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# The Presbyterian Review.

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#### Beautiful Lives.

- " Beautiful faces are those that wear-It matters little, whether dark or fair, Whole-souled honesty printed there.
- " Beautiful eyes are they that allow. Like crystal panes where hearth fires glow, Beautiful thoughts that burn below.
- Beautiful lips are those whose words Leap from the heart like song of birds, Yet whose utterance wisdom girds.
- Beautiful hands are those that do Work that is earnest, brave and true, Moment by moment, the long day through.
- " Beautiful feet are they that go On kindly ministry too and fro, Down lowliest ways, if God wills so.
- "Besutiful shoulders are those that bear Ceaseless burdens of homely care, With patient graces and daily prayer.
- " Beautiful lives are those that bless-Silent rivers of helpfulness, Whose hidden fountains few may guess.
- "Beautiful twilent at set of sun, Beautiful goal with race well run, Beautiful rest with work well done.

" Beautiful graves where grasses orcep, Where brown leaves fall, where drifts lie deep Over worn-out hands---oh I beautiful sleep I "

> Your Pastors Income. WHAT SHOULD IT BE?

Should it be the smallest amount that will keep soul and body together? Every Christian will answer, No !

Shall it be the smallest amount for which any ordained minister will consent fo serve? By all means, No! It were as well to clothe our children in the cheapest, flimsiest cloth to be found in the stores, as to seek the cheapest exhortations that can be found in pulpit circles for the feeding of our souls.

What, then, should be the standard of a pastor's salary? So asks the Christian Observer.

I. It should make provisions for the books necessary to the culture of his mind and heart. As well try to make butter without cream, as to expect the preacher to give us racy, interesting and instructive sermons without the materials on which to draw for facts. He must have maps, concordance, commentaries, Bible dictionaries, cyclopedias, histories, and standard works on biblical customs, and on theology, as well as the current literature, with accounts of the new discoveries in Bible lands, etc. These are as necessary to him in building sermons, as is lumber to the carpenter who is building a house for you. Havo the deacons estimated how much the pastor ought to spend on these, his tools or his material, in order to develop first-class instruction?

2. The pastor's salary should include provision for the usual expense of his clothing. Other men can arrange to economize in clothing; when they must go in the mud, or undertake hard and heating labor they can lay off a coat, or wear the coarser garment. But when the preacher rides through mud or dust to his appointment, or when he undertakes his most heating work,—the preaching,—he must wear his best suit. His clothing, therefore must cost double that of other men.

3. In a country charge, the pastor must have his horse and buggy, so as to reach different peaching points on the same Sabbath, and to visit his people during the week. To him this vehicle is not a luxury, but a necessity to the proper discharge of his duties. In the city, a similar expense is necessarily incurced in the form of car fares.

4. We have considered extra expenses, such as unavoidably attach to the pastor's work. Now for the ordinary expenses of his family—how much would you have him enjoy? Perhaps there is an answer in the suggestion that he ought to have as much to live on as the other families of his church. If we will estimate the value of the flour, the meat, the garden vegetables, and milk and butter used on our tables during the year; if we add to this the value of the corn and hay that we use for the horses we ride or drive; and then add the cash (or trade) received for what we sell, we will find out what our income is. And we wish the Lord's servant to have as large a share of the comforts of life as our own families enjoy.

Some time ago, we were talking with a man whose income was not less than five thousand dollars a year. He was asking whom his church might call as pastor, adding the remark: "You know we are a poor church, we ought not to promise a pastor more than about seven hundred dollars a year." And that seven hundred dollars was to include the purchase of his library and the feeding of a horse for pastoral visiting and the maintenance of a buggy for that work; so that it was really a provision of only about five hundred a year for the support of his family. Was it right?

He is a wise preacher who knows when to stop. It is fearfully wearisome to the hearer oftentimes to be compelled to sit and listen to a recapitulation which is half as long as the sermon itself. The story is told of an old Scotch lady living at considerable distance from the parish church and was in the habit of driving over to the service. Her coachman, when he considered the sermon nearly at an end, would slip out quietly for the purpose of having the carriage ready by the time the service was concluded. One Sunday John returned to the church, and after hanging about the door for a considerable time grew impatient, and popping in his head discovered the minister haranguing as hard as ever. Creeping down the aisle toward his mistress he whispered in her ear: "Is he no near dune yet?" "Dune !" returned the old lady, in a high state of indignation, for her patience had long been exhausted, "he's dune half an hour since, but he'll no stop." It is a wiser course to stop short of the "fourthly's" and the "fifthly's" and when you close the Bible, to say, "Let us pray."

# The Presbyterian Review.

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#### Toronto, February 28, 1895.

#### "Remember the Sabbath Day."

"THE question of Sabbath observance calls for much discussion at the present time and you cannot devote too much space to it; it is hy keeping it incessantly before the people, that they will be aroused to interest and action. Continue in the good work." The foregoing is an extract from a letter received this week. We are fully alive to the necessity of pressing the question on the attention of our readers at this juncture. The newly formed Association has gone actively to work and has issued a statement deserving of wide circulation among the churches. The Ontario government has promised to pass whatever provision may be found necessary to prevent the running of Sunday cars. So far satisfactory. But the other side is not so bright. The advocates of Sunday cars on the city streets, and of other forms of labor and amusement on the Lord's Day are not idle. We must not forget that the money interest in Sabbath desecration is considerable, and that money is a powerful factor in the formation of opinion. There has been brought to pur notice a fact which requires immediate investigation on the part of Sabbath Observance Associations. We are credibly informed that for some weeks street cars have been run on Sunday evenings in Toronto, although no public complaint has been uttered. If this be so no doubt there is a distinct object in view, and none so likely as that it is an overt attempt to introduce an evening car service on the streets. No time should be lost in getting at the facts and placing them before the proper authorities. It would be a mistake to suppose that one victory in any one direction will secure immunity from further attack on Sabbath observance. The fight for the holy keeping of the Lord's Day will be a continual one. There is to be no rest, nor cessation of the utmost watchfulness. But it is the Master's work; and there should be no laggard in the ranks.

#### Another Veteran Gone.

Dr. Robert H. Lundic, for 45 years a Presbyterian minister in Liverpool, G.B., passed to his reward recently in the 71st year of his age. His name is doubtless known to many in this country, who have visited the Old Land, or were born and brought up there. He was a son of the Manse, both his father and grand-father having been ministers in the Parish Church of Kelso, Scotland, where afterward Dr. Horatius Bonar ministered, who was brother-in-law to Dr. Lundie, The gifts and graces of this honored

servant of Christ found ample scope for their exercise, in the ever increasing commercial metropolis of Great Britain. He threw himself zealously into the varied branches of church work, and was very active in the philanthropic movements of his time. He was at the time of his death, president of the Vigilance Committee of Liverpool Ample testimony is borne to his long continued struggle to lessen the evils of the liquor traffic, and cleanse the city of its moral corruption. And yet, though so determined in his crusade against drink and vice, he was withal so charitable and kind, that he made his opponents respect his high purpose in life, and many of them sorrow over his departure. Such a man, living and working for almost half a century among his fellow-citizens, to advance the cause of Christ, and elevate his fellow-men, especially the weak and fallen, accomplishes more for the world than our arithmetic can ever cipher out. God keeps the account, and will visit the reward. Dr. Lundie passed away full of years, and honor, amid the profound sorrow of his fellow-citizens, who gathered in large numbers, representing all branches of the Church of Christ, to pay the last rites to the remains of a faithful and devoted servant of Jesus Christ.

#### High Ritualism in England.

To those who look beyond their own religious communion, and feel an interest in all the living branches of the Church of Christ, the great movements in so powerful an organization as the Church of England, have naturally much importance. And many such there be who regard the rapid and popular growth of ritualism with alarm. Nearer and nearer are the High Churchmen drawing to the practices and beliefs of the Church of Rome. Charity, it ought to be our duty to bestow on all denominations professing the name of Christ ; seeking to magnify the best features of their systems, and the divine truth in their creeds; but as between Protestantism and Romanism there can be no compromise, no bridging over of difference for the sake of a false unity, and it is therefore a cause of grief that a growing and influential section of the Church of England are looking Romeward. Not the least sad feature of this movement is the almost perfect indifference with which it is viewed by the dignitaries of the Church. As a contemporary describes it, "it appears as though our modern prelates were but ecclesiastical dormice, always hibernating in snug slumber." Outside the Church of England Communion, the case is different. Nonconformists have, in season and out of season, lifted a warning finger, but of course with as little avail as might have been expected, until the Romish tendencies of the High Anglicans were made a dangerous argument for the disestablishment of the Church. The question was raised: "Should the British nation, maintain and be responsible for a Church which was rapidly and arrogantly drifting to Rome?" The question has been discussed by the populace whose voice has apparently reached the palaces of at least two Bishops. According to the contemporary already quoted (the Christian Commonwealth), the ritualist ranks are troubled by the unexpected action of Dr. Temple, Bishop of London, who has withdrawn the license of the Rev. A. E. Briggs, a curate of St. Mark's Maryleborne road, who openly taught the worship of the Virgin, and prayers for the dead. The curious thing

about this is that the action of the Bishop should have come as a surprise, and that it will be vigorously opposed by influential persons who feel little doubt that what they describe as tyrannical interference, will be upset on an appeal to the higher authorities. The progress of High Anglicanism has been such, that worship of the Virgin and prayers for the dead, openly indulged in, are taken as ordinary elements of devotion in the Church. The Bishop of Manchester, Dr. Moorhouse, one of the great preachers of the English Church has also taken the field. He has not dismissed or suspended a curate, but he has taken the rostrum and has given a course of sermons directed against Popery and its practices, which has caused a sensation. Canon Farrar and Archdeacon Sinclair are now no longer the lonely fighters of first rank, against the defections of their Church, and it is most earnestly to be hoped that their efforts will materially help to sterm the tide, and to bring back to allegiance to truth, the forward wing of the Anglican Community.

#### The Late Rev. James Gall.

The Edinburgh newspapers of the 9th of February announced the death there on the 7th inst., of the Rev. James Gall. A generation ago few names in Edinburgh, or for that matter, in Scotland were better known than his and for the best of reasons. Born eighty-six years ago, he, whilst yet a youth was deeply impressed with the truth in Christ and consecrated his life to the Divine Master. Conscious that the need of others was as great as his own he, immediately after his conversion, set himself to carry the message of peace to the multitude. The City of Edinburgh, was, and continued through his long life, to be the scene of his efforts to win souls. God granted to him and his co-laborers a great and lasting blessing. At a time when the evangelical methods now so commonly employed were unthought of he used every legitimate device to attract men and women within hearing of plain Gospel truth. In 1858 with three helpers he established a mission which under the name of the " Carrubber's Close Mission " has in the city exercised since that date a most potent influence for God and has acquired a world-wide fame. Until about twelve years ago, when a much more pretentious building was erected and occupied, this mission used the old Whitfield Chapel, originally we believe, a play-house, situated at the foot of Carrubber's Close and right in the heart of one of the poorest quarter's of Scotland's metropolis. From the time of its establishment the mission has held at least one meeting on the street and one in the rooms each night. Mr. Gall insisted that all workers should be unpaid volunteers and the result has justified his wisdom. To that old Mission Hall the recollection of many a worker for Christ in distant lands fondly clings and there are many glorified saints before God's throne who first beheld the Lamb of God within its lowly walls.

Through the agency of this Mission and soon after its commencement Edinburgh was the scene of a great work of grace. In the Free Assembly Hall night after night great audiences gathered to hear Mr. Gall preach Christ. Physically a small man he possessed good scholarship, great powers as a preacher, and as an organizer was unequalled.

The Free Church reconizing his gifts persuaded him,

very reluctantly, to receive ordination and made him pastor of the Moray Free Church in the North Bade of the Canongate. Soon, led doubtless by the Spirit, he abandoned this position to re-engage in the evangelistic work he was best fitted for. He was a partner in the publishing house of Gall and Inglis and did not a little to revive the interest in hymnology which had so waned in Scotland. For a number of years past he lived a very retired life occasionally reappearing at the place he loved so well and where he was always warmly welcomed. With him there passes away the last of that great group of evangelists so well known forty years ago and which included such names as the Haldanes, Brownlow North, and Duncan Matheson.

Statue of Rev. Dr. J. Cameron Lees is pressing John Knox. his proposal to erect a statue of John Knox in St. Giles Cathedral, Edinburgh. Scotsmen in Australia have already subscribed the sum of  $\pounds 300$  for the project, but that amount is not sufficient and Dr. Lees is appealing for more.

**Donation from the** One more proof of the interest in **Church in Ireland.** Canada taken by the Church at home as we still call Great Britain and Ireland has been given by the handsome donation of  $\pounds_{150}$  in aid of Home Missions received by Rev. Dr. Cochrane from the Presbyterian Church in Ireland.

Homo Study Rev. T. F. Fotheringham Convener of Loafiet. Sabbath Schools writes to the effect that he will be pleased to send, free, to any Sabbath School, as many copies of the "Home Study Leaflet," for the first quarter of 1895 as may be necessary to put one in the hands of each teacher and senior scholar; also as many copies of the Teacher's Monthly as there are teachers in the school. Mr. Fotheringham's address' is 107 Hazen St., St John N. B.

Prayer, and a love for reading the Reading Bible, are good signs of active spirithe Bible. tual life. The following words of Rev. Canon Liddon are to the point on the latter duty : "As we drift along the swift, relentless current of time toward the end of life; as days and weeks and months and years follow each other in breathless haste, and we reflect now and then for a moment that at any rate for us much of this earthly career has passed irrevocably, what are the interests, thoughts, aye, the books, which really com-mand our attention? What do we read and leave unread? What time do we give to the Bible? No other book, let us be sure of it, can equally avail to prepare us for that which lies before us; for the unknown anxieties and sorrows which are sooner or later the portion most men and women; for the gradual approach of death ; for the period, be it long or short, of waiting and preparation for the eternal Judge. Looking back from the world, how shall we desire to have made the most of our best guide to it ! How shall we grudge the hours we have wasted on any-be they thoughts or books or teachers-which only belong to the things of time."

The programme of the excursion to Europe by the Rev. Dr. Withrow, editor of the "Methodist Magazine," of this city, is a neatly printed pamphlet and provides for route to London, Paris, Rome, etc. It will be sent free on application,

# CONGREGATIONAL SINGING.

When Dr. Parsons entered the pulpit of Knox Church last Sabbath evening his first words were, "let us praise God." Without further announcement than the sounding of the opening chord of the grand "Old Hundredth " the entire congregation rose with one accord and sang the accepted Te Deum of all Protestant denominations, 

Praise God from whom all blessings flow, Praise Him, all creatures here below; J Praise Him above, ye heavenly host ; Praise Father, Son, and Holy Ghost.

The english language contains no more comprehensive, or condensed expression of praise to the Triune God than this magnificsnt doxology of good old Bishop Ken. As the opening hymn of a congregation, assembled ostensibly to praise God, it seems especially appropriate. I have heard of congregations who object to its use in this part of the service, as savoring of ritu alism, but in Knox Church, though in some respects the most conservative congregation in the city, this narrow prejudice finds no place. Every worshipper within the church seemed to feel the inspiriting influ-ence of this noble combination of sacred poetry and music, which is almost irresistible in its appeal to the devotional impulse implanted in every human heart. The invocation was followed by Ps. xxiv sung to that good old Scottish tune "Kilmarroch." The congre-gation entered heartily into the singing which was marked by clearly defined rhythm and accentuation which obviated all tendency to heaviness or dragging. "Kilmarnock" is among the most deservedly popular of Scottish Psalm tunes of the present century. Its composer was Neil Dougall, a native of Greenock. When only eighteen years of age he lost his eyesight, and had his right arm blown off by the accidental discharge of a cannon on board the Clarence Yacht, while engaged in firing a salute in connection with the rejoicings occasioned by Lord Howe's great victory over the French fleet in 1794. He applied himself to the study of music under Mr. Robert Duncan precentor of East Parish Church, Greenock. His progress was so rapid that he was soon enabled to engage in teach-ing music classes on his own account. The origin of Kilmarnock is interesting and may be briefly told. " Dougall's attention having been drawn to the peculiarity of the tune "Marven" (built on what is commonly termed the Caledonian scale-viz., without the fourth or seventh in the melody) he resolved to compose one on the same principle, "Kilmarnock" being the result. It shared the fate of his other tunes -a place among his scraps. One day R. A. Smith of "St George's" Edinburgh paid him a visit. After conversation, Smith enquired, anything doing Mr. Dougall? any scraps to divert us? Mr Dougall produced from his drawer the first few scraps of paper he could lay his hands on. Smith took up one and having hummed it over observed -A very pretty melody, and what do you call it? "It's no christend yet," was the answer; but do you observe anything peculiar about it? I do, said Smith; it is on the Caledonian scale, the same as "Marven"; will you obliege me with a copy of your nameless tune? "With pleasure," said the composer, and we'll christen't "Kilmarnock." It was first published in Brown's Robertson's Selections of the Best Psalm and Hymn tunes which appeared about 1834.

The first Scripture lesson was followed by Hymn 63 sung to "Miles Lane" which has already been mentioned in my notes on St. Andrew's Church. Dr. Parsons's method of conducting the offertory is unique and decidedly impressive. He first announces that "Our usual offering will now be rendered unto God." While the plates are being passed he reads selected passages of Scripture having a direct bearing on the sacredness, and duty of this distinct act of worship. These are alternated with short organ voluntaries

which are played very softly and occupy less than one minute each. I have heard of a Scottish minister who rated his hearers soundly on the meagreness of their offerings and expressed the conviction that "while they were professing to give freely to the Lord, they were feeling the nicks in their sma siller, for fear they should gie a three-penny instead o a fower-penny bit." Such tirades might pass without producing any effect other than a smile, or perhaps a slight feeling of resentment, but the impressive commands of Scripture as read by Dr. Parsons cannot fail to make the offering a matter of serious consideration on the part of every conscientious worshipper.

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Dr. Parsons is giving a series of discourses on Old Testament subjects in connection with the evening services, in which a complete chapter is taken as the text. On the occasion of my visit the subject was 2nd Samuel 6th chap. which was read and expounded in sucessive paragraphs. It was shown that "David. violated the law of Moses by putting the ark of God on a cart instead of having it carried by the priests and Levites who were appointed to this sacred office. God was jealous to make an example of Uzzah so that all, even the king should be warned. No secular act can be committed in God's house. Some think the giving of the offering a mere secular act saying, it is to pay expenses or send missionaries to the heathen. How few realise that it is a sacred offering unto God. When we recognize the presence of God in His house as we do at the family altar then will He bless us and our children as He did Obed-edom and all his household. It is because the family altar has been thrown down and neglected that we find so few who are willing to consecrate themselves to God's service. We are educating a set of sceptics and infidels simply because of the indecent, flippant familiarity with God's word which is tolerated by even professing Christians, Let every-one study how he should come into the sanctuary, how he should give his offering, and how he should recog-

nize the presence of God in everything. The discourse was followed by the well known hymn 223, "Onward Christian Soldiers" to Sir Arthur Sullivan's equally well known tune "St. Gertrude" with which it is now indissolubly associated. In this the congregational singing was spirited and rousing, as it was throughout the service. The central object of the musical authorities of Knox Church is the attainment of good, healthy congregational singing. Of their success there can be no question. Everybody sings. The organ is a magnificent instrument presided over by an efficient organist in the person of Mr. T. Galbraith. Mr. John Alexander has been precentor for several years. Until recently the singing was led by precentor and organ without the aid which a well trained choir alone can give. Dr. Parsons' experiences of the vagaries of American quartette choirs may have had something to do with the reluctance to risk any similar experiences in Knox. Mr. Alexander has associated with him a body of young people numbering about twenty-four voices which render excellent assistance in leading the congregational praise. Anthems and organ voluntaries are viewed with disfavor by the session, an exception being made in favor of the short voluntaries mentioned in connection with the offertory. The introduction of the choir must have proved a source of much gratification to those worshippers gifted with a musical ear, as the efforts of a single voice to make itself heard above the tones of the organ, and the vigorous congregational singing which prevails at Knox Church must have been somewhat trying. Congrega-tional singing has not been developed without effort. Mr. Alexander has conducted Psalmody classes for several winters with much success. The arrangement of the choir seats is that which I have previously described as most desirable-viz: in front of the pulpit with the organ console extended, in such a manner as to allow organist and choir to receive the full benefit of the organ tone, and concentrate their forces in leading the congregational praise.-TEMPO.

# THE HYMNAL.

#### BY A PRECENTOR.

For the Review.

Only to-day I got from a member of Presbytery the "Proposed Book of Praise," with the slip from the Hymnal Committee accompanying it.

I cannot appreciate the wisdom of the last, the 9th, resolution of Assembly. This says "that the psalm selections should be numbered separately from the Hymns." Instead of this, it seems to me better to continue the numbering as if these psalm selections were an integral part of the Hymnal, and then continue; so that Hymn I, "Holy, Holy, Holy," would be numbered 99 and Hymn 2 numbered 100, and so on.

Imagine the confusion, especially to strangers, if the minister wished to give out say the 10th Hymn. Some people picking up the Hymn book, would properly turn up the hymn beginning, "Praise the Lord ye Heavens adore Him," others would start at the beginning of the book and come upon the 20th Psalm, and so a general confusion would arise.

Or, say the minister wished to announce the 22nd psalm beginning at the 24th verse. He would then have to add for the benefit of those who relied upon their "selection" edition that this was No. 11 of the "selections" at the 2nd verse thereof; whereas with continuous num. ering, to prevent confusionall that would be necessary would be to announce the 11th Hymn 2nd verse. And if it turned out to be part of the 22nd psalm so much the better. I think from an etymological standpoint all psalms are Hymns even though all Hymns may not be psalms.

Then, considering the small space the "selections" take, there is no likelihood that they will be eliminated from any edition even if the full psalter is added at the front; and resultantly, when a psalm is given out the people look for it in the psalter and when a Hymn is announced it is sought in the Hymnal even if by chance its author may have been David.

The last part of the 9th resolution says "that pages be uniform in all editions." Now what is the sense of this. Does this apply to the libretto editions or to both music and libretto editions. The latter is impossible. On page 206 part of the Hymns only is there, the rest is on another page. Surely it would not be so in the music  $\epsilon_{-1}$  tion. Again if the printers saw fit to print a thin flat pocket Hymnal putting in double columns and six times the quantity of print on each page as in the sample, as a special convenience for the breast pocket why should an arbitrary rule prevent them, a rule which in some cases must necessarily as I have shown have an exception—I fear this "conformity act."

A writer in your paper asks for a cut leaf edition, that is music above and words below and the leaf cut to allow one part to turn independent of the other; and he says in support of his plea that by a cut leaf, the choir master who should be the best judge can then make his own selections of music for the Hymn, to which another writer replies by challenging the ability or reliability of the choir master. Did it ever occur to the atter writer that, say, six hundred Hymn tunes make a rather large repertoire for a country congregation. Or if nothing but the music set to the Hymn is allowed to be sung is it solo singing that is aimed at. Someone says that the words are more likely to be remembered

when a single tune is set to a single Hymn, as its own proper tune. Now, admitting this, take the Hynms best-known, what are their proper tunes: what is the proper tune of "Jesus Lover of my Soul" is it "Hollinside," "Refuge" or what? or what is the tune for for "Rock of Ages" or the 23rd psalm or the 54th paraphrase. After all we see some good ideas are hard to carry out.

But I will give you some inside facts from the choir loft. The minister for special reasons wants a special Hymn which in our present Hymnal is set to an unknown tune. Do the choir take the recommendation of Assembly, learn a new tune, the one prescribed, sing it and let the congregation wait till they are through. That has been done. But I have also seen the choir select some other tune in the Hymnal which is not only appropriate but is known to the people; then the choir with music in one hand and a little extra Hymn book with the words in the other hand or inside their bigger music books; or else with their thumb at the music and their finger at the words somewhere else in the book, struggle to get through their part. Probably some in the audience have struck into the bass or tenor of the set tune in their Hymnal and not till they discover the essord do they find the mistake. But then the binding of the Hymn book lasts longer with uncut leaves. But presume a cut leaf music edition with a suggestion in fine print over each hymn of the most appropriate tune according to the opinion of the Committee. This would make the music edition of some use in the pews as well as in the choir. It is easy for the minister in announcing the Hyms to announce the number of the tune. But all this convenience in the Hymnal not only to the choir but to the congregation must be withheld so as to preserve continuity of subject. What continuity is there about the psalms ? and who ever heard of rearranging the psalms according to class. At best it is only for convenience of selection, and all the ease of selection can be had by a copious subject index.

At present it is mostly the city and large town churches that use the Hymnal, for the simple reason that the tunes are too hard for the country choirs. But for some city choirs the harder and newer the tunes the better, as there is less likelihood of anyone in the congregation breaking in and spoiling the music.

Beautiful theories are all right, continuity, classification and uniformity are all right; but usefulness is better; and from more than fifteen years experience in a choir, and half of that time as leader I am convinced that with a cut leaf Hymnal five times as many tunes will be accessible to an ordinary congregation as are now in the present or any other so arranged Hymnal.

It is poor satisfaction when everlastingly telling the minister after he has with pains selected beautifully suitable Hymns that the people don't know the tunes set to them, to be able to lay the blame on the General Assembly for the hustle and make shift at the last moment. To double book the choir and let the people fall in as best they can is a poor way to get along. And it is poor encouragement for the people to buy music editions and then not to be able to find the tune.

This is a small matter of personal experience • and I would suggest that if the upholders of uniformity still oppose the cut leaf system that they give the organists and choir leaders an opportunity to convert them.

# THE JESUITS.

#### The Jesuits—Their Origin, History, Aims and Punciples—An Address before the Toronto Ministerial Association.

#### BY REV. ROBERT WALLACE, TOBONTO.

#### (Printed by Request.)

Their origin and history—Society of the Jesuits was founded in 1540, just eleven years after the Christian Church had come out of the Roman Sect and assumed the name of Protestant. The originator of the new order was I gnatus Loyola, a native of Biseay, born in 1491, eight years after the birth of Martin Luther. At the ags of thirty he received a severe wound at the Siege of Pampeluna in 1521. He was no more a saint than the other soldiers around him, but he was imbued with the romantic aspiration and chivalric spirit of the age, and as he was confined in a place where he had access probably to no other books but the lives of the Roman Cathole saints, he turned away from military enthusiasm to spiritual fanaticism. He botok ninself to study, self-mortification and ponance. He visited Italy and Jerusalem, and there on the Saviour Himself a commission to found an order to be called the Society of Jesus.

Society of Jesus. Returning home he was joined in Paris by Laines Francis Xavier and others. He submitted the constitution of his new monastic order to Pope Paul III, and assured his holiness that he had it by a revelation from heaven- as every order of monks and he had claimed. As the Pope hesitated Loyols, in addition to the usual vows of chastity, poverty and obedience, added a fourth vow, namely, absolute subservience to the Pope, to do whatever he enjoined, and to go on any services he wished and to any quarter of the globa. The wily Pontiff was too sagacious not to perceive the immense advantage of such an army of obedient soldiers to fight his battles in all parts of the world. It was a critical period in the history of the Roman Catholic Church. Corruption in doc-trine and degradation in morals had produced their inevitable effect, and even a Committee of Cardinals had reported to the Pope that the other orders were a scandel to Christendom and should be effect, and even a Committee of Cardinals had reported to the Pope that the other orders were a scandel to Christendom and should be abolished. The Reformation was sweeping all before it and it was hoped this new society would stem the current. The Pope there-fore issued his bull of confirmation and sent them out to invade the world. The aim of the society was the suppression of Protes-tanism and Evangelical Religion, and the universal establishment of the Papacy as the dominant power in the world. They sought to attain this end by fourfold methods—1. The education of the young in school and college. 2. The instruction of adults by preaching. 3. The defence of the Roman Catholic Church against heretics and unbelievers. 4. The propagation of Romanusm amongst the heathen by missionaries. Loyola had seen that Luther and the Reformers had swept the universities and the students with them in their movement, he would meet that by educating the young Hohad seen the Reformation spread by preaching, he would train his disciples to preach. Protestanism was not only a protest against the faile doct ince of Rome but also against the supremacy of the Pope, he would meet this by teaching allegiance to the Pope against the false doctimes of Rome but also against the supremacy of the Pope, he would meet this by teaching allegiance to the Pope as Sovereign Pontiff, and obedience to the traditions and ordin-ances of the Church. The Church was depleted by the loss of Protestant nations, he would replete its ranks by establishing missions among the heathen nations and thus extend the boun-daries of the Romish Church. The members are required to go missions among the neather battons and thus extend the boun-daries of the Romish Church The members are required to go through a long course of training in order to ascertain their char-acter and capacity before they are admitted into the higher de-partments of the order. Each must then solemnly vow to be entirely subject to the orders of his superior and of the general of the order who resides at Rome, and without any question to do whatever he is bidden, and go wherever he is commanded. In that he must ignore the right of private judgment and become as it were a corpso which has neither will nor understanding in the hands of the superior (Arthur's History of the Jesuits p. 9.) Their object was diverse from that of the other orders, mostly professed to retire from the world. The Jesuits set out to conquer the world for the Pope. They aimed at the universal dominion over the sonls and bodies of me—to bind them as vassals to the Pope's chariot wheels, they were the soldiers of the Pope. They knew no law but the will of their General and they did not hesitate to use the poisoned cup and the dagger when other means failed. Other Papal orders had a good deal of liberty; but the Jesuits were placed under a strict military despotic government. Indeed, Loyola took his laws and discipling from his military experience. To him every member was sworn on the cross to yield implicit To him every member was sworn on the cross to yield implicit obedience The general will was his will. If the General willed obedience The general will was his will. If the General willed he must send the Spanish Armada to overthrow England. He must blow up the English Parliament with gunpowder. He must originate the thirly years Behemian war. He must assassinate King Henry IV of France, or shoot the Prince of Orange, or poison Pope Ganganelli, or enjoin Charles IX to perpetrate the St. Barthelomew Massacre, and Louis XIV. to revoke the Edict of Nantes, and cover fair France with blood and have, and fill the nation with lamentation for her exiles. If the Jesuit did perish for his wicked deeds he was sainted as was Garnet the Jesuit chief of the gunpowder plot, whe is to day worshipped as Saint Henry in Spain (Hume's History, vol. 3, chap. 46). They were soon sent to Ireland to assist the Roman Catholics in resistingt he changes wrought by Henry VIII., and to Germany to oppose the Reformation. They founded a college at Rome in 1650 and when Loyola died in 1550, there were 45 proteased fathers or leaders, 2,000 members, and more than 100 colleges and houses in 12 provinces. He was succeeded by Laines, who established their power and influence still more. At their first centenary in 1639 there were 56 Provinces, 800 houses and 16,000 Jesuits. It is said the Jesuits are a naked sword whose hit is at Rome but the blade is everywhere, *invisible until the stroke is felt*. They soon found their way into schools and aought most anxiously to gain the education of children, especially of PROTESTANTS. Their maxim was this, "Give us the education of the children of this day, and the next generation will be ours in maxims, in morals and in religion." They found their way into colleges and theological institutions as in this day in Oxford and other places by which the Protestants of the Church of England have been endangered, they proteuded to be converted and they entered into Frotestant Churches. They were found in the Reformed Church in France and Holland and caused gravious division by false doctrine. They were even found in the ranks of the old English Puritans. This was discovered by a latter from the Jesuit Confessor of the King of England to the Jesuit Confessor of Louis XIV, "How admirably our people imitate the Puritan preacher," said he in this intercepted letter. They adapted themselves to all kinds of characters. With the sceptics, to the immoral they were the most liberal and indulgent until they gained the most absolute ascendency over them. Henco they found their way into King's courts and Queen's boudor, they gave confessors to most of the crowned heads of Europe which the Hugenots and Waldenses felt to their cost. They gained applause and fame by cultivating the artsand sciences; they soon supplanted every rival in the department of teaching, and gained the instruction of the youth in every European Kingdom; they leavened the youth with Popish principles as they are now sceking t

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The instructions they imparted to the young were chiefly in ornamental or mechanical matters, or in the Catechism and principles of Romaniam. Regular intellectual culture they did not impart. They guided the policy of Louis XIV through their confessor and forced the revocation of the Edict of Nantes which since the time of Henry IV. had given the right of public worship to the Protestants; and this led to the most cruel and extensive persocution of the Hugenots, which caused the torture and destruction of multitudes, the forced abjurstion of their principles by thousands and the expulsion from France of about 500,000 of her best citizens, with the loss of almost all their property, while by their intelligence and industry they enriched other countries, and especially England by establishing the silk trade. The Jesuits also persecuted the Jansenists because of their liberal principles, until the very walls of Port Royal were demolished in 1710, and the bodics of the dead Jansenists were taken up and flung with might to the dogs. Pascal's "Provincial Letters," written with inimitable good humor and in most elegant style attracted scholars and politicians to their differed a blow on the Jesuits from which they have never recovered in France. When Chrintian the Duke of Brunswick took Paderborn in Westphalia, a copy of their "Secret Instruction," Secreta Monita, was found in the Jesuits College. In the preface this injunction is found, "If these rules fall into the bands of atrangers they must be positively denied to be the rules of the society." In these instruction is given their oath to do all they can, a converted Romanist, and now an Evangelist at Boston, U.S., and can be obtained at the Willard Tract Society, and also " the Jesuits," by Principal Austin of Alma College, St. Thomas. But the Jesuits were dissolved and abolished by the Parliament of France. And in thus National Act the Parliament assigned theses reasons for the is abolition, the consequences of their doctrines destroy the laws of nature ; t

men who were chiefly liberal Koman Catholics. At length, in consequence of their principles and practices, and the disturbances they caused in several countries, meddling as they have ever done with the politics of the country,—in 1773 Pope Clement IV abolished the order entirely, as no longer to be endured by man. "It will cost me my life," he said, "but I must abolish this dangerous order." It did cost him his life. A few days after this there was placarded on his gate a notice intimating that the Papal See would soon be vacant by the death of the Pope. He died of poison within a few days of that time. He observed to these around him when dying, "I am going to eternity and J know for what," (Brewater's Encylopedia, xi p. 171). They have been expelled several times from every country in the world because of their immoral principles and dangerous intrigues. They were restored in 1814 by Pope Pius VII and have been ever since the chief dependence of the Pope for the extension of Romanism and the overthrow of Protestantism.

(Concluded next week.)

# FOR THE SABBATH SCHOOL.

International G. S. Lesson.

LESSON X .- THE RICH YOUNG RULER .- MARCH 10. Mark x. : 17.27.

GOLDEN TEXT .-... Seek ye first the kingdom of God."-Matt. vi. 33.

CENTRAL TRUTH .- True Riches.

ANALYSIS. - THE ONE thing wanted, v. 17-20. thing lacking, v. 21-92. omnipotent, v. 23-97.

TIME AND PLACE.—Murch, A.D. 30; on Christ's last journey to Jerusalem, probably in Perea beyond Jordon. HARMONY—Matt. xix. 16:30, Luko xviii. 18:30.

INTRODUCTORY .- Owing to the excitement caused by the raising of Lazarus, Christ had to leave Judes, and seek refuge in the country of Perea. It was here, after the incident in which He bleased the children, that this conversation with the rich young

THE ONE THING WANTED, V. 17-20.—Since ever our first parents eating of the forbidden fruit brought upon themcelves the sentence of death, there has been in the heart of man a longing after his of death, there has been in the heart of man a longing after his lost immortality that ages of struggle with the vicinsitudes and hardships of life have failed to extinguish. It is a God implanted longing, and as such must ever endure, until it has found satisfac-tion in the way that its Author has appointed. It was this desire in the heart of the rich young ruler that prompted him to seek from the master on bended knee some answer that perchance might give him peace. It was the same old question, so often repeated since, "Good Master, what good thing shall 1 do that I may inherit eternal life?" How many have echeed that cry, What shall 1 do? and found, sometimes after bitter disappoint ment, that there was nothing could be done by human heart to ment, that there was nothing could be done by human heart to gain salvation, nothing but believe. The answer of the Master is evolved from His divine knowledge of human hearts; He saw in

ment, that there was nothing could be done by human heart to gain salvation, nothing but believe. The answer of the Master is evolved from His divine knowledge of human hearts; He saw in this sceker after life, a man of good moral character and high aspirations, but He realized where the greatest obstacle to his salvation lay, and at that He simed His reply. The result lay all in the question, was what he longed for worthier in his estimation than what he already possessed? THE ONE THING LACKING, v. 21, 22.—It is a beautiful touch to the story that the writer gives us in this twenty-first verse; "Jesus looking on him loved him." There was that in the carnestness of the young man that won his Saviour's heart, but apart from this there warshis youth with all its glorious possibilities for good, and Christ yearned to see him set with his face toward rightcousness and truth. There was nothing exceptional in Christ's love for this young man; the samelove goes out to day in unfailing tender-ness to all young people, in whose developing years are bound up so much of future good or evil, according as Christ or Satan succeeds in gotting the first foothold in their hearts. There was one thing lacking in the young man's character, but it alone was enough to bar the way of life eternal, how is it with you and I whose lives are so full of imperfections? Can we hope to win heaven on merit? "Go sell all that thou hast and give it to the poor;" that was the test, and to day dear conrades it is exactly the same. While there is anything in your life you are unwilling to give up for Christ, riches or friends or pleasure, it matters not what, so long as such unwillingness remain you cannot possess Christ. To that which you prefer to Him, for awful as it sounds, it amounts to that, you must look for your salvation. THE ONE OMSUFFORST, v. 237.—Exceeding sorrowful the young man departed unequal to the test, he will not stand alone when the day of final award arrives. The epitaph upon the gravestone of his hopes, still cuts itself in

Many to-day do not realize it and often think, "Oh, if my cir-cumstances were only more easy, how much better my life would be." Take the masters' word for it, it is a mistake. Change of circumstances is not what is needed but change of heart. "Who then can be saved?" Ah with men salvation is impossible, but with God all things are possible. He can lift the drunkard from the gutter and make him a saint, or turn the selfish pleasure seeker into a selfless seeker of God's pleasure. There is no man good enough to save himself, but there is none too bad for God to save. We all may lack, but there is one too bad for God to save. We all may lack, but there is one too bad for God the eye of a needle, —This was a figure the people were in the habit of using when they spoke of an impossibility, or at least of some thing that was very difficult.

#### Application and Illustration. WHAT CAN I DO?

BE IN EARNEST ABOUT ETERNAL LIFE, v. 17 .- The young man ran and fell at Christ's feet, he was in carnest about this matter of eternal life. Are you in carnest about it? So many seem to think this the last question in the world to interest them.

Wait till the time has come to die, they say, and go on worrying over the little matters of every day life with the weighty interests of all eternity unsettled. Why are we not more in carnest about this thing? Why do not the souls of our unsaved friends bear more heavily on our hearts? Why is not the burden of the perish-ing more real to those of us who profess to be Christ's? God trouble our hearts on this question, and awaken us to the awful interests that period who that are at stake.

our neares on this question, and awaren us to the aware interests that are at stake. POSSESS THE TRUE TREASURE, v. 21.—A rich nobleman said to a man: "All these lands, houses and flocks you can see are mine; am I not rich?" The man answered, "In that little hut on your land is an old woman who is richer than you, for she can say, 'Jesus is mine.' You will have to leave all these things; but when she dies, she will have a crown of glory and a home in heaven." REALLY" THE DANGER OF RICHES, v. 23,—General Armstrong said once to a friend, "If you see me getting rich, pray for my soul." But very few men have made such a request. One morn-ing the minister found on his pulpit desk as shp of paper, with this request: "The prayers of this congregation are desired for a man who is growing rich." It seemed a strange request, but no doubt it was a wise one. Xavier said that among all the thousands who had come to him with confessions, not one had over confessed the sin of covetousness. Men are not conscious of their danger when growing rich.

Sin of coverousness. Men are not conscious of their danger when growing rich. BE WILLING TO GIVE UP ALL FOR CHRIST, v. 21.—There is a story of a rich Christian man one of whose ships was delayed at sea. When one day had passed with no tidings he was anxious; and with each added day his anxiety increased. At length, how-ever, the man waked up to the fact that his money was having a tremendous hold upon him. Then he ceased to worry about the ship, and became anxious for his own soul. He was determined to break the perilous mantery, and took the value of his ship and gave break the perilous mastery, and took the value of his ship and gave it to a charitable object. We all need to deal thus rigorously with ourselves whether we have only a little money or much, that money may never be our master, but that Christ may be Master always and money our servant, to do our bidding and Christ's.— Westminster Teacher,

# CHRISTIAN ENDEAVOR.

Everything for God.

First Day-Constrained by love-2 Cor. v. 13-21. Second Day-Nothing but Christ-1 Cor. ii. 1-5. Third Day-Necessity laid upon me-1 Cor. 1x. 16-23. Fourth Day - Pleasure in distresses-2 Cor. xii. 10 ; xi, 23-28. Fifth Day-" Laboring night and day "-1 Thess. ii. 6-12. Sixth Day-"This one thing"-Phil. iii. 13 21.

Seventh Day - Everything for God-Luke xiv. 25-33.

PRAYER MEETING TOPIC, March 10.—"EVERYTHING FOR GOT," Luko xiv. 25-33. It is a wonderful phrase, but how few actually realized by experience all that it means. As we look at our own lives and measure them by its standard, the blush of shame must surely suffuse our checks. "Everything for God," my business, my pleasures my affections my associations my commendent survey survey of the checks. The very thing for Goo, my obstices, my pleasures, my affections, my associations, my companions, myself in its entirety, body, soul and spirit. Oh Christ how short of this I fall! Such must be the honest expression of every heart that looks this question fairly in the face. But short of such sur-render soul satisfaction can never be completely possessed. While render soul satisfaction can never be completely possessed. While there is one corner of your being, one possession of your soul unowned by God, there will be in your Christian life an element of discord and weakness. Sometime God will call upon you for a full surrender. No child of His ever goes home without experi-encing this crisis in the Christian life. You remember He de-nanded from Abraham his only son Isaac, He won the life of Joseph in the darkness of the pit, He wrestled with Jacob and overcame his proud nature, and it was by faith that Moses forsook the court of Egypt with its alluring plensures and prospects of power for God in the locely descrt. These were crises in these men's lives, testing times when the only alternative was all for power for Gouin the locally desert. There were crises in these men's lives, testing times when the only alternative was all for God or nothing. You must experience just such a crisis in you life if you have not already. God give you grace to meet r faithfully.

#### Personal Testimony.

Do what you can to encourage it. It doesn't necessarily savor of egotism for you to speak of yourself. There are a multitude of reasons on the side of the personal testimony. It appeals to the listener as no other form of speech will. Witness in the midst of a dry sermon or address, the speaker makes a personal allusion, and at once the whole audience is on the alert. It establishes a feeling of kinship between him and them. Again, it helps the ono who speaks to see himself. I believe that a word or two, in regard who speaks to see himself. I believe that a word or two, in regard to his own hopes, and purposes, and temptations, has helped many a faltering, uncertain, young Christian to safer ground. We are never so truly humble in spirit, I think, as when we talk of our own Christian experience. These are some of the things that make the consecration meeting one of such importance. With all due regard to humility, and a certain sacredness that surrounds our personal relations with God, we may truly have reason to be con-cerned about those who can talk volubly upon almost any other subject, who can interest and moralize, but who grow strangely dumb upon the subject of their own personal Christian experience. —The Outlook. The Outlook.

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# MISSION FIELD.

The Real Hinduism.

BY F. P. ELLINWOOD, D.D.

Most modern apologists for the old religious systems of India represent Hinduism as the religion of the Vedas. With equal propriety might the Book of Levitious be referred to as the characteristic text-book of Christianity. The difference is that while Christianity, retaining many of the fundamental principles taught in Leviticus, has developed them and built upon them a higher and more advanced spiritual cult, Hinduism has degenerated from the simpler and purer nature worship of the Vedas into a ramified and superstitious Polytheism.

Modern Hinduism is a conglomerate. It embraces something of the early Aryan Vedism and much of the Sacerdotal Brahmanism which followed it. It has also more or less of Buddhism which, though with the various schools of philosophy it raised a common protest against priestly arrogance and the tyranny of caste, still retained much of the old system. It also took on more or less of the spirit worship and other degrading superstitions of the pre-Aryan tribes. At a later day it borrowed somewhat from Islam, and as far back as the seventh and eighth centuries, A.D., it felt the influence of Christianity. This appeared in the element of Bakti, or faith, and in the fuller development of the Krishna cult, which, in the later redactions of the Bhagavad Gita, greatly strengthened the claims of Krishna as an incarnation of the Supreme Vishnu. Hinduism, therefore, like a banyan tree, presents all the trunks, branches, new and old rootings of all the systems that have ever been known in India. In this strange mixture are sublime hymns of the Vedas, mixed with manifold puerilities and corruptions. Then follow the profound philosophic speculations of the Upanishads and the Six Schools. Buddha, notwithstanding his protest sgainst Hinduism, is onshrined as one of the ten avatars of Vishnu. Hinduism in the course of the last two thousand years has developed corrupt elements which have awamped and smothered the nobler teachings of the Vedas; and it is against the Polytheism that has swarmed through the land that reformers have risen up from time to time ever since the twelfth century. Invariably the principle of their protest has lain against Polytheism and the vile Puranic Saktism, or worship of the female principle. All referms have looked back toward the primitive Monotheism. This was the contention of Ramanuga and Kabir, of Nanak, the founder of the Sikhs, of Mohoun Roy, and Chunder Sen, of Mozoomdar, Dyananda, and other founders of the Brahmo Somaj, the Arya Somaj, and the Sadharan Somaj. All these, though differing among themselves in many things, take their stand for Monotheism, and they. all alike have adopted essentially the ethics of Christianity. The catechism published by the Arya Somai (most bitter of all against Christianity) affords a striking illustrat. n of this fact. Its back is turned squarely against the old Brahmanical ideas of caste, of widow burning, child marriage and child widowhood, of gross incarnations of Vishnu, of cattle worship ape worship and all polytheism, of Juggernath, and Thugge, of the bloody orgies Kali and Doorga, and the sacrifice of millions of female infants to the requirements of caste.

Its face is now fully set in the direction of Christian ethics, though it claims rather late in the day that they are not Christian but Vedic.

How has this marvellous change been brought about? Vivekananda and Gandhi and the Theosophists stoutly assert that missionaries and other Christian teachers have exerted little if any influences in India, but at least two scores of Anglo-Indian governors and administrators residing in India for years, and giving their whole attention to social and religious as well as political influence at work in the country, have declared with equal positiveness that the effect of Christian teaching has been marvellous in changing the whole ethical tone of the country. Even Mr. P. C. Mozoomdar, in an article published in The Outlook of May 19, 1894, declares that the spirit of Christ is fast leavening all India-and, as he proceeds to now show, not mercly the churches of nativo Christians, but also the masses of intelligent non-Christian Hindus. He protests against what he calls the dogmatism of current Christianity, but he says all that the most enthusiastic Christian could say of the leaven of the gospel of Jeaus Christ.

That orthodox and jealous Brahmans do not endorse the flippant allegations of Vivekananda and Gandhi, but on the contrary are greatly alarmed at the influence which Christianity is gaining, is abundantly attested by the following account of a Hindu convention held at Benarcs, given by Dr. George Smith in *The Conversion of India*:

"A universal Hindu conference was lately held at Benares, including many Hindu ladies of high family. A select committee of pundits brought up a report on 'the deterioration of the Hindu religion.' To an immense crowd at each of the four corners of a great pavilion four pundits read a copy of the report, after which a salute of one hundred sanka, or blast from the conch shell, was given. These were the practical conclusions of the report:

"'First, all the teachers and all the pricets of the Hindu temples will offer prayers at a fixed time to the supreme power; so that the Hindu doctrine be saved from the deplorable state to which it has come down, the day for general prayer being fixed on the 9th of sukla nabami of Aswin; second, to establish provincial Hindu conferences all over the country, such as are established in Bengal and Lahoro, and to establish a central great conference; third, to send ovangelists to all parts of Hindustan, who should preach Hindu doctrine; fourth, to publish Sanskrit books containing all rules of Hindu ritual, and to publish a series of moral and educational Sanskrit books; fifth, to establish schools for Sanskrit education.'

"That is, the pundits appoint a day of united prayer, the employment of evangelists, the circulation of their religious tracts and scriptures, and the establishment of Hindu mission schools. So the Brahmanical revival goes on after a half-hearted fashion, for while caste has a side hostile to all reform from without, it disintegrates from within, and prevents the formation of an united front against the enlightened assailant."

Those who so casily set aside the statements of devoted missionaries, and discount the testimony of a multitude of English administrators, will perhaps be convinced by the manifest alarm of these far-seeing Brahmans.

#### Letters from India.

IN CAMP, DHAB, JEA'Y 16th, 1895.

This has been wonderful week for the Lord's work in Dhar. I told you in my last weeks letter of how successful our meetings had been up till then. On Thursday night again, our Gospel Tent was filled till there was no standing room, and the whole space in front of the tent was occupied as well as each doorway. The crowd numbered probably 400 people and they remained for over an hour and a half, listening to our descriptions of the Bible pictures We "old them the story of the fall, the flood, the trial Christ illustrated by our magic lantern. This evening we showed only Bible scenes, and sang our hymns. On Friday evening we held a simple Gospel service of singing and addresses, yet the crowd did not seem to be any less than on the preceding evening. We have pursued this course of showing the magic lantern pictures one evening and giving addresses on the alternate evenings. On this occasion we spoke on "The Prodigal Son," "The Parable of the Supper" and "The Ten Virgins."

On Friday evening, Mrs. Russell, Misses O'Hara, Calder, and Dougan and my brother joined me from Mhow. By the kindness of H.H. the Maharaju of Dhar they were his guests in the Durbar tents in the Maharaja's gard in. They came to spend a few days and help us in the work.

Saturday ovening again the same large crowds gathered at the Gospel Tent and we had another grand meeting. On Sunday we arranged a different programme, we held our Hindi service in the morning, and in spite of it being a very awkward hour for the people, who are most of them at work in the morning, we had an audience of over 200 people. We left the evening free for an English meeting, but unfortunately when too late we found a Durbar had been arranged for the same hour, when all the native gentlemen went to pay their respects to the Maharaja. We held, however, a praisemeeting of our own in thanksgiving for the rich bleasings of the past week.

Monday morning we were very pleased to receive the following invitation from the Maharaja's Private Secretary.

Private Secretary's Office, Royal Palace, Dhar, C.I.

MY DEAR SIR,—" Half past one to day is fixed by H. H. the Maharaja if that will suit the ladies and yourself. He is glad that the ladies are taking trouble to sing for him and play their music. If so, I believe as it is settle that Her Highness the Maharani Gebeba will be too pleased to join you all and meet you here in he palace. One of the state carriages will be sont for the ladies and a bullock cart for the harmonium by 1 p.m. Her Highness the Maharani would be pleased if Mrs. Russell could have her young and dear baby with her." Yours sincerely,

#### Vanayak Rao.

It is not often we missionaries are called to see royalty in India either they are shy of us or they simply don't want us. You can understand then how pleased we were to be called to the palace. Sharp on time the state carriage came for the ladies and a bullock cart for the baby organ. My brother and I drove in our tonga. We were presented to the Maharaja in the reception room, and after a short conversation he asked us to sing for him. We sang first in English then in Hindi, after which the men retired and the ladies received H.H. the Maharani who presented them each with a souvenir of the visit in pretty silver broaches of native workmanship. After she had retired we men again came in and had a further talk with the Maharaja, again singing some hymns for him. The native hymns, especially those two which tell so plainly the story of Jesus were warmly applauded and the Maharaja expressed himself as particularly pleased with them. Before leaving we were decked with garlands and presented with pan supari. It was not long before the news of our visit to the palace had been noised abroad throughout the city, and you may be sure our evening meeting did not suffer in consequence. Even a larger crowd gathered in the tent than usual. We gave them four addresses on the story of Jesus from His birth to His death, to which they listened with close attention and evident interest. It is our policy in all these meetings to say nothing about Hinduism or Mohammedaniam but to preach Christ and him crucified. In this way we do not raise unnecessary enmity and as we allow no discussion while the meetings are in progress, our services are conducted with as much order as similar services at home.

Neverhave I seen in all my experience in India, and I doubt if it has been the lot of many missionaries in their district work to meet with such unabated interest in the Gospel, continuing night after night without any opposition. We spent a few days here last year, but the interest is doubled this year and the opposition lessened, besides the Gospel Tent gives us special advantages in holding meetings. Last evening, by special request we held a meeting in the large High school building. It was a meeting specially arranged for the native gentlemen, most of whom were present at the invitation of the Headmaster, Mr. Kapse. The Prime Minister, the Judge, and many other of the officials were among the audience, who must have numbered fully 500 and mostly Brahmins. They sat for over two hours and gave us marked attention, while we sang our hymns and showed the magic lantern pictures. When we sang "God save the Queen" before the picture of the Queen, all stood up and as many as were able joined with us in singing. At the close of the meeting we were again presented with flowers by the head master.

This morning the ladies were to leave us, and we had actually sent on the bullock cart with their baggage when a note came from the Private Secretary asking us to remain till to morrow evening and exhibit the magic lantern before their Highnesses the Maharaja and the Maharani. It seems that they heard of our pleasant meeting last evening and are very anxious to see for themselves. It is an opportunity that seldom offers and the ladies have decided to stay as the Maharani wishes to see them again and hear them sing the native hymns. The secretary says in his letter, "the Maharaja was pleased to learn this morning that you had a fine show last evening at the high school."

How wonderfully the Lord has opened our way and through us free entrance for the gospel into this heathen city, I have never seen so large a crowd of educated native gentlemen gathered to a Gospel meeting as came to hear us last evening. And the mighty meetings continued now for ten days are to me a perfect miracle.

Surely God has some great purpose in it all. Can the church have a clearer call than she has here to enter in and give these waiting people the "Bread of Life." The F.M.C. has no monoy and consequently can't open Dhar, but surely some of God's children will step into the breach and respond to what I believe is a direct call from God to enter this new field.

Yours very faithfully

NORMAN H. RUSSELL.

#### IN CAMF, DHAR, Jan'y 23rd, 1895.

I have time for only a few lines. To day our work in Dhar closer for a season. We push on to Sivdarpore, twenty-four miles away, which is in the heart of the Bheel country. We will be able to do little more than prospect there, as the whole Narbudda district is still waiting to be preached to and a number more of the Barwai villages have some carnest enquirers, some even now asking baptism. It has been another busy week in Dhar, meetings every night. I would fain stay on and continue the work, but that is not to be. It is one of the signs of how much we have impressed the people of this city to hear our Christian hymns on the lips of young and old. Especially are the poor interested, and may we hope for speedy fruit if that work goes on. Last night at our closing meeting we preached the necessity for decision and that at once. We have have had the Spirit of God present at all our meetings, and His power was manifest, therefore we are confident as to results. 1 will let you hear further at a later date. Meanwhile Corakfast is twenty-four miles away and it is now nearly ten o'clock so I must close. Yours very faithfully, NORMAN H. RUSSELL.

#### Huron Presbyterial Society.

The annual meesing of the Huron Presbyterial Women's Foreign Missionary Society, held at Hensall, proved a great success. Every auxiliary under the auspices of the society was well represented and there was, besides, a large attendance of ladies. The meeting was presided over by the President, Mrs. Colin Fletcher, and a number of excellent papers, bearing on mission work. were read by Mrs. Fletcher and others. The ladies of Hensall treated their visiting friends most hospitably, while those of Carmel church left nothing undone to make the occasion as pleasant as pleasant as possible. The reports from the various auxiliaries were most encouraging, and the total contributions for the year amounted to \$1,367.18, being only a trifle less than last year, which, considering the stringent times is more than was expected. An open meeting was held in the evening, which was largely attended, and on which occasion Rev. W. J. Clark, of London, delivered an able address on mission work. A resolution was unanimously passed thanking Mrs. Lyon for her past efficient services and expressing the deep regret felt on account of her being unable longer to give her valuable services in this capacity. The following are the oncers elected for the current year :- Mrs. Colin Fletcher, Thames Road, President; Mrs. Carlyle, Hensall, 1st Vice-President; Mrs. Shaw, Egmondville, 2nd Vice-President ; Miss Graham, Egmondville, Secretary ; Mrs. M. Y. McLean, Treasurer ; Miss McTaggart Clinton, Secretary of Supplies; Mrs. J. G. Wilson, Seaforth, Secretary of Literature. Mrs. J. W. Lyon, the efficient Secretary, who has acted since the organization of the society, declined reappointment, to the very great regret of all interested in the work.

#### Mission Notes.

English doctors in India give medical assistance to 14,000,000 natives in one year.

The Sultan of Turkey is sending out Mahommedan missionaries to Africa, at his own expense, to check the Christian advance in that continent.

As an indication of how the slave trade survives in Africa, it is stated that last summer a caravan of 10,000 camels and 4,000 slaves left Timbuctoo for Morocco.

When a certain medical missionary in South China first went to his station, he was called the "foreign devil." Now he is known as "the angelic healer from beyond the scas.

The annual meeting of the Canadian McAll Association will be held Thursday, March 7th in the T.W.C.A. rooms Main street Hamilton, at 2.45 p.m. Mr. Gulick, Representative Secretary of American McAll Association will address the meeting.

We note with pleasure that Provest Wylie, of Hamilton, Scotland, the respected father of the courageous young missionary, Rev. James A. Wylie, who was brutally murdered by Chipese soldiery in August last at Leaoigong, has forwarded £1,000, received from the Chinese government as compensation, to the Foreign Mission secretary of the United Presbyterian Church, for the purpose of erecting a mission chapel and hospital at or near the place where his son labored and died. This act on the part of the bereaved father speaks elequently of the deep missionary spirit of the family; and it testifies to the desire on the part of the friends of the martyred to render good for evil. We hope the new chapel may succeed in dispelling much of the darkness whence the brutal murder emanated.

## The Presbyterian Review.

# ChurchNews

## In Canada.

In the past few years the Ladies Aid of St. Andrew's church, Amherstburg, has expended \$1,112.38 for congregational purposes.

REV. F. H. LANKIN, of First church, Chatham, preached with great acceptance in St. Andrew's church, Amiterstburg, on Sabbath, 10th inst., the occasion of the fifth anniversary of the pastorate of Kev. Thomas Nattress.

ON SADDATH. 17th inst., the pastors of St. Andrew's church. Windsor, and St. Andrew's, Amhertsburg, itev. J. C. 'folmie and Rev. Mr. Nattrass, exchanged pulpits.

Mr. Nattrass, exchanged puipits. The members and adherents of the congregation of Willis' church, Jarratt's Corners, assembled together in the mause and presented their pastor, Rev A F Webster, with a handsome fur overcoat. The address was read by Mr. John Clark (treasurer), which showed the high esteem in which Mr. Webster is held, though only just recently settled among them. The Desirt read shows here the shows the showed the set of the start of the set of the showed the shows the showed the set of the set of

The Presbyterian church choir, Flesherton, of which Mis. J. Blackburn is organist, accompanied by their pastor, Rev. J. Wells, M.A., gave Mr. and Mirs. Blackburn a pleasant surprise at their home in Flesherton, a few evenings ago, and presented Mirs. Blackburn with a w 11 filled purse and very kindly worded address expressive of their and the church's appreciation of her services so cheerfully rendered in the church and Sabbath school for the past six years, also expressing in the kindest manner their sympathy with Mr. Blackburn in his long affliction, he being an invalid now over five years.

Rev. R. G. McBETH, M.A., of Augustine church, Winnipeg, writes in the Winnipeg Tribune. "I have just returned from a visit to the Roland mission field in Scathern Manitobs, and found our cause prospering in the hands of Mr. C. T. Baylis, our missionary there. The congregations are increasing at every point. A new church is to be built at Roland in the spring, and all this money necessary is subscribed and half of it hand into the treasury. The debt on the Clegg church is being reduced, while a new church is being taked of for the third appointment. Mr. Baylis is much loved by all his poople, and his energy in the Master's work is highly commendable."

#### Annual Meetings.

THE reports of Melville church, Fergus, show receipts amounting to \$3,400 for all purposes. Woman's Aid receipta, \$184, Woman's Foreign Mission, \$246, Missionary Association, \$357, Iras halance cash on hand last year of \$247, Sabbath school, \$292; Jess rash on hand at beginning of the year, \$35, Willing Workers, \$21. Harvesters Mission Rand, \$33, Y P S.C. Endeavor, \$55. This makes a grand total coilected for missionary purposes alone, of \$1,356. This annual ten meeture of the concernen-

The annual tea-meeting of the congregation at Craigvale, presided over by the pastor, Ret. W. McConnell, was an unqualified auccress. The choir from liarrie, under the leadership of Mi. Ward, assisted. At the close of the meeting, the speakers and choir, togother with other friends, were invited over to the "manse" where supper had been provided by the ladies, and after enjoying a social hour, all dispersed to their homes feeling they had spent a pleasant and profitable evening. The entertainment by the Sabbath school was announced to take place the following evening, but owing to the very source weather had to be postponed.

THE annual meeting of the church at Collingwood, attracted a good attendance, and was one of the most pleasant, harmonious and succusful ever held in the church. The chair was occupied by Mr. W. A. Copeland, and lier. Dr. McCrze conducted derotional services. The report of the session showed that sixty eight new members had been added to the roll during the year, and there has been progress in every department of church work. All the reports from different societies and organizations were most encouraging. The total amount raised for missions was \$546. The manager a report was vary favorable considering the financial depression which has prevailed. All the members and adherents were urged to contribute systematically by envelope. The question of cularging the seating capacity of the church was discussed. It was decided that the seating accommodation must be increased at once, as many who come here have to be turned away, and the church is altogether overcrowded. The managers were instructed to secure plaus and submit them as early as possible. Messrs. Henry Lake, D. MacL. Darroch and Geo. Montgomery, were elected to the board of managers.

THE annual report of Chalmers church, Halifax, shows that at no time has the church been in better working order, or more useful to the city and the country than it is to day. Number of families is 134. Seven came and seven went in course of the year. There are 290 members on the roll. Received sixty-soven. Hemoved forty-nine. Total 309. When Mr. McMillan became pastor in 1884 there were 103 ou the roll. Since then 453 have been received, and 303 removed. Average attendance on Sabbath services 290. Prayer meeting eighty. Contributed for musionary purposes \$485.25. For other benevolent and religions purposes nearly \$600. Total contributions \$4,997.23. There is a balance of \$45.56 in favor of the church.

Rev. A. C. REEVES presided at the annual meeting of Lakefield congregation. The reports were satisfactory. There are 17" members on the roll. The annual financial statement showed receipts of \$900.85 to the stipend fund and balance on hand of \$69.85; \$87.53 in hand for the building fund; \$333.67 in the general expense fund; and \$55.15 had been collected for missions. There are ninety scholars in the Sabbath school, with receipts \$75.32. The Sabbath school missionary account amounted to \$85.50; the W. F. M. S. to \$69.27; the Ladics' Aid to \$234.32. After the reports had been read and sdopted, the following members were elected to the Managing Committee: Messrs. A. Fairbairn, H. M. Davidson, and J. W. Ridpath. Messra. F. J. Burgess and E. A. Tanner were reelected as auditors, and Messra. Chas. Tanner and Edwin Benson as ushers.

Tanner and Edwin Benson as ushera. THE annual meeting of St. Steph-us s church, Amherst, received reports from ho session, Sabbath school, Y. P. S. C. E. Jociety, W. F. M. Auxiliary and Mission Band, showing that the past year was one of the best in the history of the church. Forty-six were added to the membership. Sixteen were lost through death and removals. The present membership is 256. The treasurer's report showed that \$3,273 were raised for all purposes. Of this sum \$1,011 were given for the Schemes of the Church and other religions and benevolent objects. As follows: -Foreign Missions, \$523; Augmentation, \$60, French Evangelization, \$41; Pointeaux-Trembles school, \$50, Home Missions, East and West (of this amount \$50 did not pass through the agent's hands), \$201. College, \$25, Assembly Fund, \$4, Synod and Presbytery, \$7, total for schemes, etc., \$1,011. Of this amount the Sunday school contribnted \$159, the Y. P. S. C. E. contributed \$31; W. F. M. Auxiliary, \$36, Mission Band, \$50.

#### ZION CHURCH, BRANTFORD.

The forty second annual meeting of Zion church, Brantford, Ont, was largely attended Rev. Dr. Cochrane presided, and Mr. J. A. Wallace acted as clerk. Dr. Gochrane reviewed the work of the year in the different departments of Church and Mission work, and congratulated the congregation upon the state of matters financially and otherwise. He remarked that the year 1594 had been a trying one for many families in the congregation by reason of lack of employment, but that, notwithstanding this, the receipts were sufficient to meet all demanda, and, in some cases, beyond former years. He exhorted them to maintain the history of the church as one that looked not only upon its own things, but sought the prospenty of their brethren in the regions

beyond. He made special montion of the praiseworthy efforts of the Sabbath school teachers and the collectors for missions and the different agencies in the Church, whose officials by their cheerful service greatly lightened his labours, and encouraged his heart. The report of the kirk session was read by Mr. Thomas McLean, showing that 105 had been received into membership dur-ing the year; that twelve had died; sixteen had been dropped from the roll, and sixty-one had been regularly dismissed, Jeaving one had been regularly dismissed, leaving the membership at the end of the year 779. The session referred to the absolute necessity of Dr. Cochrane's taking every year a length-ened vacation, as he had done last summer, as no minister, without a regular assistant, could continue to bear the burden of such a congregation and its missions without rest. The Sabbath school report was read by Mr. J. A. Ogilvie, and the report on Sabbath school finances by Mr. A. L. Baurd. From these it appeared that there were 700 Sab-bath school scholars on the roll and eighty officers and teachers in connection with Zion, officers and teachers in connection with Zion, St. Andrew's, and Balfour street schools; that \$339 had been given to missions by the schools, and \$228 had been spent in the maintenance of the schools by the congregation. The report of the Schools by the Congrega-tion. The report of the Woman's Mussionary Society for Home Missions and Foreign Missions, and the Senior Mission Band, were submitted by Dr. Cochrane. The former had given \$200 and the latter \$124, for the had given \$200 and the latter \$124, for the several objects under their care. Mr. J. F. McLaren submitted the report of St. An-drew' mission, showing that \$330 had been raised during the year. Dr. Nichol's report, which he alterwards read, showed that an-other \$40 had been raised by the Dorcas Society, making a total of \$390. The future interest of the mission, in regard to house-to-housevisitation and the week-day and Sabbath evening aervices, were considered at length, evening services, were considered at length, and the whole matter left in the meantime in the hands of the session and the officers connected with St. Andrew's and Balfour street nected with St. Andrew's and Balfour street mission schools. A hearty vote of thanks was tendered Dr. Nichol by the session for his unwearied efforts during the past few years in behalf of St. Andrew's mission. The board of management for the mission was re-elected for 1895, namely, Messra. Dr. Nichol, Alexander Moffatt, Robert Henry, J. F. McLaren, and W. J. Knowles. Miss Jessie Robertson presented the report of the King's Daughters' Circle, and Miss Violet Clark that of the Christian Endeavour So-ciety. The report of the Ladies' Benevolent ciety. The report of the Ladies Benerolent Society was read by Dr. Cochrane, and also that of the Missionary Association. The that of the Missionary Association. The Benevolent Society received upwards of \$120 during the year in behalf of needy families of the congregation, but private assistance largely increased the aid thus given. The Missionary Association collected during the Missionary Association collected during the year the handsome sum of \$1,979.52 for the ordinary achemes of the Presbyterian Church, and the total for missionary and benevolent objects amounted to \$3,030. In addition to the ordinary contribution for the aged and Infirm Ministers' Fund, \$217 was given for the Endowment Fund by a few of the mem-bers of the congregation last year, and \$386 during the past three years. The report of the board of management was presented by Mr. J. A. Wallace. It referred among other matters to the reignation of Prof. Boyce as organist, and appointment of Miss Staniland to that position, with Mr. Charles Scace as choir conductor, and Miss Lillian Honding as soloist. The treasurer's report was sub-mitted by Mr. William Grant, who for a long number of years has efficiently ducharged mitted by Mr. William Grant, who for a long number of years has efficiently discharged the onerous duties of that office. It showed receipts to the amount of 37,937. Certain sums paid since the treasurer's statement was prepared, and which could not be added, makes the amount over \$5,000. The mana-gers retiring by rotation, Messra, William Watt, sen., J. A. Wallace, R. W. Robertson and C. K. McGregot were re-elected. Messra. Thomas Watt and John T. Wallace were appointed auditors for the year 1895; and 

Aged and Infirm Ministers' Fund.

Tur subscription list to this fund has been gradually but steadily increasing. Taking into account the small capital to commence with, account the small capital to commence with, the subscribed capital now amounts to \$147, 560.00, this includes a bequest recently re-ceived from the late Mr. Wright, of Colborne, of \$9,000, and one from the Rev. Lachian Cameron of \$300. Of this there is in paid-up capital \$117,990. capital \$117,990.

This is very encouraging considering the commercial depression, but the requirements of the fund demand a very much larger amount if the Presbyterian Church is going to make its aged ministers comfortable.

An incident connected with the visit of the An incluent connected with the visit of the Rev. William Burns, secretary, to Belleville, is worthy of notice here, as showing the grow-ing interest in this fund among the young. The appended letter is from the mission band of St. Andrew's church, Belleville. Belleville, January 14, 1895.

REV. WM. BURNS, Toronto Ont. DEAR SIR, -The mission band of St. An-drew's church would like to give \$5.00 or more, every year to the ordinary fund, and sincerely hope that it will cheer some aged minister who has dong good work.

Believe me, yours sincerely, JENNIE GALWAY, Secretary.

## Home Mission Work,

Home Mission Work, THE ANNUAL missionary meeting of Knox church, Woodstock, was held recently. After the opening exercises by Rev. Dr. McMullen, tho amounts raised by the different societies of the church were read as follows: Ladies' Missionary Society, \$497.61; Women's For-eign Missionary Society, \$357.06; Morning Star Mission Band, \$77; Young Ladies' Mis-sion Band, \$123; Sabbath school, \$122; Christian Endexror, \$63.06. The reports of the different societies were then read, showing the different societies were then read, showing that great interest was taken in the cause of that great interest was taken in the cause of missious, as the amount raised last year was ahead of any previous one. The chairman then introduced the speaker of the evening, Rev. Dr. Cochraue, of Zion church, Brantford. Thespeaker, in his usual eloquent and force-ful style, presented the claims of the Home Mission work of the Presbyterian Church. He described in graphic terms its early his-tory, relating incidents illustrative of how it was carried on thirty years ago, and the extent to which it had grown aince that time. Then \$4,000 was raised. This has now been increased to over \$100,000. While all the Schemes of the Church were important and necessary he felt that the Home Mission field was the most important of all. It was the was the most important of all. It was the backbone of their work. It was an enormous field of which they had charge, embracing Quebec. Ontario, Manitoba, the North West Territorics and British Columbia His com-mittee had under its charge no less than 301 missionaries, in 340 fields. Their preaching stations numbered 951, of which 551 were in Monitoba and the North-West Monitoba and the North-West. They had 13,543 communicants from 11,029 families, and the Sabbath attendance at these stations was over 34,000. The speaker described in vivid language the trials and sacrifices made by the missionaries, as well as the great work by the missionaries, as well as the great work which they were doing for their own Church and for the country. The strong claim of the Home Mission field was that the work was among our own people. He could appeal to them on the ground of patriotism as well at of denominationalism, and bread Christianity. The doll times, the bad harvest and other trials of the farmers in the North-West and the floods of British Columbia had in-creased the difficulties during the past years and they were in urgent need of help. The address was foll of information and a mos. and they were in urgent need of help. The address was full of information and a mos, vigorous and convincing plea for the most important branch of the mistion work of the Pressyterian Church. The paster, Dr. Mo-Mullen, then gave a brief statement of the work in foreign fields, which, he said, had been presented to his peopleby other speakers during the year, after which the following disposition of the funds collected were made: Home Missions, \$310.90; I oreign Missions, \$539.95; Knox College, \$70; Augmentation Fund, \$00; General Assembly, \$10; Aged and Infirm Ministers, \$25. The efficers of last year were all re-elected, and after the umai vote of thanks the meeting was closed.

#### Remit on Students Graduating. Editor PRESEVTERIAN REVIEW :

Sin, -The employment of students in the mission field for a year after graduation will help other interests. At present, these students are caudidates in every desirable vacancy within reach of colleges; and al-though not yet licensed, they are anxious about calls, settlements, and the rest, when their whole time should be given to study. This is unseemly, interfores with the rights of probationers, postpones settlements, and is a bar to the progress of the Church. Stop it. The Assembly may disapprove of present teries wink at it, and vacant charges are clamorous for students, the ovil continues; and it is getting worse. If no student can be licensed till he has aerved a year in the mission field the evil will be at least abated.

The removal of this competitive element will improve the chances of the sixty or eighty ministers without charge, in Ontario, who are now seeking settlement. In many cases known to the writer, these gentlemen are good scholars, sound theologians, good preachers, isithful pastors, with filteen to twenty years of good work in them yet, and it is not creditable to the Church that they are without congregations. But when a minister begins to get a "bit auld," what-ever his ability, he has no chance with the graduating student. What sense in urging pastors and parents to keep college hoppers full, when the product issung from the rolls is going to wasto? Young men attending cur arts colleges note the treatment mated out to ministers in the prime of their powers, and hesitate to study for the ministry of our Church. Remove the stumbling-block

Church. Remove the stumbling-block. According to the reports presented to the last Assembly, at least 50 students were in the graduating classes, 73 in the middle classes, and 103 in the junior, while twelve ministers were received irom other Churches. The number of theological students is likely to increase in the future. With the number of compressions stationary, or nearly so. of congregations stationary, or nearly so, where are we to get places for our graduates, unless the mission field is better cared for? And if students are graduated far in excess of the wants of the Church, and men must go to the States or remain idle, it will be difficult to maintain our colleges, not to speak of providing for more cor olete equip-ment. Why not send them • China or India? Who is to provide the ft \_\_\_\_? Were the Home fields better cultivated,

more congregations would be organized, con-tinuous service would keep our own people from scattering, attract many of the un-attached to us, and make it easier to maintain ordinances at home, and give larger help to foreign work. The cure for many of the cyils under which we are now suffering, is the proper management of our new missions

by more competent men. Nor are the students as a body opposed. They recognize the losses of past years, the waste of good money, the slow progress, and are willing to help improve the record. Why, then, not go into the mission neld? For two reasons. first, they do not propose to sacri-fice themselves that others may capture soft seats and fat salaries; and, second, they know that the fact of their being in the Home Alission field will militate against them, if they wish a settlement. Deny it may, lament it as we please, there is a prejudice against home musionaries, and hence young men hesitate to cloud their inture. Can we wonder at them? "Make a general law," they say, "put us all on a level; deliver us from the effects of this unreasonable prejudice on the part of congregations, and we are willing to serve you. A few who have made engagements, incurred pecuniary obligations, etc., may not sub-scribe to this view, but their views should

scarcely shape the policy of the Church. And the young men will be gainers. Men leave college now with crude theories, and they are burning to test them ; send them where their mistakes will do themselves and the Church least barm. When one reads that from fifty to eighty settled ministers are applicants for a hearing in some vacant congregation, we is apt to ask how much of

the reatlessness indicated thereby is due to settlement fresh from college. In overy other profession experience is a necessary qualification for occupying responsible posi tions. The Anglican, Methodat and other Churches, act on this principlo? Is our Church an exception to all churches, societies, professions and colleges ?

But if students go into the mission field for But it students go into the mission new for a year, they are apt to be lost sight of by congregations, and their prospects of settle-ment will not be so good. If a year in the mission field will dim their lustre, it lacks solid merit. Stop candidating the last session and congregations will know nothing of graduating students. Going into the mission held will not diminish the number of congregations or increase the number of candidates, and hence the young men will be on an equal footing before the congregations at the c losa of the mission year, and surely the college sheen will not all have faded then. Moreover, it is not the business of the Church to see to it that every facility is offered to young men for getting desirable and speedy settlements, but to man her fields and congrega-tions. Why should she care more for students than for probationers ! And yet at present she seems to do so. Other men la boured in the mission field, gathered and consolidated these desirable congregations, and surely our young men do not think that the Church should provide special facilities for placing them in charge of these. But congregations wish to call these young

men. Vacant congregations do not seem to lack men from whom to call. If from the crowds treading on each other's heels for a hearing they cannot select suitable pastors and must choose men fresh from college, they and e Church are to be putied. Nor are vacant congregations, controlled in many cases by Christian Endeavour Societies, the safest guides in ahaping the policy of the Church in the matter of settlements. What What Wants of the mission field 1 It is asserted that such legislation would

drive a number of our young men to the States. To say so, looks like a libel on them. Policy would teach them better, for lew, very few Canadian minusters have increased their comfort or their usefulness by going to the States. Bint look at the situation seriously. Medical students pay \$106 or \$500 fees, and students in other professions are salted with fees in the samo generous manner, theological atudents pay no fees. Expensivo buildings are cted, professors appointed, library bought, scholarships, prizes and bursaries provided (these in two colleges last year amounted to  $$2,529_{J}$ , all free of cost to the atudents. The Church sends them into the mission field during varations, when other students are compelied to be idie, and while serving an ap-prenticeship, gaining experience and develop-ing their powers, she jays them seven doltars per week and board—a sum equal to the salary of the unmarried minister of \*\*-Methodist Church of the descon of the Anglican Church. At the close of the college course she asks them in her sore need -in order that she may maintain her ground and extend her work - to go into the mission fierd for a year, and promises that she will provide them a salary varying from \$760 to \$1,000; and yet we are told that they will not listen to the proposal, and that unless all her pulpits are proposal, and that unless all her painting are thrown open to them at once they will his them off to the States. Sarely the men who would do this are not bred in the colleges of the Presbyteman Church 1 But if a few go, let them, for their departure would be a ques-tionable loss. Men of that spirit are not the men who made the Church or the men who

will maintain its prestige. But these men have done a good deal of mission work during their college course. True, and they are the gainers. Let anyone hear the storms that blow when students do Committee in spring, and how there storms do not aubside till alter the Assembly, and he will understand that it is not pure love of mission work that sends the student to the mission work that schus the student to the mission field. They go in many cases to get funds to prostenite their course, and the favor conterred is by the Church and not the student. Let us drop schument and talk facts. It is said that all young men are not qual-

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fied for mission work, owing to lack of phys-ical health, etc., but if these young men were able to do mission work during their college course, how is it they have become incanaci-tated by graduating 1 Moreover, the Home Mission Committee has a variety of fields, and the strength and adaptability of each student can be considered. The bulk of our young men should be fit for service anywhere at graduation, and if not there is something

wrong. But this looks like compulsion ; there is no But this looks like compalsion; there is no compulsion, there is discipline. A year's sor-vice was required of ministers before this, and much of our strongth to day is due to their willingness to serve. Why should it be con-sidered a hardship now i Should no, the forces of the Church be at the disposal of the Church to do her work i In the Anglican and Methodist Churches it is so, but with us it looks as if avariant did what seemed used in looks as if everyone did what seemed good in his own eyes.

Why not appeal for volunteers ? For years this has been done, but in vain. Young men shun the mission fields and augmented congregations as plague spots, and the Church has been pundering to them and vacant charges. Strong congregations have received more than their share of favours in the past. They are in no danger; they can command plenty of good men. It is different with weak congregations and missions. Let them not be left to catechists, to culls among the graduates, or to age dmen, who have not the physical vigour for this heavy work, and our progress will likely be more satisfactory. A change is absolutely necessary if the Church is to hold her own. Let Presbyterians sec-ond the Home Mission Committee. Yours, etc., J. HORERTSON.

Yours, etc., J. Ros Vancouver, B.C., Jan. 24, 1895.

# Literary Notes

INTEODUCTION TO THE NEW TESTAMENT, Vol. L. St. Paul's Epistles. By F. Godet, D.D. Translated by W. Affleck, B.D. Edinbutgh: T. & T. Clark. Torunto: Fleming H. Revell Co. 621 pp., price \$4.25.

PROFESSOR GODET, by his fruh, able and evangelical expositions of Paul's Epistle to the Romans and of his first Letter to the Corinthians has made many students of the New Testament his debtors; but this last rolume is by far the most valuable. When this work is complete in its three large vol-umes it will be, we think, without a riral. We know of no introduction to the Fauline Epistles in our own or any language equal to this.

this. Dr. Godet having lived through the period of great critical activity, and being a close student of the rise and fall of different schools and opinions, brings to this work ma-sure scholarship and broad sympathics. He i independent in judgment, strandating in thought and true to the evangelical faith. His work is a monument of rine liberal and prowork is a monument of ripe, liberal and un-shackled scholarship, and its defence of the orthodox tradition will do much to settle the

orthodox tradition will do much to settle the minds of many students. The leading and strongest feature of this in-troduction is the extended and minute sum-maries given of all the Epistles; frequently expository notes of difficult pussages are given with a full and sympathetic under-standing of the apostle's meaning. His style is clear, direct and vigorons, and adds much to the pleasure of reading the book. In the early part of the book. Dr. Godet treats of the function of critical science in the life of the Church-gives a review of the

the life of the Church-gives a review of the critical work accomplished down to the prescritical work accomputioned down to the pres-ent day. His section on the life of Paul be-fore his first Fristles is intensely interesting. After this be treats of each Epistle in its chiopological order and under its historical matterned between the section of the secsettings. Professional atudents of the Now Testament cannot well afford to be without this book, and intelligent laymen will find it a great help to a faller and more perfect under-atanding of the Words of Life.

WE are in receipt of part 17 to 20 of Ban-croft's Book of the Fair, which well statains in every particular the high character of the preceding numbers. Many of the admirers of the earlier issues were akeptical at to the

suctaining power of the publishers; but, from an examination of the four parts now to hind, the work in every particular im-proves instead of retrogrades. With part 17 ends the description of the sectional ex-hibits and commences chapter 21, which is devoted entirely to fine arts and continues through parts 18 and 19 and the earlier pages of 20. It should be borne in mind that in the art galleries of the World's Fair suctaining power of the publishers; but, pages of 20. It should be borne in mind that in the art galleries of the World's Fair there were 10,040 exhibits, of which 1,093 were sculptures, madalions, carrings, etc.; 464 oil paintings, 953 water colors, 1,141 en-gravings and etchings, 717 drawings and pastels, 186 specimens of descriptive art, 502 architectural subjects, including some unique specimens of time carring nointing unique specimens of the carving, painting upon vory, etc. With such a fund of sub-jects from which to cull the gems, is it not wonderful that this chapter is the crowning triumph, thus far, of this wonderful book i To attempt to describe it in detail is uteless; it must be seen to be in any degree appreci-clated. In part 20 commences chapter 22, State exhibits, which promises to be exceed-ingly interesting, especially when it is borne in mind that 39 States and Territories and 19 foreign program ware represented. While 19 foreign powers were represented. While it is yet possible to obtain the earlier num-bers of this interesting book, our readers sheuld not delay, but communicate at once with the Bancroft Company, Auditorium Building, Chicago, Ill.

AN excellent number is the current lasue of The Truth (the Fleming H. Revell Company.)

THE Canadian Magazine for February contains admirably written articles and well executed illustrations. It is a most creditable production, and ought to be supported by every patriotic Cauadian who can afford to buy it.

THE Bookbuyer for January, besides being crowded with good things dear to the lover of books, gives a very interesting account of the successful writer, the late Henry Kingsley.

LITTELL'S LIVING AGE .- The selections in the February number are admirable, em-bracing the best from the Nineteenth Cen-tury, Blackwoods, The Fortnightly, Con-temporary, Temple Bar, and Chambers' Journal. No more welcome periodical than littelly comes to hand among the washing Littell's comes to hand among the weeklies.

THE inaugural lecture, delivered last Month at Toronto University by Professor G. M. Wrong, on "Historical Study in the University and the place of Modizval History," has been published in pamphlet form.

THE sixty-first annual statement of the British America Assurance Company should be read with interest by the residents of our cities and larger towns, particularly that portion of the President's (Mr. Geo. A. Cox) address referring to municupal insurance. He calls attention to the fact that had such cities as Chicago, Boston, St. John, N.B., and St. John's, Newfoundland, depended upon municipal or any other single insur-ance, these cities would never have been rebuilded, and also takes the opportunity of referring to the effect it would have in depreciating municipal bonds. Sarely pur-chases would look with suspicion upon securities which might be completely wired out by a gigantic conflagration against which we certainly have no guarantee of safety. The record cannot fail to be of interest, not and record characterist to be of interest, bot only to their shareholders, but to those interested in the financial condition of the occurry, and particularly the present day ad municipal insurance.

#### Home Seekers' Excursions, via the Nickel Plate Road

To points in the South, at one fare for the to points in the South, at one fare for the round trip, March 5th, April 2nd and 30th. Ask your rearest railroad ticket agent for do-tailed information, or, address F. J. Moore, General Agent, No. 23 Exchange St., Ballalo, N, Y.

# THE CHURCH ABROAD.

On a recent Sunday, the collection box of the Kendal Church was broken into during Divine service, and the contents abstracted.

The annual sermon for the West of Scotland of the society of sons of ministers was preached on Sabbath forenoon by Rev. W. T. Bankhead, B.D., Ibrox, in his own church.

Rev. Dr. Kerr of Glasgow, speaking at the annual meeting of the Scottish Protestant Alliance, said that an attitude of independence towards both politicial parties was rendered necessary by the tendency of each to yield to Papel aggression.

A Feature of the annual soirce of Calton congregation, Glasgow, was the presentation on their behalf by Rev. Robert Campbell of gold watches to Messra. Robert M'Nair and Peter B. Bryce in recognition of their work in the church, extending over 40 years.

Major General Carnegy (one of the elders) Presbyterian Church last Sabbath morning, and preached with much acceptance from Rev. xii. 11, the minister being absent through illness.

In the event of a South Yorkshire Presbytery being formed (as is proposed) we under-stand that it is likely to consist of twelve congregations, eight being taken from the Presbytery of Darlington, and four from the Presbytery of Manchester.

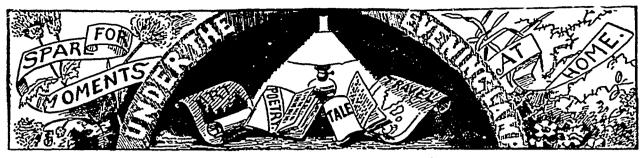
A meeting of Presbyterians was held on Tuesday at the Common Hall, Liverpool, in support of proposal to remove the Preeby-terian College from London to Cambridge. It was decided that a guarantee fund of £10,000 should be raised to prevent any financial difficulty arising.

The Pan-Presbyterian Council is to meet in Glasgow this year, and the members are sure to receive a most cordial welcome to the city of the West. Glasgow is strongly Preabyterian, and, if the late Rev. George Gilfilian was; correct, religions as well. A meeting has been held to arrange for the meetings, the Rev. Dr. J. Marshall Lang in the chair. When under such management, there is no fear but that the corneil will be well attended to.

Sir George B. Bruce has isrued a new edition of his pamphlet on the London Church Extentsion Work of our Church. The figures are remarkable. The London congregations have increased from 24 in 1860 to 83. Church members in these 88 churches number 20,881, of whom 13,031 Lichters hander 20,031, of whom 13,031 belong to Church Extension Churches. These newer churches raised last year £59,335, as against £32,177 given by the older congregations, Sir George may well make hopeful appeal for funds for a work so strikingly successful.

The Sanday schools of Camden-road Church (Rev. D. Thornton's) have concluded a year of exceptional prosperitey. Without special effort or new attraction the combined special could of new straction the combined roll of scholars has edvanced from 737 to 926 na single year, all three schools sharing equally in the increase. Seventeen joined the church from the renior classes in 1894 and eighteen in the previous year. The boys and girls of the Church School of their own accord have started and maintained separate meetings for prayer.

Dundee Elders' Union have issued an ad-dress to their fellow office-bearers in Scotland, arging the consummation of union with the United Presbyterian church. They say :" We in the Free church have come to value our sister church for its quiet and dignified order, its consistant adherence to evangelical trath, its spandness in the to erangelical trath, its soundness in the faith, and its zeal in spreading the gospel at at home and abroad. Its devolution to national rightcourness, its services to civil and religions liberty, its testimony for the pariety and spirituality of the church can never be forgoiten. Were this great church, with a past history so noble and a present life so worthy of its history, to be united with our own, ours would be the gain. We may be allowed to hope that there would be no less on the side of our friends.



#### A Sachet for the Linen-Closet.

The pretty little bag-sachet shown in the engraving will be appreciated to all good old-fashioned liousekcepers, for it is filled with sweet clover

or lavender, etc., used for perfumingelotlics-drawers, linen-closets, and ward mbes. The sweet-seented flowers are packed in a bag made of a strip of pink or blue saleen, imenty-four inches long and six wide, This is covered with transparent muslin, on which a dainty bunch of choice blossoms and leaves is out-



SICHET.

lined in washing silk. The saturate of the form a frill, and tied with a ribbon of the sar a shade as the sateen.

# A Ribbon "Spare-Hand."



For the convenient little spare hand, seen at the right of the hand, seen at the right of the accompanying sketch, make a full bow with two ends near-ly a yard long; sew a clasp pin at the back of the bow, and the another one on each and its another one on each end in the manner, shown by lie larger figure at the left of our sketch. It is designed to be pinned to the bell or skirt, a little to the right, the ends falling freely at the side. It is used, when sewing, to support selstors or shears, holding an SPARE HANN. Two bolders, or shear, holding an urgit be attached, and removed when not in use. This constructes will save many steps.

#### Two Uses for Horas.

Cattle horns are often so beautiful in shaje

and in the waxy clear-ness of their coloring as to make there exceedingly appropriate for ernamental work. The Illustrations here with show two ways of sullizing these arti-



clea, the one with FIG. 1. ORNAMENTAL CAT-chain and hooks, seen TIX HORN. Is FIG. 1. being for the hanging up of keys or triakets of any sort. The chain is attached by

very small screw eyes. 5.132

The chain is allarhed by The base has a piece of wood filled into it, and this is covered with plush. The other horn (Fig. 7), has a tin cap (Fig. 7), has a tin cup fitted into the base and is secured to the wall in an upright position by a piece of ribboa passed through two

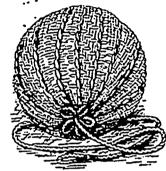
SCIEW FITS SCIEWIC IS. Io the wall bear to-HOLDER. becomes the receptacie

of cal flowers. A high points upon callo horns adds very greatly to their appearance, and should be secured when the best effect is desired.

# Jingle Ball for Baby.

A charming bat almpity-sade toy for a baby is a "jingle ball," male in the following manner: Fat Into a small, round tin box an old-fashioned sicish bell, or two or three little round, thaking toy bells. Yince on the cover and wind narrow sirips of any soli cloth over and around the box to form a soft. tored tall; then smoothly wind on bright colored

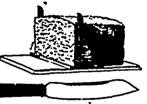
ool until there are three or four layers of it out ide the cloth. With a needle and odds and ends of wool in many colors take rather long, irregular. interlacing back stillenes into the cover, round and round the ball, to bind it on securely and dot it all over, as seen in our engraving, Work the



BADT'S JINGLE BALL meridian lines" last in outline stitch, with wool "meridian lines" last, in outline silich, with wool of one color. Make a long cord of twisted wool, fasten one end firmly to the ball with fire littly loops, and finish the other end with a single loop. Slip the single loop over-any, convenient projoo-tion to accure the ball from rolling away-and haby will enjoy its soft jingling and pretty colors as he tosses, rolls and draws it about.

#### Bread Board with Gauge.

Some housekeepers have so mechanical an eye and hand that they can ent a whole loaf of bread into allees, every one even and of about the same thickness, but the majority will confess that they are often troubled by the uneren appearance of p-, slices of bread upon their tables. The bread board shown in the illustration will remedy the



CONVENIENT CONTRIVANCE FOR CUTTING RREAD difficulty, and not only make all allees straightdimensity, and not only make all allocs straight-aided and even, but all exactly tho same thick-ness. Its construction will readily appear, it being only necessary to remark that a bread knifushoold be broad in a the blade and of extreme thinness, one like the calle shown in the sketch serving capitally. A handy blacksmith onght to be a to fashion such a knife from a bit of thin sicel.

#### Metch Holder.

The simple beauty of this little match holder commends it to every on one who sees it, yet it is made of nothing but one of the little jars that extract of beef is put up in. Though the model has often been admired, no observer has auspecied :: was ever anything but what it now seems, a dataty little orma-mental holler made



expressly for match-ex. Many who use the beck-extract throw away the correless jar, thinking it of no account, without ever knowing how pretty it is when the printed labels are soaked off, tryealing 's smooth, investion to which al-

NOTEL MATCH HOLDER.

SOULL MATCH HOLDER. or any common de-gree offices, and of just the right height to be convenient for bolding matches; while the little groots hear the apper edge seems made to keep as excitning ribbon in place. The model shown in our engraving has a yellow ribbon tied around

it, and the word " matches" is printed, as shown with deep yellow liquid gold. Another hohler had red ribbon and was lettered with red in oil color, and liquid bronze, and still another, designed for and figuid browse, and with shotner, designed for a gift, had blue ribbon and little blue forgetime-nots scattered all over if Such a gift could not fail to be pleasing and typical, for a safe match holder of some kind is neceled in every room in a house if configrations are to be avoided.

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#### Making a Writing Chair.

Those who have written upon the broad, flatarmed chairs or seats in a college or school loo-ture room know how casy it is to write with such a convenience. "A substitute may be found in the a convenience. A substitute may be found in the fat-armed plaza clairs with worch backs and seats, that are so common. Let the outside edge of the right-hand arm be saved or planed to a straight edge, and a leaf attached to this edge by small hinges. This leaf can be folded down beside the chair when not in use, and raised when one the clair when not in use, and raised when one wishes to write. It is secured in a horizontal posi-tion by a swinging arm fastened at one end to the under surface of the arm of the chair, and swing-ing out under the leaf when desired, as in the case of the leaf of a table. If more rigidness is desired,

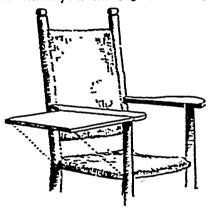
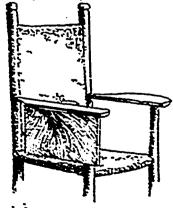


FIG. ]. CHAIR WITH TABLE ATTACHMENT. so that books can be placed upon the shelf, two braces can be placed in the position indicated by the dotted lines in Fig. 1, sockets being made for each end of the brace to fit into. In Fig. 2 is seen the clisit with the swinging arm down

BUTTER SPINGL CARL - Fourteen eggs, and their weight of sugar, the weight of eight eggs in first and of six in butter. Beat the four and butter to a cream. Beat the yolks alone first, and then with the sugar. Add the whiles last, beaten as light as possible. Season with one lemma look jaice and ciated and take in a work over



TIO. L. TABLE ATTACHMENT FOLDED DOWN.

QUENTLES, are side to use up coid real or fonta. Moisten a cup of fine bread erumbs with three tablespoonfuls of erram, or mill. Add two tablespormfuls of melied batter, and all the chop-ped mail you have. Work hato ft one well-besten err, and season to tasta Form this paste into balls, and roll them in flour.

### THE BRITISH AMERICA ASSURANCE COMPANY

#### SIXTY FIRST ANNUAL MEET ING OF SHAREHOLDERS.

Report of the Directors Satisfactory Progress of the Past Year - Tae President Reviews the Condition of Fire Insur-ance Business Grave Objections to the Municipal Insurance Project-Election of Officers.

The annual meeting of the Sharcholders of the British America Assurance Company was held in the Company's office, in thus city, recently.

city, recently. The President, Mr George A Cox, occu-pied the chair. Among the Shareholders present were Mosars. S. F McKinnon, Rob-ert Thompson, Robert Beatty, J. K. Niven, John Hoskin Q.C., George A. Cox, Augus-tus Myers, E. G. Fitzgerald, H. M. Pellatt, J. J. Kenny, J. Stewart, John Scott, James M Hamilton, P. Jackes, A. E. Ames, Dr. Daniel Clark, Dr. J. C. Warbrick, James O'Hara, J. K. Osborne, Robert Bond (Guelph), H. D. Gamble, W. H. Banks and H. O'llara.

H. O'Hara. Mr. P. H. Sims, who was appointed to act as Socretary, read the following :

#### ANNUAL REPORT.

The Directors have pleasure in submitting to the Shareholders their report on the business of the Company for the year ending Sist December, 1894.

Sist December, 1894. From the accompanying statements of account it will be seen that the Company has made satisfactory progress during the year. The total income amounted to \$1,454,654, and the balance of income over expenditure was \$97,690.84. Two half-yearly dividends at the rate of 7 per cent. per annum haro has been declared, the surplus or reserve fund been increased to \$517,424, and, after mak-ing ample provision for a re-insurance re-severve to run off all existing risks, the net surplus of the Company has been increased by \$12,264. hy \$12,264.

The Directors have to regret to have to record the death of Mr. A. M. Smith, who had been a valued mercher of the Board for the past two years. The vacancy thus caused has been filled by the election of the Hon. S. C. Wood as a Director.

SUMMART OF FINANCIAL STATEMENT. 

appropriation for losses un- der adjustment	1	366,961	0D
Balanco.	s	97,690	54
Dividenda doclarod.	s	52,500	00
Total Assets			

Surplus to Policy-Holders... \$1,257,124 99 The President, in moving the adoption of the report, said - I desire in the first place to say, on behalf of my fellow Directors as well as for myself, that it affords us more than ordinary satisfaction to be sole to meet the Shareholders with a statement of the haviness of the Company for the past year. and of its condition at the close of 1894, which I think we can say without laying our selves open to the charge of ogotism, bears evidence of the realization of the expecta evidence of the realization of the expecta tions which we entertained when we assumed the responsibility of the direction of the effairs of the Company at the close of the vear 1802. At the Annual Meeting in the February following, when the Sharsholders ratified the changes which had been made in the directorate, we expressed our confidence in the future of the Company our belief that notwithstanding the somewhat discour aging experience of some preceding years, the British America Assurance Company might be placed upon a footing such as its oldtime standing zmong the financial in stitutions of this country and as one of the oldest insurance companies on the continent entitled it to occupy, I am free to confeas

that had we realized that at that time we were that had werealized that that this we were just entering upon a period of almost un-procedented financial stringency and business depression, bringing with it, as such condi-tions invariably do to fire insurance companies, an abnormal ratio of losses, we might have heaitated in assuming this respon-sibility of the task borgers. sibility. Our task, however, has been rendered less difficult than we might have anticipated under these adverso circumstances. first, by the promptness with which Share-holders accepted the \$250,000 new stock, which at the outset we decided it would be well to strengthen the financial position of the Company by issuing, and secondly, by the hearty manner in which our representa-tives, both in Canada and the United States, have seconded our efforts to place the business upon a satisfactory basis. To the support of the co-operation we have thus received, and to the great advantage of having in our Vice-President, who has fulfilled the duties of Managing Director, an able and experienced underwriter, I attribute anticipated under these adverso circumstances, function the duties of managing intervent, and able and experienced underwriter. I attribute mainly the progress we have made during 1894, and the profit we are able to show as the result of the transactions of a year which, generally speaking, has not been a favorable one in the business and financial world. We one in the business and financial world. We have, as the figures of our statement demons-trate, entered upon the present year stronger in every respect than we were a year ago, with a larger business on our books, an in-creased reserve fund, and after making provision for all losses which occurred up to the 31st of December, and for the increased liability under unerpired policies, a gain in net surplus. I think that we may also claim that by prompt settlement of losses and by affording our sgents every possible facility for conducting business, we have placed the Company upon a footing which will command for it a foll share of the benefits which must accrue to fire insurance interests, in common accrue to fire insurance interests, in common with others, from a revival in trade and a return to more prosperous conditions throughout the country. In relation to the business of the present

year, it will be of interest to Shareholders to know how we were affected by the two serious fires which occurred in this city last month, and I am pleased to be in a position to say that for disasters of such magnitude, to say that for disasters of such magnitude, involving a loss of nearly one and a half million dollars, the net lesses sustained by this Company were moderate, being some \$33,400 by both fires. These fires afforded a forcible illustration of the necessity of care on the part of Companies in distributing their risks, even in the most substantially constructed sections of our cities, to avoid the chance of excessive loss in any one con-flarration. They can searcely have failed flagration. They can scarcely have failed also to have had the effect of shaking the faith of the advocates of municipal insurance in the scheme having this object in view, which has been discussed in our City Council during the past year. There have been many practical demonstrations on this continent of practical demonstrations on this continent of the necessity of such protection as is afforded by the capital and resources of Fire Insur-ance Companies, deriving their income, in millions annually, from the extended, and, in some cases, world-wide fields in which they have agencies established, and are thus in affosition to distributs the burden of fire losses, and particularly that of serious con-flagrations, so widely as not to materially affect any community or any individual by the contributions in the ahape of the premiums which they require to enable them to afford protection against loss by such disasters. That we in Canda are not unduly taxed in this respect may be seen by refer-ence to the Dominion tovernment Insurance taxed in this respect may be seen by refer-ence to the Dominion Government Insurance Reports. These show that while during the past twenty fire years some Companies have made a fair profit, others have puid out more than they have received, and that on the entire business the Companies reporting to the Insurance Department at Ottawa are realizing so small a margin of profit upon the premiums they are receiving in this country that they have to rely for their dividend to Shareholders, as far as Canadian business is concerned, largely upon the in-terest on their investments. I would not take up your time discussing this question, were it not that I observe a bill is about to be introduced in our Local Legislature to

authorize municipalities to undertake the insurance of property within their corporate limits. I may say that, in common with many of you, I am much more largely inter-csted as a property-owner than an insurance shareholder, and although I have little doubt as to the fate of the bill referred to, I feel it my duty to avail myself of this oppor-tunity to point out some of the dangers which such an experiment would involve. It would, such an experiment would involve. It would, I feel confident, seriously affect the credit of I feel confident, scriously affect the credit of any municipality which embarked in it, and depreciate the value of its bonds. The holders of debentures of such a city or town would be placed in the position of shareholders in aL Insurance Company which had assumed a liability for loss by fire in one locality many times in excess of its available assets. In case of a serious conflagration, a city relying upon its own resources for insurance would present a spectacle which might well be present a spectacle which might well be compared to that of a man endeavouring to lift himself out of the mire by his boot. straps. Does anyone for a moment suppose that Chicago, Boston, St John, New Bruns-wick, or St. John's, Newfoundland, or, in fact, many of our Ontario towns which have suffered from severe fires, would have been rebuilt under any system of municipal insur-ance? It would, moreover, fail to afford such security as financial institutions which ance? It would, moreover, fail to afford such security as financial institutions which loan meney upon mortgages require, and consequently it would involve the necessity of other insurance being procured by bor-rowers beyond that charged for by the municipality. But I need not enlarge upon the many objections to which this proposed system of so-called insurance would be open. The single fact that it would place any city undertaking it in daily danger of being rendered hope-lessly bankrupt must condemn it in the judgment of all who give the matter senous consuteration. I teel, as I have said, inter-ested in this question chiefly as a citizen and as a taxpayer, and my reason for touching upon it here is that, having constantly before us in our business the dangers of conflagra-tion hazard, it seems fitting that a word of warning (even though the possibility of the consummation of this project may be remote) should be given to those who would impose upon us a liability which might involve such disastrous consequences to us, both as indivi-duals and as a community. The Vice-President acconded the adoption of the report, which was carried, and a vote A DESCRIPTION OF

The Vice-President second the adoption of the report, which was carried, and a vote of thanks passed to the President, Vice-President, and Directors for their services

during the past year. The following gentlemen were elected to serve as Directors for the ensuing year:-Geo. A. Cox, S. F. McKinnon, H. M. Pellatt, J. J. Kenny, Thos. Long, R. Jaffray, Hon. S. C. Wood, John Hoskin, Q.C., LL-D., A. Дден.

At a meeting held subsequently Mr. Geo. A. Cox was elected President and Mr. J. J. Kenny, Vice-President.

#### A Seed Planter's Sad Experience.

A Soed Planter's Sad Experience. DURING the early part of spring many people are induced to purchase seeds, and which, on account of poor quality, slways bringgreat duspointment and loss. Prob-ably a few words to our readers at this season of the year might not be amiss. The question is: "How can a planter guard against receiving bad or inferior seeds, as often in appearance, size, etc., the good and bad seeds are atike?" The only answer to our question, that we know of, is. Buy from a good reliable seed merchant, who looks to the planters interest as well as his own. Une seed firm in Toronto make a point of Une aced firm in Toronto make a point of testing all varieties of seeds at their trial Leating all variation of second at their dual grounds before being sent out to their cus-tomers; this is the place we would recom-mend (Wm. Rennie, of Toronto, Can.) There may be others just as good, but we know all about this firm. You will get just what you want every time.

The testimonials reparding St. Loon Water cannot be rainsaid. They are from our most prominent bescipeus, scientific, professional and mechanical citizens, who will answer any enquiries regarding this water.

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