what a hard trial it was to the poor boy, so he said kindly, "Never mind, Jack, you'll get some other work, and you know you can stay with us till you do. Hope on, lad."

As Jack walked away from him, he met Tim Long. The rat-catcher

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Sold everywhere. 10c. for Colors. 15c. for Black.

stopped him, and laying his hand on his arm said, "Well, young un, you don't look much fatter than when I last saw you; are you coming to me for a little help soon? Look here now, a handy chap like you would make his fortune in a few years, and then you could turn into an honest man if you liked."

Jack shrunk back from him with horror. "Please don't talk that way Tim. I shan't be an honest man if I'm not an honest boy, and God helping me, I mean to be both, let me be as poor as I may."

"The time will come when you'll change your mind, youngster, or I'm much mistaken," said Tim scornfully. "Honesty doesn't pay in this 'ere world of ours."

"Oh, it does,—indeed it does, said little Jack earnestly.

"Where be you living now?" asked Tim roughly.

"At Mrs. Moore's," answered Jack.

"And how much are you earning?"

"Nothing at present, because I've

## A Trying Time on Feeble Persons

All Who Are in Low Vitality Have Reason to Dread the Coming Weeks — Fortify Your System By Using

### Dr. Chase's Nerve Food

If you watch the newspapers for the next few weeks you will find that the death record is a large one, and made up largely of persons in advanced years and of weak constitutions.

Vitality seems to be at low ebb at this time of year, and the sudden changes of temperature and humid atmosphere are more than a weakened system can withstand. A little over-exertion, a little unusual exposure, a little neglect of the body, and health is undermined, physical break-down inevitable.

If you could but realize the reconstructive and upbuilding influence of Dr. Chase's Nerve Food, it would be easy to convince you of the wisdom of using this preparation at this season of the year. When the blood is thin, weak and watery, Dr. Chase's Nerve Food enriches it by increasing the number of red corpuscles. When the nerves are exhausted, energy gone and strength declining, this great food cure builds up the system, restores and revitalizes the wasted nerve cells and rekindles the spark of life.

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been ill, and they've got another boy instead of me."

"And do you call that honesty—to live at your ease, and eat the bread of folks nearly as poor as yourself?" ask Tim with a sneer.

Jack coloured; he felt the truth of Tim's words too painfully to reply to them.

"Jack Turner, now listen to me," continued the rat-catcher; "your father and I were chums—not that I think he's done right by you, for my notion is that if a man has got children he's bound to provide for them; and it isn't for his sake that I'm going to say what I've got to say."

Jack looked up rather eagerly, for Tim's voice and manner were changed—they were almost kind.

"No, young un! it's for the sake of one who's gone. Your mother, Jack, was the only one who ever spoke a kind word to me of late years. She knew me from a boy, and though I know she didn't like me, she was always kind to me; so now, youngster, if you like to come and take up your quarters with me, I'll teach you my work, and give you food until you're able to earn it."

Jack hesitated,—there was a great of kindness in Tim's proposal, and after all to be a rat-catcher was not dishonest. It would be a very good thing to have something to do, and he would be able to earn enough to pay Mrs. Moore for keeping Maggie. But then, as he looked up into Tim's face, he felt as if it would be wrong; and there came into his mind a verse which his mother had taught him long ago, "My son, if sinners entice thee, consent thou not." He knew that Tim was a bad man, and how could he expect God's blessing, or ask Him "to deliver him from evil," if he put himself into the way of temptation. And yet, after all, could he not keep away from all evil? No. He knew that if he was closely associated with Tim Long, he must be mixed up in a great deal that was wrong, for Jack knew that he swore, that he was given to drinking, and that he was not thoroughly honest.

The rat catcher watched his face narrowly, and said at last, "I see how it is, young un, you like your present idle life to well too give it up."

This roused all Jack's pride, and rather than that Tim should think this, he would consent to anything; so looking up at last, he said slowly, "Thank you, Tim, I'm sure you've made me a kind offer, and I think I'll—" He paused, and for a moment his thought went back to his mother's dying bed, and to the prayer which she had taught him, "Lead us not into temptation." He clasped his hands together, and repeated the words in a low whisper, and then said aloud, "I cannot come, Tim, indeed I can't."

(To be continued).

### A WISE MONKEY.

A little boy was playing in one of the rooms of his father's house with a monkey. The boy, in fun, tied the cord of a window-blind around his neck and pretended to hang himself, to the immense amusement of his playmate, which grinned and chattered on a chair.

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Suddenly the boy began to cry, for the cord had got into a real noose around his neck. In a very short space of time the monkey saw that there was something wrong, and tried to undo the noose with its paws, but had to give up the attempt. It then hopped away to another room, where the boy's grandmother was sitting, and began to pull at her gown, to chatter, grimace and look wistfully towards the door.

At first, thinking that the animal wanted to bite her, the old lady was frightened, but seeing that it was endeavouring with might and main to drag her towards the door, she rose from her seat and went, guided by the monkey, to the room where her grandson was moaning. The boy was instantly set free from the cord, though it was some time before he recovered from his pain and fright.

**C. B. S.**—A ward of the Confraternity of the Blessed Sacrament of the Body and Blood of Christ has been organized in Toronto. For further information apply to W. H. FAIRBAIRN, Esq., Hon. Secretary, 24 Victoria Street, Toronto, or to Rev. FATHER HARTLEY, Rector St. Matthias Church.

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# THE TORONTO GENERAL TRUSTS CORPORATION

## Proceedings at the Annual General Meeting.

The Fourth Annual Meeting of the Shareholders of The Toronto General Trusts Corporation (being the twenty-first of The Toronto General Trusts Company) was held in the Board Room of the Corporation on the corner of Yonge and Colborne Streets, Toronto, on Wednesday, the 25th February, 1903. The President, Dr. Hoskin, took the chair, and Mr. A. D. Langmuir, the Assistant Manager, was appointed to act as Secretary. The various financial statements, showing the operations of the Corporation for the year ending 31st December, 1902, were submitted by the Managing Director, Mr. J. W. Langmuir, and were respectively commented upon by him. The Report of the Directors for the year was then read, as follows:—

### Fourth Annual Report of the Directors of The Toronto General Trusts Corporation

(For the year ended 31st December, 1902.)

To the Shareholders:—

Your Directors beg to submit the Fourth Annual Report of The Toronto General Trusts Corporation (being the twenty-first of the Toronto General Trusts Company), together with the Profit and Loss Account, and other financial statements, showing the operations of the Corporation for the year ended 31st December, 1902.

New estates, amounting to \$2,098,827.36, have passed into the care of the Corporation during the year, of which the following is a summary:

Executorships .....	\$884,030 89
Administrations .....	173,048 19
Administrations with Will annexed .....	21,850 98
Trusteeships .....	653,049 94
Investment Agencies .....	45,081 85
Estate Agencies .....	144,924 75
Guaranteed Mortgage Investment Agencies .....	46,574 11
Committeeships .....	39,261 00
Guardianships .....	34,798 05
Receiverships .....	8,465 14
Lunatic Estate Agencies .....	47,743 46

Total.....\$2,098,827 36

In addition to the new business thus summarized, the Corporation has, during the year, been appointed Trustee for the issue and certification of debentures, registrar of stocks and bonds, transfer agent, and other transactions of a kindred character, aggregating over \$1,000,000. In the transaction of this class of work the Corporation assumes no responsibility other than the exercise of great care and systematic checking.

The Profit and Loss Account herewith submitted shows the earnings of the Corporation for the year, and plainly sets out in detail the sources from which they were derived. An examination of this sheet will confirm the reports which have been made to the Shareholders and the public generally from time to time, and which your Directors again desire to reiterate, namely, that although there are various branches of financial business that give promise of yielding large profits, the Corporation, realizing, as it does, the great responsibility that

rests upon it in having the care of estates and funds aggregating over \$20,000,000, held largely for the support of widows, children and dependent classes generally, believe it to be its duty to strictly confine itself to the legitimate work of a corporate executor, trustee, administrator, etc., as authorized by its Act of Incorporation and the General Act governing Trust Companies. As the compensation for acting in these capacities is limited, and the cost of maintaining a large and expensive staff of trained officials is great, it will be obvious that the expenses of maintaining the Trusts Corporation in its present state of efficiency in all its departments can only be met by the transaction of a large volume of business.

From the large number of Wills that have been deposited with the Corporation, and notifications almost daily received of the execution of Wills in which the Corporation has been appointed Executor and Trustee, your Directors are encouraged to believe that the fixed determination of the Corporation to confine itself strictly to the transaction of a Trust and Agency business is receiving the approval of the public. The present staff organization of the Corporation, with such junior clerical additions as its growing business may necessitate from time to time, is sufficient for the transaction of a largely increased volume of business.

It will be observed that the expenditures under the heading of office expenses are abnormally large as compared with the preceding year, as they include all the preliminary expenses incurred in the establishment of the Manitoba Branch, and also expenditures at the Head Office in the promotion of the Corporation's business, which might legitimately have been extended over a series of years, but which are all paid out of the profits of the year.

After making provision for every known loss, the profits for the year amount to \$99,025.45, out of which your Directors have declared and paid two semi-annual dividends at the rate of 7½ per cent. per annum, amounting to \$75,000, and they have carried \$20,000 to the Reserve Fund, thus increasing that fund to \$290,000, and in addition have carried forward to the credit of Profit and Loss \$1,025.45.

All of which is respectfully submitted.  
 (Sgd.) J. W. LANGMUIR, (Sgd.) JOHN HOSKIN,  
 Managing Director. President.  
 Toronto, February 23rd, 1903.

### PROFIT AND LOSS STATEMENT FOR YEAR ENDED DECEMBER 31st, 1902.

To salaries, rent, Provincial tax and office expenses at Toronto and Winnipeg, including preliminary expenses of organization at Winnipeg .....	\$ 74,318 16
To President, Vice-Presidents, Directors, Advisory Board and Inspection Committee's fees .....	10 813 00
To commission on capital loans, inspection of loans, and expenses for superintendence of properties, and collection of rents .....	7,575 46
To balance carried down .....	99,025 45
	<hr/>
	\$191,732 07
To dividends Nos. 7 and 8 .....	\$75,000 00
To carried to Reserve Fund .....	20,000 00
To balance carried forward .....	4,025 45
	<hr/>
	\$99,025 45

By balance brought forward from December 31 1901	\$5,039 62
Less vote of Shareholders to Auditors, etc., for services for year ended 31st December, 1901 .....	2,500 00
	<hr/>
	\$ 3,539 62
By commission earned for management of estates, collection of revenues, etc .....	94,191 30
By interest earned .....	82,066 99
By net rents from Corporation's building .....	4,035 51
By rents from safe deposit vaults .....	2,803 60
By profit on purchases and sale of municipal debentures under guarantee of the Corporation .....	5,014 05
	<hr/>
	\$ 91,742 07
By balance brought down .....	\$99,025 45
	<hr/>
	\$99,025 45

We, the undersigned, beg to report that we have made a full examination of the books, accounts and vouchers of The Toronto General Trusts Corporation to the 31st December, 1902, and find same to be correct and properly set forth in the above statement. We have examined and find in order all the mortgages, debentures, bonds and scrip of the Corporation, as well as those negotiated for the Supreme Court of Judicature for Ontario, and trusts, estates and agencies in the Corporation's hands, and have checked same with the Mortgage and

Debenture ledgers and registers. The bankers' balances, after deducting outstanding cheques, agree with the books of the Corporation. We have also examined the report of the Auditor of the Winnipeg Branch, and find that it agrees with the Head Office books

(Sgd.) R. F. SPENCE,  
 (Sgd.) JOHN M. MARTIN, F.C.A. } Auditors.

Toronto, 23rd February, 1903.

The Report of the Directors was adopted, as well as the Report of the Inspection Committee as presented by the Chairman, Mr. W. H. Beatty.

Certain By-laws and amendments to By-laws were confirmed.

The customary votes of thanks were passed. Mr. R. F. Spence and J. M. Martin, F.C.A., were reappointed Auditors for the Head Office, and Mr. E. H. Taylor for the Manitoba Branch, for the year 1903. The following Shareholders were re-elected Directors for the ensuing year:—John Hoskin, K.C., LL.D., Hon. S. C. Wood, W. H. Beatty, John Bell, K.C., John L. Blaikie, W. R. Brock, M.P., J. W. Digby, M.D., J. J. Foy, K.C., M.P.P., John Foy, Hon. G. T. Fulford,

George Gooderham, Wm. Hendrie, Emilius Irving, K.C., Robert Jaffray, J. J. Kenny, J. W. Langmuir, A. B. Lee, Thos. Long, W. D. Matthews, Hon. Peter MacLaren, E. B. Osler, M.P., J. G. Scott, K.C., T. Sutherland Stayner, Byron E. Walker, and D. R. Wilkie.

At a subsequent meeting of the Board Dr. John Hoskin, K.C., was re-elected President, and the Hon. S. C. Wood and Mr. W. H. Beatty, Vice Presidents. The Executive Committee was re-elected, and Mr. W. H. Beatty, Mr. Emilius Irving, K.C., and Mr. John L. Blaikie were appointed the Inspection Committee. The Advisory Board of the Manitoba Branch was reappointed as follows:—Hon. Sir Daniel H. McMillan, D. W. Bole, A. M. Nanton and H. H. Smith.

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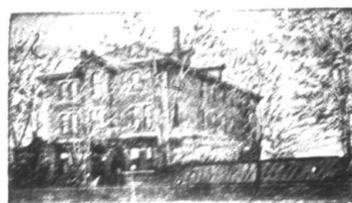
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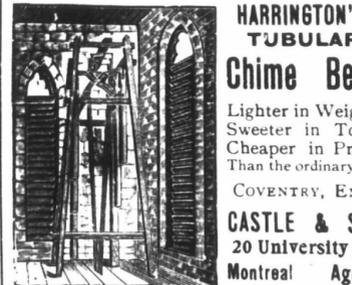
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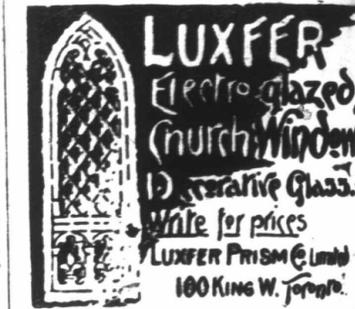
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