

# Canadian Churchman

DOMINION CHURCHMAN AND CHURCH EVANGELIST.

The Church of England Weekly Family Newspaper.

ILLUSTRATED.

Vol. 27.]

TORONTO, CANADA, THURSDAY, MARCH 14, 1901.

[No. 11.]

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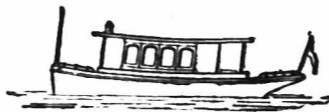
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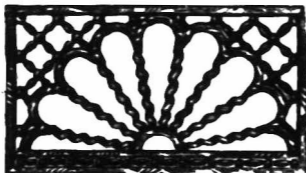
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# Canadian Churchman.

TORONTO, THURSDAY, MARCH 14, 1901.

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## LESSON FOR SUNDAYS AND HOLY DAYS. FOURTH SUNDAY IN LENT.

Morning—Gen xliii. Mark xliii. 14.  
Evening—Gen xliii. or xlv. 1 Cor. ix.

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

### FOURTH SUNDAY IN LENT.

Holy Communion: 309, 311, 472, 553.  
Processional: 89, 200, 270, 520.  
Offertory: 86, 255, 362, 523.  
Children's Hymns: 331, 332, 335, 473.  
General Hymns: 91, 92, 94, 213.

### FIFTH SUNDAY IN LENT.

Holy Communion: 97, 107, 310, 312.  
Processional: 96, 200, 261, 281.  
Offertory: 213, 214, 267, 542.  
Children's Hymns: 254, 258, 336, 342.  
General Hymns: 106, 226, 252, 467.

### The Health of Clerks.

All those employed in sedentary employments in large cities will appreciate this sensible suggestion made to the "Times." Will you allow me to put forward in your columns a plea on behalf of the clerks of the cities? Most offices close at one o'clock on Saturdays. The clerks then have to get home, and having had their dinner, it is fully three o'clock before they can join in football or hockey, bicycling or cricket in summer. We have, therefore, tried an experiment, which was suggested to us by a friend, for over twelve months, and with most satisfactory results. The body of clerks divide themselves into three parties. Once every three weeks one-third of the clerks are allowed to absent themselves from their duties from 5.30 or 6 p.m. on Friday, until Monday morning. This enables them to get into the country on Friday evening, and secures to them the

whole of Saturday and Sunday with their friends, returning to work on Monday. The remaining two-thirds of the clerks, knowing that their turn is coming, voluntarily and willingly do the work of the absent third, in addition to their own, and the result is more than satisfactory.

### The Late Dr. Dawson.

Through the death of Dr. George Mercer Dawson, director of the Geological Survey of Canada, both the Dominion and the world at large have sustained a great loss. The deceased gentleman early in the last week of February had an attack of la grippe, but continued at his work until Thursday evening. On the following day, he had a serious attack of illness, and died shortly before six in the evening. Dr. Dawson, who was born at Pictou, N.S., in 1849, had a most distinguished career. He was educated at Montreal for a part of the time at McGill University. In 1869 he went to London and took a three years' course in the Royal School of Mines. After that he returned again to the Dominion. In 1875 he was appointed on the staff of the Geological Survey of the Dominion, becoming assistant director in July, 1883, and director and deputy head of the department in 1885. During his work on the survey he explored a large area of the Western country. He prepared a report on fur seals for the British Commissioners, spending the summer of 1892 in Behring's sea for the purpose, and for his services he was appointed a C.M.G. He received the degree of LL.D. from Queen's University in 1890, and from McGill in 1891. In the same year he was awarded the Bishov gold medal by the London Geological Society, and was elected a fellow of the Royal Society. In 1893 he became president of the Royal Society of Canada, in 1897 he became a corresponding member of the Zoological Society of London, and in 1895 a fellow of the American Association for the Advancement of Science. In 1897 he was awarded the yearly gold medal of the Royal Geographical Society for his work as a whole. Few men knew as much of the topography and resources of North and Western Canada as the deceased. For years Dr. Dawson's field work was performed in British Columbia, or in the Peace river country. He went to the Yukon with William Ogilvie as his companion in 1894, being the first scientist to visit that now famous district. The capital of the Yukon, Dawson, was named after him, by Joe Ladue, who located the original town site. Dr. Dawson's services in the cause of science to the world at large have been innumerable, and he was acknowledged to be one of the most noted geologists of the day. The deceased was the son of Sir William Dawson, F.R.S., who was for many years the Principal of McGill College, Montreal.

### A Grand Record of Good Work.

The vicar of St. Barnabas, Sydney, N.S.W., the Rev. William Martin, who was recently appointed a canon of St. Saviour's Cathedral, Goulburn, was, before he left Sydney, tendered a farewell by the members of his congregation. The Archbishop presided, and a large number of the city clergy were present at the meeting. During the evening, Mr. Paul, the senior warden, presented Mr. Martin with an address, together with a purse of sovereigns, subscribed by the people of his congregation and the scholars in the Sunday school, by all of whom the reverend gentleman was held in the highest regard. Mr. Martin had been vicar of the parish for a period of twelve years, and during that time the progress made in many directions was simply phenomenal. He had during his term organized a Bible Class of 180 men, a men's club, a day school of 200 scholars, the church premises had been repaired, the vicarage rebuilt and refurnished, the debt on the church had been cleared off, and a credit balance left in the bank. Mr. Fellow, the superintendent of the Sunday School, mentioned that the school had grown from 1,200 to 1,720 scholars since Mr. Martin had assumed charge of the parish. In regard to the day school, some twenty-five of those who had in their early days been educated within its walls were now ordained clergy of the Anglican Communion, whilst a number of others had been elected to the local Legislature of New South Wales. It would, indeed, be difficult anywhere to find such a grand record of good work accomplished through the efforts of one clergyman in a single parish in the comparatively short period of only a dozen years.

### In Memoriam.

A prominent figure in Anglican circles for upwards of sixty years, passed to his eternal rest on Sunday night, the 3rd of March, in the person of the Rev. Canon Anderson, rector of Sorel. The deceased had been in failing health for some months past, and had been confined to his room for the greater portion of the present winter. The cause of death was a general breaking up of the system, incidental to old age. The late Canon Anderson was born in the city of Quebec in January, 1811, and was consequently in the 92nd year of his age at his demise. He was the oldest Anglican clergyman in the Dominion of Canada, and was the last of what used to be called "Crown rectors." His father was John Anderson; his mother, Mary Petry. His grandfather was Anthony Anderson, of Hedley Lodge, and M.P.P. for Megantic, so that the Anderson family is one of the oldest of the English families in the province. They came originally from Northumberland, England, and arrived in Canada at the close of the 18th century. The late Rev. Canon Anderson received his education at Dr.



000; Methodist, \$26,000,000; Roman Catholic, \$31,000,000. While the Baptists are more than six times as numerous as the Episcopalian, the cost of the latter is more than \$2,000,000 greater. In proportion to its numbers, the Episcopal Church cost from three to five times as much for maintenance as either the Baptist, Presbyterian, Methodist or Romanist. These figures are startling if true; we always thought that our clergy were underpaid, compared to other bodies. Possibly the use of the laity may have some bearing. In an increasing number of parishes there are two or three clergy, while in those of other bodies there would be only one. The remuneration of this one minister is large compared to our clergy, but he is assisted by a large unpaid staff of elders, deacons and managers, who discharge many duties cast on our assistant curates. The real test is efficiency, and statistics tell us nothing on that subject. Nor do they tell us anything of the relative spiritual value of the ministrations of the clergy or of the lives of the flocks.

The New Bishop of London.

The Right Rev. Arthur Foley Winnington-Ingram, D.D., Bishop-suffragan of Stepney, has been appointed by the King to succeed his late chief, Dr. Mandell Creighton, in the very important and very laborious post of Bishop of London. The Bishop-designate, who is still a young man, being only 41 years of age, was educated at Keble College, Oxford, of which foundation he was a scholar, and he took his B.A. degree in 1881, coming out finally with a second-class in Lit. Hum., he having two years previously taken a first-class in Mods. He proceeded to his M.A. degree in 1885. In the year 1884, he was ordained both deacon and priest by Dr. Maclagan, who was at that time Bishop of Lichfield, and after serving a curacy for a year at St. Mary's, Shrewsbury, Dr. Maclagan appointed him to be his private chaplain, which position he held for three years, when he was appointed head of the Oxford House, Bethnal Green, N.E. He remained there until 1895, when he was appointed rector of Bethnal Green, being in the following year elected rural dean of Spitalfields. He only remained rector of Bethnal Green for two years, for in 1897 he was appointed by the Queen to succeed Bishop Billing; the suffragan-bishop of Bedford, with the title of Bishop of Stepney. Since his consecration, he has been in practical charge, as his ecclesiastical title signifies, of the whole of the East End of London—or rather that part of it over which the Bishop of London holds jurisdiction. Amongst other offices which Bishop Winnington-Ingram has held in the past, these may be enumerated: Chaplain to the Bishop of St. Alban's, 1890; chaplain to the Archbishop of York, 1891; Select Preacher at Oxford, 1891-92; Select Preacher at Cambridge, in the following year, and lecturer in Pastoral Theology at Cambridge in 1895. The new Bishop of London is a pronounced Churchman.

THE HYMNODY OF THE CHURCH.

The singing of metrical hymns, as a substantive part of public worship, though not enjoined or even recognized by the Prayer-Book (except in the offices for the ordering of priests and the consecration of bishops), is now so integral and important a feature in the services of the Church that it may be worth considering whether in its use it is as helpful and inspiring as it might be made. Much improvement has indeed taken place since the good old days which those can recall whose memories extend to the first half of the nineteenth century. At that period, the rendering of Morning and Evening Prayer and the Litany was, generally speaking, a dreary duet between parson and clerk. The Hymnody frequently consisted of a selection from Tate and Brady's version of the Psalms, in those days almost universally bound up with the Prayer-Book; the selection being announced to the congregation by the clerk, in the formula, "Let us sing to the praise and glory of God the — Psalm," and the invitation responded to by the choir, who were perched up in a gallery or loft at the other end of the church. The members of the congregation, only in exceptional cases, seemed to recognize themselves as being included in the invitation. In the use of Tate and Brady, it was sometimes difficult to comply with the apostolical injunction to sing not only with the spirit but also with the understanding, a feeling which was once experienced, when the following verse formed part of the selection rendered by the choir in one of the principal churches in Toronto:

"When once the firm assurance fails  
Which public faith imparts,  
'Tis time for innocence to fly  
From such deceitful arts."

—Psalm, xi., 3.

Happily, such treasuries of hymns, as we now possess in Hymns A. and M., the Church Hymn Book, and the Hymnal Companion, and the improved tone and method of worship, which now prevails, have changed all this. But the question now arises, whether the most intelligent and helpful use of the Hymnody of the Church, in the matter of selection of hymns, prevails. And here it may be premised and insisted on that, since the Hymnody is a substantive part of the service, and the service is, as a matter of Church law, and ought to be, under the control and order of the incumbent, it would seem to be, and is, his part and duty—to use a Prayer-Book phrase—to appoint the hymns to be sung at each service, and not leave it to the haphazard choice of an organist, choir man or choir woman. By the exercise of an intelligent and thoughtful choice much interest might be awakened, and instruction conveyed. While in most churches the hymns appropriated to the greater festivals are used, in very many, those appointed for the lesser feast days and other seasons are entirely passed over—such as Saints' Days, Ember Days, Rogation Days. It is probable that offertories in aid of missionary work would be increased if

the hearts of the congregation were on such occasions stirred by the singing of one or more hymns appropriate to the cause, a method, which in some churches that we know, is more honoured in the breach than in the observance. And in churches where a hymn follows the sermon, the teaching and appeals thereby conveyed and urged may often be effectively impressed on the memory and on the heart if followed by a hymn in correspondence with the preacher's theme. And here it may be noted that quite a contrary effect is continually produced by a pernicious custom, which now prevails, namely, that hardly have the closing words left the preacher's lips, when up rises one or more of the leading voices of the choir, in an elaborate solo, duet or chorus, a most effectual way of dissipating the thoughts and the good impressions which the sermon may have produced. By the time this musical performance is over, the enjoyment, or the wearisomeness, produced by the efforts of the basso-profundo, or mezzo-soprano, or the dulcet notes of some youthful prodigy, has completely displaced the sermon. In no other department of life would a practice so irrational be permitted. What would be the effect upon a jury, if, immediately after an earnest and eloquent address from counsel, and a laud and careful summing up by the judge, before retiring to consider their verdict, they were detained to listen to an elaborate display of vocal and instrumental music? Would not all parties concerned protest against so untimely an interruption? Many of the hymns in use in our churches contain allusions to passages of Scripture which are read from time to time in the Lessons, Epistles and Gospels. These coincidences are often very striking. If, on the Sundays when such passages occur, the corresponding hymns were sung, the light interchangeably thrown upon the Scripture and the hymn would be most interesting and instructive. A few examples, out of many more that might be adduced, are as follow: The hymns mentioned (being in most of the hymnals used in our churches), are here referred to according to their numbers in Hymns Ancient and Modern:

- Gen. xxviii., Evening Lesson, Second Sunday in Lent, Hymn 277.
- Gen. xxxii., Evening Lesson, Second Sunday in Lent, Hymn 248.
- Isaiah vi., Morning Lesson, Trinity Sunday, Hymn 161.
- St. Luke, xxi., Gospel, Second Sunday in Advent, Hymn 51.
- St. John x., Gospel, Second Sunday after Easter; Second Lesson, May 26th; Nov. 26th, Hymn 248.
- St. John xiv., Gospel, S.S. Philip and James, and Lessons; June 3rd; December 5th; Hymn 199.
- Rom. xv., Epistle, Second Sunday in Advent; Hymn 243.
- Gal. vi., Epistle, Fifteenth Sunday after Trinity; Hymn 108.
- Eph. vi., Gospel, Twenty-first Sunday after Trinity; Hymn 270.
- Phil., iv., Epistle, Fourth Sunday in Advent; Hymn 202.



Holden said that 1,200 women and children represented a far reaching influence in the homes and parishes of the diocese. Each successive year witnessed increased obligations. The auxiliary stood for progress and advancement; consequently, as the membership grew, so too should their income grow, and new interests be added to those already taken up. The president then reminded the members of their promise to support in full or help to support certain missionaries, sending them forth with the understanding that the auxiliary was responsible for their salaries. They would observe that by this arrangement they were instrumental in sending the Gospel to the heathen. The president added that she would like to see an additional pledge—that they become responsible for the salary of a nurse at Degnevar Indian Hospital. They had been supporting a nurse there for the past year, and she would like to make it an annual pledge. Educational work was being advanced, and the auxiliary had recently received a generous donation of \$50 from a member of the diocesan branch, with the promise of renewal for five years, for the education of a missionary's daughter. The importance of the Chinese missions in New Westminster, B.C., could scarcely be over-estimated, and they had been assured by those in charge of the mission that their help had been very much valued. This pledge had never met with the response it merited. The contributions sent to the Zenana Missions had exceeded the subscriptions of previous years. In conclusion, the president asked those present to work for, give to, and pray for missions with more sincerity of purpose than ever before. Mrs. Flaisted, of Dunham, replied fittingly to this report. Mrs. Everett, recording secretary, next presented her report. The work of the past year had been most encouraging, and she hoped that the successes won during the short history of the society and the possibilities opening up to them with the dawn of the new century would stimulate all to increased and united effort to hasten the time "when the earth shall be full of the knowledge of the Lord, as the waters cover the sea." Mrs. J. G. Baylis, corresponding secretary, followed, and in her opening remarks spoke of the loss the auxiliary had suffered by the removal from the city of Mrs. Mills. In conclusion, she remarked that one could not but feel how loud is the call to greater and more earnest effort in seeking to help those who, at the utmost self-sacrifice, are sowing the good seed of the kingdom in the great world field, indicated by our Lord, so large a proportion of which is yet waiting for the sowing hand. Mrs. J. W. Marling, the treasurer, submitted the treasurer's report, which showed that the total receipts for the year were \$3,099.01, the disbursements amounting to \$3,061.81, leaving a balance on hand of \$37.20. Mrs. Gomery moved, and Mrs. Mallinson seconded, the adoption of these reports. It was announced that the thank-offering at the morning service amounted to \$115. At the close of the business session, the young Japanese lady was asked to address the meeting. This young lady's name, being transposed and translated, means, Miss Excellent-Market-Village. From her address it was learned that she was the only daughter of a Japanese merchant. Before the establishment of the present monarchical government, he was an influential officer of the old system. Her father, grasping the importance of Western education, decided to give her the best possible education. He wanted her to study the sciences, but her mother wanted her to learn the accomplishments of ladies. She was first sent to a missionary school to learn English. After three years she became a Christian, which made her parents angry. She was taken from the missionary school and sent to Yokohama, where she graduated. There were some girls in Japan who learned to play the piano and to paint, but could not cook or make their own clothes. The Japanese did not like that, and the Western teachers had since added domestic branches to their curriculum. She graduated in 1894, and taught school for two years afterwards. There are no

bachelors nor spinsters in Japan, and in due time her parents wished her to marry. Obedience to parents being one of the most important laws of her people, she would have had to get married, if she went home, so she decided to continue teaching instead, which she did until she came to Canada last spring. She is now taking a divinity and literature course at Trinity College, Toronto. The speaker gave some interesting information regarding missionary work in Japan, and also explained, by request, the ceremonies connected with courtship and marriage, and showed how a cup of tea would be served to a guest at her home. She speaks quite intelligible English, and is a very interesting person. The meeting closed with the Doxology, and the Benediction pronounced by the Lord Bishop.

The evening session took the form of an illustrated lecture on the "Temple of Jerusalem," the lecturer being the Rev. Henry Kittson, rector of the Church of the Advent, Westmount. The reverend gentleman traced the history of the Holy City from the time of Moses onward through the reigns of Saul, David and Solomon and up to the time of its overthrow by Titus. He then described the Temple of Solomon, which he said was about three-quarters of a mile square. Then followed views embracing the scene of Paul's imprisonment, Egyptian temples, restoration of a temple existing in the time of Abraham, stones which were used to build the walls of Jerusalem, ruins of temples in Arabia, seven branch candlesticks, high priests and a panoramic view of Jerusalem in modern times, showing the pools of Solomon, the gate of Damascus, St. Stephen's Gate, the Mountain of Olives, and the Lake of Galilee. On Wednesday morning, the following officers and committees were elected, the session being taken up entirely with matters of a routine nature: President, ex-officio, the Right Rev. the Lord Bishop of Montreal; hon. president, Mrs. Henderson; president, Mrs. Holden; vice-presidents, wives of city clergy and clergy of parochial branches; recording secretary, Mrs. Everett, 4207 Dorchester street, Montcal; corresponding secretary, Mrs. J. G. Baylis, 71 University street; Dorcas' secretary, Mrs. A. McCord; secretary junior branches, Miss Jackson; diocesan treasurer, Mrs. J. W. Marling; executive committee (nominated by the Bishop), Mesdames Carmichael, R. Lindsay, Cole, Henry J. Evans, W. H. Hutton, Pennell, Troop, F. Bond, R. Howard, Lloyd, Kirkpatrick, J. Macfarlane, Durnford, Miss Moffat. Dorcas' committee, Miss A. McLeod, convener; Mesdames R. A. Campbell, C. E. Torrance, Savage, R. Howard, Pennell, Willis and Nicholson; Zenana secretary, Mrs. A. Holden; literature, Mrs. McLeod Moore, convener; Mesdames H. J. Evans, J. G. Day, Everett, G. A. Kohl, Leach, Mills, Miss L. Mudge; librarian, Mrs. J. G. Baylis; printing and advertising, Mrs. Holden, Miss A. McCord, Mrs. Pennell; hospitality, Mrs. Pennell, convener; Mesdames Gomery, Carsley, Francis, R. A. Campbell, Lloyd, Troop, Cole, J. Macfarlane, Lilley, Young, R. Howard, G. D. Ross and E. A. Baynes; decoration and room, Mrs. G. D. Ross, convener; Mesdames Nicholson, Gibsons, Willis, Baylis, Troop, Wilson, Gomery, Lottie Howard and Amy Lindsay; music, Miss Cole and Miss Fulton; hospitality committee, Mrs. Lindsay, Mrs. Killaly, Mrs. Everett, Mrs. McLeod Moore and Miss L. Mudge.

The afternoon session on Wednesday was very largely attended. Both the Bishop, as well as the Dean, were present during the greater portion of the meeting. After devotional exercises, Mrs. Holden, the president, spoke on the pledges of the auxiliary, and a discussion followed in which a number of ladies took part. Then followed a series of brief, practical papers on "The New Century of Service," with an introduction by Mrs. McLeod Moore; on "Missionary Literature," by Mrs. Gibson; on "Giving to Missions," by Miss McLeod Moore; on "The Work of Junior Auxiliaries," by Miss Butler; on "Responsibilities and Opportunities," by Miss Gomery; on "Promoting the Efficiency of a Branch," by Mrs. McLatchie;

on "Interesting Others in Missions," by Miss Botting, and a review, with closing remarks, by Mrs. J. Day. After these papers had been read, the Very Rev. Dean Carmichael addressed the assembly and spoke of the unification of the missionary work of the Church of England in Canada, and of the part that the Woman's Auxiliary can take in this unifying power. The Dean reminded his hearers that in their own life's history Canada was once a missionary field, and it was just as necessary as any of those which they were working for that day, and it was supported on exactly the same lines. Previous to the formation of the Provincial Synod, the great North-West was open to the world. At that time, Bishop Anderson was out there doing a great work, but no one knew anything of him, except by name, because he was securely separated from the Canadian churches. The most practical work done by the Provincial Synod was the formation of the Board of Missions. The Dean expressed a hope that the time would soon come when the Church in Canada would be wholly independent of outside aid, and living on its own resources. The Dean then asked those present if they, as a society, had been an auxiliary to the Board of Missions, or had they not unconsciously developed into an independent Board of Missions, and thus doing the work that the Church has appointed the Board of Missions to do. It was for the ladies to take into serious consideration that the auxiliary is a support to the Board of Missions, as it should be. The Board of Missions, unless supported, could not carry on its work. The auxiliaries must exist in order to make the Board of Missions a living power. At the close of the Dean's remarks, the ladies, through the Bishop, voted him a hearty vote of thanks. Thursday morning's session of the Woman's Auxiliary was opened by a devotional meeting, led by Miss Laura E. Mudge. A letter of greeting from Toronto was read, after which reports from the country branches, Brome, Denham, Grenville, Waterloo, Knowlton, Sweetburg, etc., were given. In the discussion and vote on the rebate of freight, \$12 was voted for the freightage of bales; \$10 to the Rev. Mr. Norquay's work; \$35 to Mr. Holmes to support a boy, and \$45 for the support of a nurse at the Dyniver hospitals. This was moved by Mrs. Lloyd, seconded by Mrs. Douglas. The thank-offering was disposed of in the following way: \$48.44 for Bishop Reeve, of Mackenzie River; \$48.44 for the extension of St. Mary's Home, Japan; \$30 for the support of a Zenana Bible woman. After a brief discussion of branch representation, in which many delegates took part, the city branch reports were read as follows: Christ Church Cathedral, Miss Butler; Church of the Advent, All Saints', Mrs. Campbell. In addition, Grace, St. George's, St. John the Evangelist, St. Luke's, St. Matthias, St. Stephen's Chapel, St. Thomas, Trinity, St. Philip's, all had encouraging reports to present. The report of the leaflet editor and treasurer was read at the afternoon session. The members of the Woman's Auxiliary concluded their annual meeting on Thursday, the 28th ult., by a reception to the delegates in the Synod Hall. The affair passed off very well, and was largely attended. Especially pleasing were the floral decorations, which consisted chiefly of hot house plants and palms. Bishop Bond was present.

Home & Foreign Church News

FROM OUR OWN CORRESPONDENTS.

NOVA SCOTIA.

Frederick Courtney, D.D., Bishop, Halifax.

Pictou.—St. James'.—The Rev. J. A. White, of Pugwash, N.S., has been appointed rector of this parish.

Port Greville.—The Rev. Charles Cumming, M.A., has resigned this living and has been appointed to Crapaud, P.E.I.

St. James' and St. Eleanor's. The Rev. T. C. Miller has been elected rector of this parish.

#### QUEBEC.

Andrew Hunter Dunn, D.D., Bishop, Quebec.  
 Danville.—The Rev. G. Osborne Troop, M.A., rector of St. Martin's church, Montreal, has recently been holding a mission in this town in which his efforts were greatly appreciated, for at the close of his visit he was presented with an address which was signed by the rector of the parish, the rector's warden, and also by all the Non-Confessional ministers in the town, together with their leading officials.

#### MONTREAL.

William Bennett Bond, D.D., Bishop, Montreal.  
 Montreal.—The quarterly meeting of the Executive Committee of the Synod of the diocese was held at the Synod Hall on Tuesday, the 5th instant. There were present: The Lord Bishop in the chair, the Very Rev. the Dean, the Rev. J. Gilbert Baylis, the Ven. the Archdeacon Evans, the Rev. Canon Norton, the Rev. Canon Davidson, the Rev. Rural Deans Robinson and Sanders, the Rev. Dr. Ker and the Rev. G. O. Troop, Messrs. Chancellor Bethune, K.C., Charles Garth, Richard White, Dr. Alex. Johnson, Dr. L. H. Davidson, K.C., Dr. T. P. Butler, K.C., E. R. Smith, W. H. Robinson, E. P. Hannaford, Major E. L. Bond, the Hon. Wm. Owens, F. H. Mathewson, and Alex. Pridham. After routine business had been disposed of the Bishop named Mr. Buzzell, of Cowansville, a member of the executive committee, vice Mr. E. N. Robinson, who has left the diocese, having removed from Huntingdon to Coaticook. Dr. Davidson was named on behalf of the Synod to go to Quebec and look after the bill now before the Legislature in connection with an amendment of the Church Temporalities Act, which will allow ladies to be members of vestries. The report of the treasurer which was then presented showed very little change from that of last year. Some improvement was noticeable in the Mission Fund. It was moved and carried that the grant to Edwardstown and Havelock be increased by \$25. Dr. Davidson's Synod resolution, having reference to some plan or scheme for reaching every member of the church and inducing each one to subscribe to the Mission Fund, was referred to a sub-committee consisting of Dr. L. H. Davidson, Rural Dean Sanders and Major E. L. Bond. The question of the twentieth century offering referred to the executive committee by the Synod, was referred to a sub-committee, consisting of the Rev. Dr. Hackett, Archdeacon Norton and Archdeacon Evans, convener. On motion of Dr. Davidson, a loan of \$150 was made to the books and tracts committee for the purchase of prayer books and hymn books, to be sold to the parishes.

Stanbridge East.—St. James'.—Despite deep drifts, howling winds and a threatening storm this church was crowded to the doors on the evening of Sunday, the 3rd inst., when the Rev. F. A. Allen, B.A., of Ottawa, gave an address on "The Planting of the Christian Church in Celtic Britain," and this "before the last of the Apostles was called to rest," proved subject matter of the greatest interest, and it was rendered doubly attractive in being well illustrated by a number of photographs, which were projected upon a large screen, some twenty feet square, which completely filled the transept of the church. The period covered by this first of Mr. Allen's series of nine 40-minute illustrated pulpit addresses on "Our Father's Kingdom in the Dear Old Land," extended from A.D. 33 to A.D. 432, and covered the epoch marked by the lives of St. Alban, St. Germain and St. Patrick.

Farnham.—After the funeral of the late Canon



THE REV. A. U. DE PENCIER, M.A., CURATE OF ST. JAMES' CATHEDRAL.

Mussen which took place in this parish on Feb. 23rd. last, the clergy of the Archdeaconry of Bedford gathered together and passed the following resolution: "We, the clergy of the Archdeaconry of Bedford, gathered to tender the last tokens of respect to the late Rev. Canon Mussen, D.C.L., rector of this parish of West Farnham, desire to place upon record our sense of fraternal bereavement, and our apprehension of the loss to the Church in this archdeaconry and to the diocese generally by his lamented demise. Emphatically a country parson, he adorned and magnified his office, reflecting credit upon the Church at large in her diocesan executive and Synod. We unite most earnestly in respectful condolences to his bereaved consort and daughter—fellow-helpers with him in his life-long endeavors—and to his whole family circle. May the consciousness of his work completed, duty done, and the rest into which their loved one has entered suggest 'E'en in affliction peace.'" The resolution also referred, at length, to the grand work done by the deceased in his lifetime. The secretary was requested to place the resolution upon record in the minutes of the archdeaconry's transactions; to send a copy to Mrs. Mussen, and to give further suitable publicity to the same.

#### ONTARIO.

John Travers Lewis, D.D., LL.D., Archbishop of Ontario, Kingston.

Kingston.—The Archbishop of Ontario has been dangerously ill in New York, and under the care of two doctors and a couple of nurses. The latest reports from the sick chamber indicate a slight improvement in the condition of His Grace.

A special meeting of the Executive Committee of the Diocese of Ontario was held at the Synod Hall, on March 6th, at 2.30 for the purpose of transferring from the Diocesan Augmentation Fund to the capital of the Widows' and Orphans' Fund, a sum sufficient to make up the \$2,000 required to be raised before March 10th, 1901, in order to fulfil the conditions of a bequest of \$500 made to the said capital by the late Rev. M. Lewis.

The recent offering for missions in the diocese at St. George's church, Montreal, was \$3,085; at Christ Church Cathedral, \$2,317; together, \$5,413, as much as was given last year by the 160 congre-

gations in Ontario diocese, Church of England.  
 The Archbishop of Ontario has called the House of Bishops to meet at Montreal, April 15th. The general Mission Board will, therefore, meet there on the 17th instead of at London, as proposed.

Belleville.—Christ Church.—The Rev. C. J. H. Hutton has resigned the incumbency of this parish and will vacate the living at Easton. The name of the Rev. W. P. Reeve, of Sydenham, has been mentioned as a probable successor.

#### TORONTO.

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

Toronto.—Rev. A. U. de Pencier, M.A., who on the 1st of March, began the duties associated with the position of assistant curate of St. James' Cathedral, was ordained deacon by the Bishop (now Archbishop), of Ontario, in Christ Church, Belleville in June, 1890, and was ordained to the priesthood in December of the same year, in St. Peter's Church, Brockville. Till 1893, Mr. de Pencier was incumbent of the Parish of Navan, in Cumberland township, which is on the Ottawa River. Coming to Toronto in September of that year, for seven months he filled the position of curate at St. Anne's church, under the Rev. J. M. Ballard, and from St. Anne's he was promoted to the office of Priest-Vicar of St. Alban's Cathedral, which position he held for six years. The parish of Uxbridge being vacant for some months Mr. de Pencier was offered the incumbency and accepted it. He began work there in August, 1899; from which time, until his acceptance of his present position, he has very energetically devoted himself to that parish. The people of Uxbridge sincerely regret the departure from their midst of Mr. and Mrs. de Pencier, for they esteemed them both very highly. On Monday evening, the 25th ult., the members of St. Paul's congregation gathered together at the Rectory, and during the evening the following address was presented to the reverend gentleman: "To the Rev. A. U. de Pencier, M.A., on behalf of the congregation of St. Paul's Church, Uxbridge: Though it has been considered that any monetary effort on this the eve of your departure from the parish would be altogether inadequate to express the affectionate regard of the congregation for

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yourself and Mrs. de Pencier, who in the providence of God have for nearly two years lived and labored among us, yet we do desire to convey to you some proof of the satisfaction that has been given us by your aptly applied zeal, not only for the spiritual welfare of our people, but for the temporal well being as well of all those about you, especially the sick and needy. Fain would we recall, did time permit, oft repeated expressions of gratitude towards yourself from people whom you have found in straightened circumstances at different times. The feeling of loyalty towards our late beloved Queen, our gracious King and the Empire that you have always, on the platform and elsewhere, helped to foster we trust will ever remain in our memories. While you have always endeavoured to create fidelity to the mother church, you have encouraged respect for the opinions of those who differ from us. Though we sorrow that our connection as pastor and people is soon to be severed, yet we trust there will ever be an endearing friendship between us, and we pray that God's best blessing may attend you and all your family, in the

interest in Church matters and promoted the cause of the Church in every way to the best of her power and ability, and her two daughters have always aptly seconded her efforts in this direction. They will have the deep sympathy of many in Toronto and elsewhere in their time of sorrow and bereavement.

**St. Simon's.**—The Rev. E. J. Wood, who has been unanimously chosen rector of Calvary church, Sandusky, Ohio, has decided, we are glad to say, to remain at St. Simon's, where he has been most faithful and efficient in the discharge of his duties as curate, and both he and Mrs. Wood would be greatly missed in the parish in which they have been indefatigable workers, as well as by their large circle of friends in the city, one and all of whom would have been most sorry to part from them.

**Whitby.**—All Saints'.—The members of the Y.P.A. turned out at their full strength on Thursday evening, the 25th ult., at the residence of Mr. W. G. Walters, to say good-bye to their rector,

brushes as mementos of many happy days spent among them. Refreshments were served during the evening, and over 70 sat down to do justice to the good things before them. It was past midnight before the last made their way home, all very reluctant to say good-bye.

**HURON.**

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

**Clinton.**—The vacancy in this parish has been filled by the appointment of Rev. C. R. Gunne, M.A., of Parkhill, as rector. Mr. Gunne is an influential member of the Executive Committee of the diocese, and is a man of large experience in educational and business matters having been for years headmaster of a high school in Ontario, and a professor in a college in California. Among his predecessors at Clinton was the very reverend Dean Carmichael, now in Montreal.

**Kirkton and Biddulph.**—The Rev. Wm. Stout



A GROUP OF BOYS OF THE JUNIOR SCHOOL AT RIDLEY COLLEGE.

important field of labour to which you go." The rector and congregation of St James' are to be congratulated on securing so energetic and faithful worker as curate as Mr. de Pencier, and we feel quite sure his faithful services will be highly appreciated by the congregation.

The annual meeting of the Church of England Deaconess and Missionary Training Home took place on Tuesday evening, March 5, when the following officers were elected: Hon. President, the Bishop of the Diocese; hon. vice-pres., N. W. Hoyles, K.C.; president, the Rev. G. A. Kuhring; secretary, Mrs. Ross Cameron; treasurer, E. W. Trent. A committee of 50 members was also elected from the various congregations in the city.

**St. Stephen's.**—Mrs. William Hamilton Merritt, who was a very well-known and highly respected member of this congregation, died suddenly at Torquay, S. Devon, Eng., where she was spending the winter with her two daughters, on Sunday, March 3rd. She will be greatly missed in Toronto by her large circle of friends. She took a deep in-

terest in Church matters and promoted the cause of the Church in every way to the best of her power and ability, and her two daughters have always aptly seconded her efforts in this direction. They will have the deep sympathy of many in Toronto and elsewhere in their time of sorrow and bereavement.

who has taken up a field of labour in St. Stephen's parish, Toronto, and left last Saturday morning for his destination. There was a record attendance, and a very pleasant evening was spent by all, not altogether unmingled with a touch of regret at losing such a valuable and loving pastor. Among those assembled one could see dotted round the rooms, people of all denominations, showing in what high esteem he was held by all who came into contact with him. It is hard to realize to what extent he will be missed, but missed he will be, and what is "Whitby's loss is Toronto's gain indeed." The evening was enlivened with songs and recitations, and during the interval Mr. Leslie Arnold, president of the association, in a few well-chosen words presented Mr. Broughall with a set of ebony brushes with monogram, on behalf of the members, remarking that he hoped this gift would not lead to his brushing the dust of Whitby off him altogether, but would be the means of bringing him back occasionally to renew old acquaintances. Mr. Broughall briefly thanked them all for their kindness, and said he would ever treasure the

has been presented with a large donation in kind for the fifth time, by his generous and appreciative congregation of St. Patrick's, Biddulph. And last week re received, through the generous kindness of a Churchman of a former parish, the gift of two handsome chancel chairs, massively built of quartered oak, by the John B. Snider firm, Waterloo, Ont., for New St. Paul's church, Kirkton.

**CALGARY.**

**Wm. Cyprian Pinkham, D.D., Bishop, Calgary.**  
The Bishop's Report to the Standing Committee of S.P.G.

Gentlemen:—In again putting before the Standing Committee of the S.P.G. the position and needs of the Diocese of Calgary, we desire first of all to state that we have tried by all means in our power to give effect to the society's policy of reducing its grants, by putting all possible pressure upon the parishes and missions receiving help from S.P.G. to supply the sums annually withdrawn.

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We have also been at considerable expense in trying to get help from Eastern Canada. Thus in 1898, as will be seen by the Synod Report for 1900, the secretary of Synod was taken from parochial work in order that he might personally visit Eastern Canada, and try to make Churchpeople there realize the responsibility thrown upon them by the action of the S.P.G. towards the diocese. After spending the greater part of two years in the ecclesiastical provinces the net result was in cash, \$1,181.80, and in promises, \$1,000, in addition, some of which is not payable for three or four years. During the time that Calgary's representative was in Eastern Canada the diocese of Rupert's Land had two or three representatives pleading for both white and Indian work. When it is remembered that one of our most experienced clergy was withdrawn from his work in the diocese for this period, the results do not seem at all adequate. At the same time the committee feel that personal appeals only are of any avail, the different dioceses in the East having, in addition to Algoma, to provide for extension, and the general needs of their work. Referring more particularly to the position and needs of our own work, we wish to point out that: 1. During the past two years the increase in population has been we think from 15 to 20 per cent. of the whole population of the diocese. A large proportion of these are Methodists, Presbyterians, Baptists, etc.; many make no profession of religion whatever, and a fair though small proportion are Church people largely from the Old Country, very few of whom have been trained to support Church work, and scarcely any have for the first few years the means to do so. 2. A new Mission aided by a grant from C. & C.C.S. has just been formed from the portions of the Fort Saskatchewan Mission lying north of the Saskatchewan River. It includes the small Mission of Poplar Lake, which up to the time of his retirement was under the charge of Canon Newton. A new Mission, embracing the town of Lacombe and the settlements of Lamerton, Canyon, Gull Lake, etc., with headquarters at Lacombe, will have a clergyman in charge at the beginning of March. This Mission is so large that division must take place at an early date. Another Mission, that of Leduc, which was carried on for a few months in 1899 and 1900, we expect will be reopened shortly. For these two missions the Society's new grant is to be used. The missions of Innisfail and Red Deer are making such progress as to encourage us to hope that they will become self-supporting within the next five years, although Red Deer is hampered by not having its Church building and parsonage completed, and Innisfail has no parsonage. The missions of Banff, Wetaskiwin and Beaver Lake cannot at present bear the annual reduction which the lessening amount of the block grant renders necessary. Banff has a very small permanent population, but it is necessary to have a clergyman here on account of the large tourist population. The population in the Wetaskiwin Mission, although large, is mostly foreign. This Mission could not be kept going but for the fact that the clergyman has a little private means. The Beaver Lake Mission with a large foreign population of Galicians, Russians, etc., has about two hundred Church people, who are mostly English halfbreeds, originally from Manitoba, and have been accustomed to the Church's services, but are too poor to help to support the clergyman except by gifts in kind. During the past year there was an almost total destruction of crops in this district from hail, snow, rain and frost. There are no parsonages for any of these three Missions. 3. The increase in population has created an urgent need for resident clergymen at Ponoka, and at Olds, on the Calgary and Edmonton Railway; at Cardston in the southern part of the diocese, where there is a large aggressive Mormon population, and where in consequence of the completion of an immense scheme of irrigation, the population may be expected to increase rapidly; at Blairmore on the Crow's Nest Pass Railway, where immense coal mines are being

worked and railway connection with the United States is all but assured (Blairmore is west of Pincher Creek); and at Victoria, on the north bank of the Saskatchewan River. Each of these places would be the centre of a large Mission, which would very soon call for further division. In addition to these proposed missions there are so many small settlements and isolated ranches in the vicinity of Calgary beyond the reach of our present staff where almost nothing has, as yet been done, that a travelling missionary ought at once to be provided. The supply of these urgent needs calls for an addition of \$3,000 per annum to the present income of the diocese. We do not know where this money is to come from if S.P.G. does not provide it, as, from our experience, we cannot hope for any appreciable increase of help from Eastern Canada. And yet we feel that every one of these proposed missions is an urgent necessity as well for the welfare of the Church as a whole, as for those for whom they are specially intended, who in the absence of the Church's administrations are not only rapidly losing all interest in the work of the Church, but are drifting into a condition of utter Godlessness, and in some cases of actual hostility to religion of any kind. Without any doubt this is not only purely missionary work but it is work which we think we have the strongest ground for urging the society to undertake, more particularly as so many come to us from the Old Country, and from all classes and conditions of people there. 4. In addition we would point out that the Peigan Indian Mission with a population of about 700, between 70 and 80 of whom have recently embraced Christianity, is vacant. C.M.S. has been asked to provide a missionary, and so has C. & C.C.S., but neither of these societies has seen its way to do so. The Christian Indians are being taught the duty of self-support, but they cannot at present do much. If the society cared to take up this Mission, and to carry it on, the diocese would be greatly relieved. The stipend could hardly be less than \$720 per annum. There is no parsonage. 5. We desire to urge upon the committee the desirability of making its grants for new work for periods of not less than five years, as otherwise we cannot give sufficient assurance to the clergy (the great majority of whom come to us from a distance), that they will be maintained long enough to develop self-support. 6. And in conclusion we would point out the importance of increasing the Home Mission Fund capital, which is at present less than about \$920, such fund being under the control of the Synod and its Executive Committee.

### British and Foreign.

A beautiful choir organ has been presented to Kilshaning parish church by Mrs. Newman of Newberry Manor.

The Bishop of Coventry's scheme for a two million shilling fund for the diocese of Worcester is meeting with a good deal of encouragement.

The Rev. C. E. J. Carter, who is a cousin of Lord Kitchener's, has been appointed by the Bishop of Stepney to the living of St. Matthew's, City Road, London.

Murillo's exquisite painting, "The Blessed Virgin Mary," has been given by Mrs. C. B. Alexander to the Church of the Holy Innocents, Hoboken, and has been placed in the Lady chapel.

By a gift of \$10,000 St. James church, Cleveland, O., will be completed immediately. The Rev. C. S. Shultz is the rector, and under his guidance the work of the parish has been greatly increased.

One of the latest gifts to the Ossory Cathedral is a handsome massive carved oak cover for the font, presented by Mrs. Hare. The cover cost £25, and

will be dedicated at the unveiling of the memorial window to the late Rev. Canon Rooke.

The Rev. Canon William Bright, D.D., the Regius Professor of Ecclesiastical History in Oxford University and sub-dean of Christ church, died on Wednesday, the 6th inst., at Oxford. He was born in 1824, was made a canon of Christ church in 1868, and appointed sub-dean of the cathedral in 1895.

Old St. Paul's Episcopal Church on Tremont street, Boston, opposite the Common, resisted a great temptation a few days ago. An offer was made of \$1,500,000 for the property, which is in the best business part of the city. The church rejected it, and has settled down to continue the work in a tenement house section.

It has been proposed to make St. Paul's Chapel, New York city, a sort of American Westminster Abbey, by placing therein tablets and memorials relating to the country's history. The idea was broached by the Rev. F. L. Humphreys, assistant chaplain of the New York Chapter of the Sons of the Revolution in a sermon preached at the George Washington service held in St. Paul's on Feb. 17.

The beautiful brass to be placed in St. Patrick's Cathedral, Dublin, to the memory of Bishop Charles Inglis will be shortly unveiled. The inception of this interesting memorial to one whose work marks an epoch in the missionary annals of the Church is due to the Rev. H. Vere White, who, with untiring zeal, collected the necessary funds. The brass will be placed on the wall close to the southwest door.

The old church of St. Michael Duffus, has been completely restored, Sir William and Lady Gordon Cumming bearing the entire expense thereof. The church was dedicated by the Very Rev. Dean Ferguson, who also after the close of that service, baptized the infant son of Sir W. and Lady Gordon Cumming, giving him the names of Michael Willoughby, after the patron saint of the Church.

### WHY DOES NOT THE CHURCH NUMERICALLY KEEP PACE WITH OTHER CHRISTIAN BODIES?

Sir. In your issue of 31st January, I noticed a communication from A. W. Savary, on the mode of presenting the offertory at the altar. His views exactly suit me on this question. However, I have for a very long time been thinking of writing your very excellent journal on Church matters but owing to modesty deferred. This is the question that has given me a great deal of trouble of mind. Why does not the Church, numerically, keep pace with other Christian bodies? I am pretty fairly acquainted at a great number of Church points in Ontario, and particularly so in the diocese of Toronto. Now what I have observed in one locality, fairly applies to all parts of Ontario. This is the state of affairs I find—and it pains me to find it so—small churches, smaller congregations and ministers doing their work in a very indifferent manner. I am willing to admit there are a few noble exceptions, but they accentuate the truth of what I say. Ten per cent. I think, will fully cover the latter class. I had been told that here in Manitoba I would find things different. I have been in a large number of churches here, both cities, towns and country points, and I find things even worse—smaller churches, smaller congregations, smaller preaching. I will now give my reasons for at least some of the causes of this state of affairs. As I said in the outset, I have given this matter a good deal of painful thought, and have looked at it without prejudice, and what I say are my honest convictions.

1. Want of Religious Zeal on Part of Clergymen.—This, I believe, to be the greatest draw-

back to the convinced the clergy enter than respect our Church respectable man of it. This phase was very poor a couple of for his strict true then, an intimate term most flourish onto, a few than one occ than any oth numbers. O energy ende; tolerate such I say tolerat the mark wh Church peop but mere fre; have the app yet. I believe is well know driven thous Now, when populating of mon sense is not religion. pendent till why drive h first of all e Master's sak and education to his v his sermons licensed to p I never knev but read his Permanenc ing changes and until v similar to wI think we wil one clergyma time can ret people, and very little ge Endowmen Chrucl alwa churches, an congregation all our endo be far better ments, I bel had some m ing of the c Too ComI think, when piled, it was remain so. secular laws ent Prayer-I people, but f vice. Very vice at all, the morning believe to be grow, from they are the

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back to the growth of the Church. I am firmly convinced that a very large percentage of our clergy enter the Church from no higher motives than respectability. It is a recognized fact that our Church is universally looked upon as a very respectable place to be found, and to be a clergyman of it adds eminence to that respectability. This phase of the question, I mean want of zeal, was very pointedly referred to by a correspondent a couple of years ago, and he was cracked hard for his strictures, but I believe what he said was true then, and is just as true now. I was on very intimate terms with the clergyman of one of the most flourishing churches in the diocese of Toronto, a few years ago, and he told me, on more than one occasion, that lack of religious zeal more than any other things was the cause of our small numbers. Our clergy expend too much of their energy endeavouring to educate their people to tolerate such matters as Mr. Savary complains of; I say tolerate, because I think I am quite within the mark when I say that not ten per cent. of our Church people look upon such acts as anything but mere freaks of the clergymen. Such acts may have the appearance of reverence, but they never yet, I believe, brought any man to repentance. It is well known that such acts persisted in have driven thousands, yes millions, from the Church. Now, when matters of so little concern are depopulating our Church, what in the name of common sense is the use of perpetrating them? It is not religion. We cannot expect to make a man penitent till we get him into the Church. Then why drive him away? A clergyman should be first of all earnestly devoted to his work for his Master's sake. He should be a man of ability and education and capable of giving free expression to his views. The clergyman, who has to read his sermons from manuscript, should never be licensed to preach. With two or three exceptions, I never knew a clergyman who read his sermons but read his congregation to sleep.

Permanency of the Clergy.—The system of making changes of the clergy in the Church is bad, and until we adopt some democratic system, similar to what the Methodists have, I do not think we will get the best results. There is not one clergyman in a thousand who for a very long time can retain the respect and affection of his people, and there must be mutual sympathy or very little good will be accomplished.

Endowments.—These have been the curse of the Church always. Show me one hundred endowed churches, and I will show you ninety-nine sleepy congregations. It would pay us well to give away all our endowments, and in ten years we would be far better off. Had it not been for endowments, I believe that before this we would have had some more satisfactory system for exchanging of the clergy.

Too Complicated a Church Service.—I don't think, when the present Prayer-Book was compiled, it was ever intended that it should always remain so. Just as reasonable to think that our secular laws should remain permanent. Our present Prayer-Book may be all right for educated people, but for the masses we want a simpler service. Very many people cannot follow the service at all, and this applies more particularly to the morning service. I have pointed out what I believe to be the main causes of our failure to grow, from a layman's standpoint, and I think they are the views held by laymen generally.

MANITOBA.

FOURTH SUNDAY IN ADVENT.

Morning.

Our Evil Deeds.—Collect.

The guilt of a criminal is estimated, not merely by the nature of his crime, but also by the circumstances under which it was committed. In this light let us look at "our evil deeds." We have offended against a Being of infinite purity, wisdom, justice, and truth. God established for the government

of His creatures a system of law as perfect as Himself. No one has ever been able to suggest any change by which it might be improved. To offend against it, may produce disaster as serious in the moral world as would be produced in the physical universe if one of the laws were to be set aside which control the motions of the heavenly bodies in space. Yet, with full knowledge of these facts, we have openly disregarded God's commands, and made our own will and pleasure our rule of life. But again, the Deity is infinitely good. This abode of beauty in which we live was fitted up by His loving skill. These wonderful bodies, so exquisitely adapted to use and enjoy this outer world, are His handiwork. Ever since we were born has His protecting care been over us; every blessing that we enjoy comes from the loving kindness of our God. Yet we have proved ourselves unthankful and unholy. Like the swine, we have seized upon the gift. He sent His Son to take our only raised our eyes to Him to ask for more. When God looked down from heaven, and saw us ruined by our sins—saw how utterly hopeless we had made our condition by our disobedience and rebellion, He added yet another to His gifts of love—His last, best gift. He sent His own Son to take our nature upon Him; to show us by His life how we ought to live, and in our stead to suffer and to die. How have we received that Son? For how many years have we said, "We will not have this Man to reign over us," and coolly turned from the record of His sufferings, as though we had no part nor share in them? Well may we smite upon our breast, crying, "My evil deeds! my evil deeds! God, be merciful to me a sinner."

Noon.

"Which worthily deserve to be punished."—Collect.

The majesty of law cannot be condemned with impunity. So necessary is it seen to be in human institutions, that a single crime is oftentimes sufficient to deprive a man of life, or cause him to spend long years of retribution within prison walls. And if our offenses against human government be justly considered worthy of such condemnation, what judgments are too severe to be inflicted on the guilty soul that wilfully and recklessly defies the authority of God? None but the Almighty, Who alone knows the real character and extent of our transgressions, is able to judge of the punishment they deserve. Yet we know enough of the nature and desert of sin to realize that the law can be only our judge and executioner. Utter condemnation is its only verdict. God's law demands perfect obedience in thought, word, and deed. How have we rendered that obedience? It commands, "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind." How have we regarded that precept? It declares, "Whosoever shall offend in one point, he is guilty of all." Yet we have offended in innumerable instances, not ingorantly, but wilfully, and with full knowledge of the sin; so that our past lives, instead of presenting a record blotted here and there by an occasional fault, is one vast catalogue of guilt, to the blackness of which there is no relief. But, louder than the reproaches of our own consciences, louder than the thunders of Sinai, does the Cross of Christ proclaim the majesty of God's violated law, and the punishment our guilt has deserved. Here alone can we rightly learn how great was our sin, how entire our condemnation, how utterly hopeless any efforts of our own to restore us to purity and innocence, and to blot out all

the dark record of the past. Only as we are gazing with faith upon the Crucified can we hopefully pray, "O Lord God most holy! O Lord most mighty! O holy and most merciful Saviour, deliver us not into the bitter pains of eternal death."

Evening.

"The Comfort of Thy grace."—Collect.

Our thoughts to-night are called to take a happier turn. And if we have truly and sincerely meditated upon the enormity of "our evil deeds," and the punishment they have deserved, we will be prepared now to consider with grateful joy the comfort of God's grace. As the Cross of Christ displays in the strongest light the exceeding sinfulness of sin, so does it also display the exceeding grace of God. That our heavenly Father so loved His ungrateful and rebellious children as to be willing to make such a costly sacrifice in their behalf—that the Lord Jesus Christ was so moved by pitying love as to offer Himself a ransom for our guilt, though utterly transcending the power of human reason to conceive, is a thought full of unspeakable comfort. Here may our trembling souls find rest. Beneath the Cross may the sinner, though double-dyed with transgression, be washed white as snow. Here may the penitent take his stand, while the law denounces the wrath of God "on every soul of man that doeth evil," and feel that it has no power to condemn one whom the blood of Jesus has restored to judicial innocence. Has the comfort of God's grace relieved your mind from its guilty terrors? Do not be satisfied without it. If, "with a true penitent heart," you have fled to Christ, then take the blessed assurance which His word affords: "Him that cometh to Me, I will in no wise cast out." It is not humility, it is utter unbelief, that refuses to receive what Christ has spoken; that still hugs its misery to its heart, and will not part with it, even though God, Who cannot lie, has declared with an oath His willingness to receive and pardon every repentant and returning sinner. Cast away such guilty doubts of God's love and mercy, and with steadfast eyes beholding Jesus on the Cross, dying for your sins, exclaim with grateful faith, "The Lord hath done great things for me, whereof I am glad." "I will greatly rejoice in the Lord, my soul shall be joyful in my God; for He hath clothed me with the garments of salvation, He hath covered me with the robe of righteousness."

A SATISFACTORY BALANCE.

The nineteenth annual meeting of the Federal Life Assurance Co. was held in Hamilton on Thursday. The directors' report showed that the year's business was very gratifying, showing a satisfactory increase. Thirteen hundred and ninety applications for insurance, amounting to \$1,995,985, were accepted. The assets of the company were increased by \$211,430, making a total, exclusive of guarantee capital, of \$1,271,340. There is now a surplus of security for policyholders over liabilities of more than a million dollars. During the year the subscribed capital was increased by \$1,000,000, owing to expansion in business, and the fact that the new shares were taken at 40 per cent. premium, speaks well for the standing of the company. What will be gratifying to shareholders is the statement that after payment of all death claims, endowments, etc., and general expenses, a balance of \$193,728 was carried forward to the credit of the profit and loss account. The assurance of the company in force amounted to \$12,176,282.

WAVE THE CROSS DONALD.

There are many things I like,  
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BOYS AT SCHOOL

Just twenty years ago, a very distinguished member of Canterbury (Arthur Pennypacker, D.D., afterwards Dean of Westminster), a man greatly beloved, preaching to the boys of Canterbury School, used these strong words: "There is no class where Christ can be faithfully served, or so cruelly persecuted, in the persons of His little ones, as amongst boys at school." And again he said—he, one of the most chivalrous friends who ever lived, never, perhaps, quite happy—his cause for which he was contending was despised and undervalued. "The duty—the privilege, let me rather call it—of protecting the weak, of saving the innocent, of guarding the doubtful, of keeping down and driving away the tempter and the persecutor; this is, or ought to be, the very religion of school boys." As our young readers know, cases occur daily at school where a little kindness, or a little unkindness of their fellows, makes all the difference in a young boy's happiness. Be bold and manly enough to protect and sympathize with the new boy, with the timid boy, with the troubled boy.

HARRY'S MISSIONARY POTATO.

"I can't afford it," said John Hale, the rich farmer, when asked to give to the cause of missions. Harry, his wide awake grandson, was grieved and indignant.

"But the poor heathen, he replied; 'is it not too bad they cannot have churches and school houses and books?'"

"What do you know about the heathen?" exclaimed the old man, testily. "Do you wish me to give away my hard earnings? I tell you I cannot afford it."

But Harry was well posted in missionary intelligence, and day after day puzzled his curly head with plans for extracting money for the noble cause from his unwilling relative. At last, seizing an opportunity when his grandfather was in good humor over the election news, he said:

"Grandfather, if you do not feel able to give money to the Missionary Board will you give a potato?"

"A potato!" ejaculated Mr. Hale, looking up from his paper.

"Yes, sir; and land enough to plant it in, and what it produces for four years?"

"Oh, yes!" replied the unsuspecting grandparent, setting his glasses on his calculating nose in a way that showed he was glad to escape from the lad's persecution on such cheap terms.

Harry planted the potato, and it rewarded him the first year by producing nine. These, the following season, became a peak; the next, seven and a half bushels, and when

the fourth harvest came, the potato had increased to seventy bushels, and when sold, the amount realized was put with a glad heart into the treasury of the Lord. Even the aged farmer exclaimed:

"Why, I did not feel that I had done in the least! And, Harry, I've been thinking that, if there were a little missionary like you in every house, and each one got a potato, or something else as productive for the cause, there would be quite a large sum gathered."

HOW TO FEEL GOOD.

A North American Indian, on coming amongst some white settlers, once asked for a little tobacco, and received a loose handful from one of them as a gift.

Next day, however, the Indian came back again, bringing a quarter-dollar, which he had found among the tobacco.

A bystander told him that as it was given to him he may as well keep it; but he answered, pointing to his breast, "I got a good man there and a bad man there; and good man say, it is not mine; I return to the owner; the bad man say, why he give it you, it is your own now; the good man say, that not right; the tobacco is yours, not the money; bad man say, never mind, you got it; go buy some firewater; the good man say, no, no, you not do so." So I don't know what to do, and I think I go sleep; but the good man and bad man keep talking all night long and trouble me, and now I bring the money back, I feel good."

HINTS TO HOUSEKEEPERS.

Chicken and Rice—Cut a fowl into joints, wipe quite dry, and trim neatly; put a wine glass of the best olive oil in a stewpan and let it get hot. Put in the chicken, stir and turn the joints, and sprinkle with salt; when the chicken is a golden brown add some chopped onions, one or two red chilies, and fry altogether. Meanwhile have ready four tomatoes, cut in quarters, and two teacupfuls of rice well washed. Mix these with the chicken and pour in a very small quantity of broth, and stew till the rice is cooked and the broth dried up. Sprinkle a little chopped parsley and serve in a deep dish with a cover, as the steam must be kept in.

Brown Bread Pudding—Take six ounces of stale brown bread crumbs, six ounces of fresh butter, four eggs, the yolks and whites beaten separately, half a pound of brown sugar and a very little cinnamon; cream the butter, then mix well with sugar till quite smooth, add the beaten eggs and stir in gradually the other ingredients. Steam the pudding for three hours, when turned out pour melted cherry jam over it and serve hot.

Browned Potatoes—Let them boil nearly done, and three quarters of an hour before taking out a roast of meat, put the potatoes in the dripping-pan, and baste them frequently with the gravy of the meat. When they are delicate brown, drain on a sieve and serve immediately.

Jelly Crackers—A dessert quickly made. Toast large square crackers, put a tablespoonful of jelly or jam on each one. Whip some cream, flavor it with vanilla, and pile it over the jelly. They are delicious.

Food and Sleep—A short time

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since says Professor Roberts, physicians had the eating of food immediately before retiring almost a crime. The whole theory is quite exploded. Some physicians have declared, indeed, that a good deal of the prevalent insomnia is the result of the unconscious craving in the stomach for food in persons who have been unduly frightened by the opinion that they must not eat before going to bed, or who have, like many nervous women, been keeping themselves in a state of semi-starvation. Nothing is more agreeable on retiring for the night than to take a bowl of hot broth, oatmeal gruel, or some good, nourishing soup. It is a positive aid to nervous people, and induces peaceful slumbers.

NO TIME FOR LONELINESS.

The busiest people of the world are not the unhappiest. Sorrow may come into the most active life, but the spirit of industry is a balm even for trouble. Many a boy or girl away from home might with advantage copy the example of the youth mentioned in the following sketch from life:

To the great city came Ned from his home in a remote village. There he knew every man, woman, child, horse and dog. In the city he knew only one or two persons outside his place of business. Calling on one of these one evening, she said to him:

"I have been worrying about you, fearing that in this wilderness of a city you must be homesick. Haven't you been?"

"No," said Ned, "I haven't had time to be homesick. All day I am busy with my work, and at night I am studying so as to become an expert electrician before I begin on my course of medical study, and I really haven't had time to be homesick."

"What do you do with yourself on Sundays?" inquired his friend.

"In the morning I go to church, in the afternoon I go to the Sunday School, and at night I go to church again. I always write home on Sundays, and that takes up the time that I might have to be lonesome in."

"That young man will succeed," said the lady, when speaking of him to a friend; "he carries his atmosphere with him, so he doesn't get out of breath."

March 14, 1901.

THE C

It was stirring and murder. At that a little bug him as be the life I born in I bound to father, as had been mother h six month She was ture readen ing creatu boy strict In spite of sities, she respected, but, as he cr-meeting the horse p was not pu many a o gibe. After his this afterw misery to l and ribald butt he wa About ty Holt was f ment was from camp intended thinking h work—the unhealthy begged hian "There nel," he s treat the k a life—his tell on 'en sir; he is, I had a then, and a fortnight nation ha notice—the and I had s of the ver the culprit One me that, d or targets and other regular pra This was investigati traced to a tent where two of the ers in the were insta be tried enough e prove conc of the pris crime. In to produc spok: "If any tent last ni take his pu rest will ge remains ne you all, ea ten strokes For the minutes de from the where his completely forward. He adva yards from very pale,

THE GENERAL'S STORY.

It was during my Indian service—stirring times, too, rife with mutiny and murder.

At that time I had in my regiment a little bugler. I had often noticed him as being fragile and delicate for the life he had to lead; but he was born in the regiment, and we were bound to make the best of him. His father, as brave a man as ever lived, had been killed in action, and his mother had just drooped and died six months later.

She was the daughter of a Scripture reader, a delicate, refined-looking creature, and had brought up the boy strictly, according to her lights. In spite of her chap-lin-going propensities, she was generally liked and respected, and the boy was her image; but, as he liked better going to prayer-meetings with her than joining in the horse play of the other boys, he was not popular, and suffered from many a coarse taunt and mocking gibe.

After his mother died—I heard all this afterwards—his life was made a misery to him by the scoffing sneers and ribald jokes of the men whose butt he was.

About two years later, when Willie Holt was fourteen years old, the regiment was bivouacking some miles from camp for rifle practice. I had intended leaving the lad behind, thinking him too delicate for much work—the ground was swampy and unhealthy—but my sergeant-major begged hard to take him along.

"There's mischief in the air, Colonel," he said, "and rough as they treat the lad—and they do lead him a life—his pluck and his patience tell on 'em, for the boy is a saint, sir; he is, indeed."

I had a rough lot of recruits just then, and before we had been out for a fortnight, several acts of insubordination had been brought to my notice—those were ticklish times—and I had sworn to make an example of the very next offence by having the culprit flogged.

One morning it was reported to me that, during the night, the butts, or targets, had been thrown down and otherwise mutilated, and the regular practice could not take place. This was serious indeed, and on investigation, the rascally act was traced to a man, or men, in the very tent where Willie Holt was billeted, two of them being the worst characters in the regiment. The whole lot were instantly put under arrest, to be tried by court-martial, when enough evidence was produced to prove conclusively that one or more of the prisoners were guilty of the crime. In vain were they appealed to produce the men, and at last I spoke:

"If any of you who slept in No. 4 tent last night will come forward and take his punishment like a man the rest will get off free; but if not, there remains no alternative but to punish you all, each man in turn to receive ten strokes of the cat."

For the space of a couple of minutes dead silence followed; then, from the midst of the prisoners, where his slight form had been completely hidden, Willie Holt came forward.

He advanced to within a couple of yards from where I sat his face was very pale, a fixed intensity of pur-

stamped on every line of it, and his steadfast, shining eyes met mine clear and full.

"Colonel," said he, "you have passed your word that if any one of those who slept in No 4 tent last night comes forward to take his punishment, the rest shall get off scot free. I am ready, sir, and please may I take it now?"

For a moment I was speechless, so utterly was I taken by surprise; then, in a fury of anger and disgust, turned upon the prisoners.

"Is there no man among you worthy of the name? Are you all cowards enough to let this lad suffer for your sins? for that he is guiltless you know as well as I." But sullen and silent they stood, with never a word.

Then I turned to the boy, whose patient, pleading eyes were fixed on my face, and never in my life have I found myself so painfully situated. I knew my word must stand, and the lad knew it too, as he repeated it once more, "I am ready, sir."

Sick at heart, I gave the order, and he was led away for punishment.

Bravely he stood, with back bared as one—two—three strokes descended. At the fourth a faint moan escaped his white lips, but ere the fifth fell a hoarse cry burst from the group of prisoners who had been forced to witness the scene, and with one bound, Jim Sykes, the black sheep of the regiment, seized the cat as with choking, gasping utterance he shouted:

"Stop it, Colonel, stop it, and tie me up instead. He never did it, but I did, and with convulsed and anguished face he flung his arms around the boy.

Fainting and almost speechless, Willie lifted his eyes to the man's face and smiled—such a smile—"No, Jim," he whispered, "you are safe now; the Colonel's word will stand." His head fell forward—he had fainted.

The next day as I was making for the hospital tent where the boy lay, I met the doctor. "How is the lad?" I asked. "Sinking, Colonel," he said quietly. "What!" I ejaculated, horrified and startled past words.

"Yes, the shock of yesterday was too much for his feeble strength. I have known for some months was only a question of time," he added; "this affair has only hastened matters"—then gruffly—"he is more fit for heaven than earth;" and with a suspicious moisture in his kind old eyes, he stood aside while I passed into the tent.

The dying lad lay propped up on the pillows, and half kneeling, half-crouching, at his side was Jim Sykes. The change in the boy's face startled me; it was deathly white but his great eyes were shining with a wonderful light, strangely sweet. The kneeling man lifted his head, and I saw the drops of sweat standing on his brow as he muttered brokenly:

"Why did ye do it, lad? Why did ye do it?"

"Because I wanted to take it for you, Jim," Willie's weak voice answered tenderly. "I thought if I did, it might help you to understand a little why Christ died for you."

"Why Christ died for me!" the man repeated listlessly.

"Yes, He died for you because He loved you, as I do, Jim; only Christ loves you much more. I only suffer-

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ed for one sin, but Christ took the punishment of all the sins you have ever committed. The punishment of all your sins was death, Jim, and Christ died for you."

"Christ has naught to do with such as me, lad; I'm one of the bad 'uns, you ought to know that."

"But He died to save the bad ones—just them. He says, 'I came not to call the righteous, but sinners.' 'Though your sins be as scarlet, they shall be white as snow; though red like crimson, they shall be as wool.' Dear Jim," the earnest voice pleaded passionately, "shall thy Lord have died in vain? Listen; He is calling you. He has poured out His precious life-blood for you. He is knocking at the door of your heart. Won't you let Him in? Oh, you must! And then, we shall meet again."

The lad's voice failed him, but he laid his hand gently on the man's bowed head.

A choking sob was the only answer, and for a few minutes there was silence.

Standing there in the shadow I felt my own heart strangely stirred. I had heard such things once—long ago. Thoughts of the mother I had idolized came floating back out of the dead past, and the words seemed a faint echo of her own.

How long I stood there I know not but I was aroused by a hoarse cry from the man, and then I saw that Willie had fallen back on his pillow fainting. I thought he was gone, but a few drops of cordial from the table at his side revived him. He opened his eyes, but they were dim and sightless. "Sing to me, mother," he whispered, "The Gates of Pearl, I am so tired." In a flash the words came back to me. I had heard them often in that shadowy past, and I found myself repeating them softly to the dying boy:

"Though the day be never so long, It ringeth at length to evensong, And the weary worker goes to his rest, With words of peace and pardon blest

Though the path be never so steep, And rough to walk on and hard to keep, It will lead when the weary road is trod, To the Gates of Pearl—the city of God."

"Thank you, Colonel," he whispered, "I shall soon be there."

His tone of glad confidence seemed so strange to me, I said, involuntarily, "Where?"

"Why, heaven, Colonel. The rollcall has sounded for me; the gates are open, the price is paid." Then softly, dreamily he repeated as if to himself:

"Just as I am, without one plea, But that Thy blood was shed for me, And that Thou bidst me come to Thee.

O Lamb of God—I come."

Then once more he lifted his eyes to mine: "You will help him, sir?" he breathed, laying his hand feebly on the head of the man still crouching at his side; "you will show him the way to—th—Gates—of—Pearl."

As each word fell haltingly, fainter and yet fainter came the breath from between his parted lips. Suddenly a glorious light flashed into his dying eyes, and with radiant, happy cry, he flung out his arms as if in welcome. "Mother!—mother!"

His voice rang out, thrilling the heart of every man who heard it. Then gradually the weak arms drooped, the light faded from the shining eyes, and the brave spirit of the martyred boy had fled to God."

## MARY'S DISAPPOINTMENT

Mary stood silently by the window, vainly struggling to check her tears. Poor Mary, for many weeks past she had eagerly looked forward to this day, which had come only to

## Stranger Than Fiction

A Remedy Which has Revolutionized the Treatment of Stomach Troubles.

The remedy is not heralded as a wonderful discovery nor yet a secret patent medicine, neither is it claimed to cure anything except dyspepsia, indigestion and stomach troubles with which nine out of ten suffer.

The remedy is in the form of pleasant tasting tablets or lozenges, containing vegetable and fruit essences, pure aseptic pepsin (government test), golden seal and diastase. The tablets are sold by druggists under the name of Stuart's Dyspepsia Tablets. Many interesting experiments to test the digestive power Stuart's Tablets show that one grain of the active principal contained in them is sufficient to thoroughly digest 3000 grains of raw meat, eggs and other wholesome food.

Stuart's Tablets do not act upon bowels like after dinner pills and cheap cathartics, which simply irritate and inflame the intestines without having any effect whatever in digesting food or curing indigestion.

If the stomach can be rested and assisted in the work of digesting it will very soon recover its normal vigor, as no organ is so much abused and overworked as the stomach.

This is the secret, if there is any secret, of the remarkable success of Stuart's Dyspepsia Tablets, a remedy practically unknown a few years ago and now the most widely known of any treatment for stomach weakness.

This success has been secured entirely upon its merits as a digestive pure and simple because there can be no stomach trouble if the food is promptly digested.

Stuart's Dyspepsia Tablets act entirely on the food eaten, digesting it completely, so that it can be assimilated into blood, nerve and tissue. They cure dyspepsia, water brash, sour stomach, gas and bloating after meals, because they furnish the digestive power which weak stomachs lack, and unless that lack is supplied it is useless to attempt to cure by the use of "tonics," "pills" and cathartics which have a absolutely no digestive power.

Stuart's Dyspepsia Tablets can be found at all drug stores, and the regular use of one or two of them after meals, will demonstrate their merit better than any other argument.

# The Federal Life Assurance Company Of Canada.

The nineteenth annual meeting of shareholders of this company was held at its office in Hamilton on Thursday, the 7th instant. In the absence of the President, through illness Mr. William Kerns, Vice-President was appointed Chairman and Mr. David Dexter Secretary.

## DIRECTORS' REPORT.

The Directors presented their annual report, as follows: Your Directors have the honor to present the report and financial statement of the company for the year which closed on the 31st December, 1900, duly vouched for by the Auditors.

The new business of the year consisted of fourteen hundred and forty two applications for insurance, aggregating \$2,094,735, of which thirteen hundred and ninety applications for \$1,995,985, were accepted; applications for \$98,750 were rejected or held for further information.

As in previous years, the income of the company shows a gratifying increase, and the assets of the company have been increased by \$211,430.12, and have now reached \$1,271,340.92, exclusive of guarantee capital.

The security for policy-holders, including guarantee capital, amounted at the close of the year to \$2,149,055.92, and the liabilities for reserves and all outstanding claims, \$1,123,738.07, showing a surplus of \$1,025,317.85. Exclusive of uncalled guarantee capital, the surplus to policy-holders was \$147,602.85.

Policies on sixty-five lives became claims through death, to the amount of \$164,507.98, of which \$18,500 was reinsured in other companies.

Including cash dividends and dividends applied to the reduction of premiums, \$23,079.28, with annuities, \$2,929.56, the total payments to policy holders amounted to \$170,813.58.

Careful attention has been given to the investment of the company's funds, largely on mortgage securities and loans on the company's policies amply secured by the reserves. These investments have yielded results better than average results of insurance companies doing business in Canada.

Expenses have been confined to reasonable limit, consistent with due efforts for new business.

The field officers and agents of the company are intelligent and loyal, and are entitled to much credit for their able representation of the company's interests. The members of the office staff have also proved faithful in the company's service.

Having decided to increase the guarantee or subscribed capital to \$1,000,000, the amount authorized by our act of incorporation, your Directors issued on 12th November last the balance of 3,000 shares, at premium of 40 per cent. on the amount called. These shares were allotted to and taken by existing share-holders. Though the call of \$13 per share was required only in bi-monthly instalments, the greater portion of it was paid before the close of the year.

The assurances carried by the company now amount to \$12,176,282.20 upon which the company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus, as above shown.

JAS. H. BEATY,  
President.

DAVID DEXTER,  
Managing Director.

## AUDITORS' REPORT.

To the President and Directors of the Federal Life Insurance Company: Gentlemen.—We have made a careful audit of the books of your company for the year ending 31st of December, 1900, and have certified to their correctness.

The securities have been inspected and compared with ledger accounts, and are found to agree therewith.

The financial position of your company, as on 31st of December, is indicated by the accompanying statement.

Respectfully submitted,  
H. S. STEPHENS, } Auditors.  
J. J. MASON, }

Hamilton, 1st March, 1900.

## FINANCIAL STATEMENT 1900.

Premium income.....	\$413,794.76
Interest and rents.....	50,414.21
Capital stock.....	31,285.00
Premium on stock.....	15,600.00
	<hr/>
	\$511,093.97

Paid to policy holders for death claims—	
Endowments, surrender values and profits.....	\$170,813.58
Expenses, taxes, dividends and reinsurance premiums.....	146,552.35
Balance .....	193,728.04
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	\$511,093.97

## ASSETS. DEC. 31, 1900.

Debenture and bonds.....	\$117,752.59
Mortgages.....	626,464.88
Loans secured by policy reserves.....	237,314.69
Cash in Bank and other assets.....	289,808.81
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	\$1,271,340.92

## LIABILITIES.

Reserve fund.....	\$1,073,902.67
Claims unadjusted.....	25,923.37
Present value of claims paid by instalments not dne.....	13,889.95
Present value of dividends applied on temporary reductions of premiums.....	10,013.08
Surplus.....	147,602.85
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	\$1,271,340.92

Guarantee capital.....	877,715.00
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	\$1,271,340.92

Surplus security.....	\$2,149,055.92
Policies were issued assuring.....	1,995,985.50
Total assurance in force.....	12,176,282.20

On motion of Mr. Kerns, seconded by Mr. T. H. Macpherson, the report was adopted. The Medical Director, Dr. A. Woolverton, presented an interesting statistical report of the mortality of the company for the past and previous years.

The retiring Directors were re-elected, and at a subsequent meeting of the board Mr. James H. Beatty was re-elected, President, Lieut.-Col. Kerns and Mr. T. H. Macpherson Vice-Presidents.

# Thanks, Dear Mrs. Grundy,

For your advice about 40c MONSOON CEYLON TEA. I have tried it and must say it is most delicious. My husband now says that breakfast is something to look forward to.

# MONSOON

## INDO-CEYLON TEA

bring with it great disappointment. She was to have taken passage that morning on the steamer Albany, to visit friends in a distant city, when brother James was injured in the factory where he worked, and Mary was obliged to give up her visit to care for him.

James was a patient sufferer, and Mary wore a smiling face whenever she entered his room. It was only when she found herself alone that rebellious thoughts entered in.

"It is too bad, sister," James said, "and your disappointment grieves me more than all the pain I bear."

"I am thankful enough your life is spared," she bravely answered.

So the day passed quietly, the long anticipated day, on which a delightful ride up the beautiful river was to have ended in a joyful reunion with friends. Just at dusk Brother Harry burst into the room where Mary sat in the rocker by James, an open book in her hand. "Oh, Mary," he excitedly cried, "what a narrow escape you have had. The steamer Albany collided with a western-bound vessel, and a number of passengers were lost."

Mary clasped her hands and said in a repentant tone, "All day I have been trying to believe that God knows best, but I could not be resigned to my disappointment. I shall never doubt His wisdom again."

## A SEED AND ITS BLOSSOM.

She was an English lassie, with a face as lovely and as delicately tinted as the wild roses that grew on the hedges around her home, and her eyes were so clear and as blue as an English sky at its fairest. Her name was Polly, and she knew a great many things. She could have shown you where the larks built their nests in the meadows, and have taken you to the places where the earliest snowdrops were to be found. She knew just when the fragrant hawthorn and the beautiful bluebells made their appearance, and she it was who always heard the first call of the cuckoo.

Polly lived with an old lady, her father's maiden sister, Miss Crawford by name, in a quaint mansion called Thorn Hollow. The house was very old and very comfortable, and it was decorated all over with priceless china, and was as airy and sweet and as lovely a home in which to live as could be found anywhere. Every morning when Polly awakened she had the hills and the dales to feast her eyes upon, and such green, green fields as one sees only in Eng-

land, and through the open casement windows came the song of the lark and the thristle to bid her hurry up and out into the sunshine.

It was a very peaceful, beautiful, uneventful existence that Polly enjoyed among the loveliest of surroundings; so peaceful and shut in, in fact, that she knew little of the great world without, and nothing of the suffering and wretched lives of countless numbers of children in the big, dirty city of Liverpool, not more than two hours' ride from her home. She might never have known about them had it not been for something very wonderful that happened to Polly when she was twelve years old.

One day, the postman left a letter at Thorn Hollow bearing an American postmark, and when the envelope had been opened and its contents read, Polly learned that her mother's sister was coming across the great, wide ocean to visit in her native land. Then the sleepy old house awakened to such excitement and bustle as it had not known for years, and the little girl was the busiest of the busy, flitting around from room to room helping to make things ready for the coming guest.

It was towards the close of a glorious English day when Miss Faith Brompton arrived at Thorn Hollow, and the moment Polly looked up to the kindly blue eyes and listened to the voice with its strange accent saying, "My dear, dear little niece," she knew she would soon learn to love the newcomer.

And so it proved in the days that followed, when Polly showed her aunt all the choicest nooks and corners around the estate, and, in turn, never tired of listening to the visitor's stories of American life. Polly thought it must be very nice to go to school and mingle with other girls instead of studying daily with a governess who lived in the house, and her eyes grew positively wide when she heard about an American Thanksgiving and of the glorious time the children across the ocean enjoyed in winter, sleighing and coasting and skating and building snow-houses and doing all sorts of enjoyable things.

"But you live a very lovely life here, Polly," Miss Faith added, one day, after she had been telling her

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niece about her home across the sea. The two were seated on the grass down beside the brook that ran through the grounds, and Polly was weaving a wreath of bluebells and keks. It was a very dainty affair, and the delicate white blossoms and green leaves of the keks contrasted prettily with the bluebells. Miss Faith watched the slender fingers admiringly as they worked so nimbly, and asked presently:

"What do you do with all the flowers that grow in Thorn Hollow, dear? It seems to me you all have an abundance and to spare."

"I take some to the church on Saturdays for the ladies to put on the altar, and I always leave a bouquet at the rectory for Mr. Ferrier, because he says flowers help him to write nice sermons, and I fill all the bowls and vases auntie can spare for me; but"—and here Polly's voice sounded regretful—"there are lots and lots die every year that I can't take care of."

"And there are lots and lots of little children in Liverpool and London and other big cities whose hearts would be made happy for days and days with just a few of such flowers as you are weaving into that wreath," Miss Brampton said thoughtfully.

"Haven't they any flowers of their own, and can't they go into the woods and gather them?" Polly asked with wide-open eyes.

"Not the children I am speaking about. They are poor and wretched. I saw so many of them when I stopped in Liverpool a few days on my arrival in England. Shall I tell you what I noticed one day, dear? I was walking down one of the most wretched streets I have ever seen, having just left a market where the poor people buy their meat and vegetables,—such a dirty place as it is, where nothing seems tempting!—and I had reached the corner, when I saw a tiny girl run eagerly forward and pick something up out of the gutter. I thought surely it must be a piece of money, judging from her joyous cry, but I soon found it was nothing but a faded flower. She wiped it off on her torn sleeve, and I wish you could have seen her eyes as she raised it to her nose to sniff what little fragrance there remained in it. Then she called to a little lad, and presently the two ran off to show it to their mother."

"Oh, auntie, why didn't you buy some for them, somewhere?" Polly asked eagerly.

"I did, dear. I called them to follow me, and when we reached a corner where a woman stood offering flowers for sale, I bought some buttercups and daisies and gave them to the children, and a penny each for buns. How I wish I could transport every little flower-lover to these woods and let him gather blossoms to his satisfaction."

"If I only knew the girl and boy I should like to give them this wreath," Polly said.

"Yes, dear. In America, we have what we call flower-missions, where those who live in the country gather flowers and send them to the crowded cities to be distributed in the hospitals and among those who are less fortunate. It is such a beautiful work!" Miss Brampton said with quiet enthusiasm. "I have met children who would rather have a flower than a penny, and I have seen sad eyes smile and sorrowful

faces brighten just at the sight of a flower. There are so many blossoms in Thorn Hollow it really seems as though the dear heavenly Father meant they should be made the means of carrying sunshine into the lives of some of these little city waifs."

"I am going to tell Aunt Crawford what you have been saying to me, and I will gather flowers all day long if she would let me send them," Polly cried, jumping hastily to her feet and running with a love-light in her eyes that made them very beautiful.

But Miss Crawford was not disposed to be enthusiastic about Polly's plans for sharing her flowers. She was one to go very slowly about things, and it took her a long time to get accustomed to a new idea, particularly if it seemed to her a little out of the way.

"It will take both time and money to enter into this, Polly," she said in her deliberate fashion.

"I will pay the money out of my pocket-money, and I will gather the flowers all by myself, Aunt Crawford!" Polly answered quickly.

"Then you will have nothing to spend at the seaside when you go," Miss Crawford declared.

"I would not mind that. I would rather stay at home and send the flowers to the poor children than go away," Polly declared.

Whereupon the Mistress of Thorn Hollow told her niece that she had best think twice before she decided.

But Polly did not change her mind, and at length, with aid from Miss Faith, she at last managed to get Miss Crawford interested in the new movement, and finally induced her to say "yes" to their plans. Miss Faith engineered the matter in her cheery, go-ahead way that was constantly a source of wonder to Miss Crawford, and surely a worker never had a more faithful, willing little helper than Polly proved herself. How the little English lassie's face blossomed into fresh loveliness as she flitted about from place to place, gathering all sorts of sweet blossoms to pack into the boxes that were to be sent to Liverpool.

"I hope some little girl who likes bluebells will get this bouquet," she would say to her aunt in her sweet, clear voice, looking up with eyes that fairly shone with the love lighting them. "And I hope some boy who likes buttercups will get this big bunch."

Miss Faith took the first consignment to Liverpool, and Polly met her at the station with the pony carriage on her return and listened with the keenest delight to her aunt's account of the distribution of the flowers. When the next lot was sent, Polly accompanied Miss Faith for the latter wanted her niece to see the little room that had been rented and meet the young boy who had been hired to see that the flowers were distributed as they should be.

What a visit that proved for Polly! It was her first sight of a great city, and it filled her with wonder and sadness; wonder that so many things existed which heretofore she had known nothing about, and sadness that so many, many children lived such wretched, hopeless lives as she saw the poor children living in Liverpool.

When she was seated beside her aunt in the train on the way home,

she thought how little she had ever done to help brighten the lives of such, and a wish that was a prayer went up from her heart that God would help her in the days to come to do more than she had done.

"Oh, auntie, it all makes me feel as if I wanted to love everybody lots more!" Polly cried, just as the train emerged from a long tunnel, and she looked up with shining eyes. "Even when you go back to America I shall want to keep on doing this beautiful work, and I hope God will help me to make lots of children happy."

"I am sure he will, dear, if you ask him," Miss Faith answered gently.

DAY BY DAY.

"I don't believe I can ever be much of a Christian," said a little girl to her mother.

"Why?" her mother asked.

"Because there's so much to be done if one wants to be good," was

A Spring Tonic and Invigorator

That has proven its right to the Title is Dr. Chase's Nerve Food—the Great Blood Builder and Nerve Restorative.

People who study the means of preventing the ills of spring are now fortifying their systems by using Dr. Chase's Nerve Food. Even the most healthy and hearty among us feel the weakening and debilitating effects of the change from winter to spring and summer, and it is during these months that the weakened systems fall prey to insidious disease.

You realize now that the days are drawing near when you will drag yourself about with aching head, tired brain, weak stomach, and scarcely enough energy to enable you to perform your daily task. This year you can avoid the depressing ills of spring and escape the risk of contracting lung disease or other serious constitutional ailments by the timely use of Dr. Chase's Nerve Food.

Every tissue of the body, every nerve cell, and every organ is dependent on the richness of the blood for its sustenance and energy. Through the medium of the circulation of the blood, Dr. Chase's Nerve Food, with its wonderful nutritive qualities, is carried to every nook and corner of the human system, and builds it up as no remedy was ever known to do.

Dr. Chase's Nerve Food is the most common sense treatment ever devised. It does not cure disease by tearing down the tissues or deadening the nerves, but, on the contrary, fills every cell of the body with healthful, life-giving blood, and so reinvigorates and strengthens the system as to enable it to throw off disease. Every conscientious doctor who has tested Dr. Chase's Nerve Food will admit that it is impossible to obtain a better restorative for a weakened or run-down system. It is the ideal spring medicine. 50 cents a box, at all dealers, or Edmanson, Bates & Co., Toronto.



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the reply. "One has got to overcome so much and bear so many burdens, and all that. You know how the minister told all about it last Sunday."

"How did your brother get all that wood into the shed last spring? Did he do it all at once or little by little?"

"Little by little, of course," answered the girl.

"Well, that's just the way we live a Christian life. All the trials and burdens won't come at one time. We must overcome those of to-day and let those of to-morrow alone till we come to them. Of course there's a great deal of work to be done in a Christian's lifetime, in the performance of our obligations to God, and the discharge of the duties that devolve upon us; but that work is done just as Dick moved the wood—little by little.

"Every day we should ask God for strength to take us through that day. When to-morrow comes, ask again. He will give all we ask for, and as we need it. By doing a little to-day, a little to-morrow, and keeping on in that way, we accomplish great things. Look at life in its little by little aspect, rather than as one great task to be done all at once, and it will be easy to face it."

TO OUR READERS

We ask our readers before making purchases to kindly look through our advertising columns with a view of purchasing from those houses who advertise with us, and when writing or ordering please mention The Canadian Churchman.

# BOOKS

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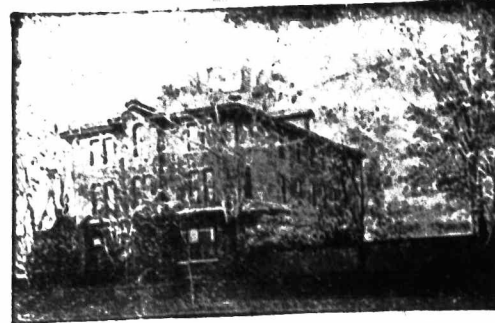
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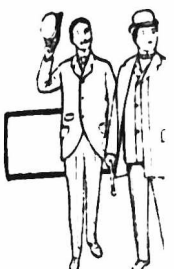
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