

Pages Missing

The Presbyterian Review.

Vol. X.—No. 33.

TORONTO, FEBRUARY 22, 1894.

\$1.50 per Annum.

Life.

Life may be likened to the wind and sea,
With its two calms of morning and of eve—
Slumbering babyhood and drowsy age.
A few short summers, and the breeze is out,
Spinning the lively ripple of the wave,
As the boy spins his top, or skipping on,
A tiptoe, like the maiden with her rope.
Then comes the billowy time of hope and youth,
Fair winds and dashing seas, that brook no rein,
And may not be restrained; that dance and sing,
And revel in the freedom that pertains
To flights of passion, free, without reserve.
Anon the solemn ground swell, when the storm,
Fever, and impulse of life's madcap race
Have sobered to reflection, and the day
Of sunshine follows the wild night of pain
That passed for sweetest pleasure, and well nigh
Made sudden wreck and ending of the man.

CHARLES SANGSTER.

The Eldership.

REV. D. V. MAYS.

ONE fact is worth ten thousand theories. Knowledge derived from experience and actual observation cannot be disproved by centuries of skeptical contradiction. When the latent power of a godly, Spirit-filled elder is brought out in company with a pastor in winning many souls to Christ, why should not other such elders be encouraged and led by their pastors, or by the condition of the perishing, to go and do likewise?

No doubt the presentation of our Church's need of a greater putting forth of the latent power of the eldership would be profitable. Which of our experienced pastors has not witnessed such illustrations of the manner in which the Spirit uses these anointed "helps" to largely increase the number of converts. The presentation of this subject, therefore, ought not only to be profitable but should be productive of incalculable good. The quickening of the churches depends chiefly upon a revived ministry and eldership. Unless both these classes of the spiritual overseers of the flock of Christ be filled with the Spirit, Zion languishes.

In what respects does the power and efficiency of the eldership need to be more fully developed and utilized? This question presses to the front in our own denomination, and in all others using an equivalent lay agency in promoting the spiritual interests of mankind.

The spiritual power which resides in both Teaching and Ruling Elders is the power of the Holy Spirit. Like the elders of the Church of Ephesus they are made overseers of the flock by the Holy Spirit. Since these two offices are designated in the Scriptures by terms which are interchangeable, each elder in modern times is charged, no less than was young Timothy, to stir up the gift that was in him by the putting on of hands, and not to neglect the gift which was in him. Each elder is under equally solemn obligations to stir up the same gift which should have been in him from the time of his ordination. Had it not been in him from that hour, he would

not have been made overseer by the Holy Ghost, but simply by a majority vote of his fellow church-members.

It is in their clearer and more abiding consciousness of the divine call and anointing, and in this stirring up and greater putting forth of the power of the Holy Spirit within them, that the eldership most needs to increase their efficiency.

Then, as to the duties assigned to this office in the Scriptures, is the power to feed the Church of God being developed; or is it not latent in many instances?

"The elders which are among you I exhort, who are also an elder, feed the flock of God which is among you." Revised version—tend. Is any acting elder not feeding any portion of the Church of God? If not, why not, when the duty is imposed in God's word? If feeding adults or children in the home, in the midweek prayer-meeting, the cottage prayer-meeting, or the Bible school, or in the mission school, or in family visitation, or in the inquiry room, he must be increasing his knowledge of God's word and be growing in gracious ability to feed therefrom those committed to his charge. For the habitual absence of an elder from the Sabbath school or mission school, where the feeding of the lambs and of the sheep is being done, there can be found no excuse unless he be superannuated or otherwise providentially hindered.

Then, as to the elder's duty to tend the flock, or to be diligent in its spiritual oversight, is not this duty delegated too much to the ministerial member of session? Is there no power here undeveloped? To exercise spiritual oversight in a general and formal way and to be diligent in this duty are quite different. Take heed to all the flock. Tend the flock of God which is among you. These commands are not diligently obeyed except where in some form family visitation is practiced by elders also. Family visiting by the elder or district visiting—some method of spiritual oversight systematically and diligently pursued—is an advantage and a duty both in country and city parishes. In our large city churches, if this assistance or that of a co-pastor is not employed, either the pastor is overtaxed or the extension of the church is diminished. It is true of several denominations in our large cities that salaries paid to assisting clergy are often in excess to the salary paid in one body to one overtaxed pastor. And yet the ruling elders are required in Scripture to feed and tend the Church of God. The fault is not in lack of ability but in the lack of development of latent spiritual power.

The elders are the spiritual leaders of the Church. If the spirit of work be latent in the church, the first necessity is that the elders should put forth their power as spiritual leaders in every form of the church's work, in promoting full attendance of the membership upon the public services and in striving to secure the attendance of the neglectors of the sanctuary.

Concluded next week.

The Presbyterian Review.

Issued EVERY THURSDAY, from the office of the Publishers, Rooms No. 20, 21
22, 23 Aberdeen Block, South-East corner Adelaide and Victoria Streets.

TERMS, \$1.50 per annum.

All communications for either Business or Editorial Departments should be
addressed PRESBYTERIAN REVIEW, Drawer 2164, Toronto, Ont.

EDITORIAL STAFF.

EDITOR.—Alexander Fraser, M.A.

ASSOCIATE EDITORS.—Rev. Prof. Andrew D. Baird, B.D., Winnipeg;
Rev. G. Colborne Heine, B.A., Montreal; Rev. Alexander
MacGillivray, Toronto; Rev. Donald MacKenzie, B.A.,
Orangethorpe.

EDITORIAL CORRESPONDENTS.—Rev. James Robertson, D.D.,
Winnipeg; Rev. D. D. MacLeod, Barrie; Miss Machar,
Kingston; Mrs. Anna Ross, Brucefield, Ont.; Mr. George H.
Archibald, Montreal.

Toronto, February, 22, 1894

Reality vs. Romance.*

One of the most interesting, and in its bearing on mis-
sions, one of the most important of recent books, is
"Romance versus Reality in South Central Africa."

Its interest for Canadians will not be lessened when
it is noted that its author is Dr. James Johnston, who
was for some years a student of medicine in Toronto,
and whose face and voice were familiar in many of the
pulpits in Western Ontario. Indeed, several of these
congregations furnished no inconsiderable sum of money
for the equipment of this African expedition. Dr.
Johnston is a Scotchman, still rather under middle age,
who has spent a number of years as a missionary (unde-
nominational, apparently), among the negroes of Jamaica.
While so engaged the impression forced itself upon his
mind that Christian negroes, such as those attached to
his mission, might prove a valuable factor in carrying
on missionary work among their fellow negroes who
still remain in the Dark Continent. It was his proposal
that they should be employed, not as leaders in pioneer
work, but as assistants, especially in such work as
building, and that in the long run their adaptation to
the climatic conditions of the country, and their racial
relationship to the natives would fit them for further
service. For the purpose of testing this project, as well
as to gratify a long cherished desire to visit Africa, the
expedition described in this book was undertaken. The
author defrayed his own expenses, but received contri-
butions from various sources to meet the expense of
taking with him the six young Jamaicans, who were to
be left at different mission centres, for the purpose of
determining the value of such services as they could
render.

Entering Africa from the west coast at Benquela he
travelled eastward, visiting Bishop Taylor's self-sup-
porting Mission at St. Paul de Goanda, the Mission of
the English Brethren at Garaugauze, the American
Board's Mission at Cilumi, the Canadian Congregational
Mission at Cisamba, and several stations of the French
Protestant Mission in the Valleys of the Liambai and
Zambesi rivers. Leaving the Zambesi near the Victoria
Falls, he pushed southward across the Kalahari desert,

* "Reality versus Romance in South Central Africa," by James
Johnston, M. D., with fifty-one full-page photogravure illustrations
from photographs by the author, and map indicating route traversed.
Toronto: the J. W. Gage Co. (Ltd.) 1893.

to Khama's country, where he spends several weeks at
the court of this Christian King, whose people he found
suffering from an epidemic of fever, in the relief of which
his medical skill proved of value; then northward through
Matafeli-land, Masnena-land, Manica-land, and the Por-
tuguese settlements, until he reaches the Zambesi again.
Then up the Shire to the Church of Scotland Mission at
Blantyre and the Free Church Mission at Bandawe.
Then down the river again to the mouth of the Zambesi
at Zanzibar.

Dr. Johnston, speaking of himself, sums up his jour-
ney as follows:—"During a period of twenty months
he crossed South Central Africa, travelling four thousand
five hundred miles mostly on foot, and alone so far as a
white companion is concerned—passing through numer-
ous hostile and savage tribes, traversing areas hitherto
reported too pestilential for exploration, surmounting
natural obstacles which have been represented as insur-
mountable, and penetrating regions where no white man
had ever gone before. In all that long journey he never
once found himself prompted to fire a shot in anger, or
compelled to do so in self-defence against a human
being; while he can say what perhaps no other man who
has crossed Africa can—that of the many native carriers
who travelled with him he did not lose one by death.
He saw with the eyes of the agriculturist, the geologist,
the naturalist, the hunter, the trader and the physician,
as well as those of the missionary, subordinating all
personalities and preconceptions to an impartial effort
at collecting correct data about everything, and under
all circumstances."

The impression given by a perusal of Dr. Johnston's
book is that he has given an independent and reliable
account of what he saw; he has given his reasons for
the conclusions he reached, and each one of his readers
may study these and accept the result or not, according
as the evidence strikes him.

Among the main conclusions reached in regard to
mission work may be enumerated these:—

After speaking of his disappointment at not finding
more openings for the suitable employment of the negroes
he took with him, he says of himself, "This has in no way
weakened my former conviction that, provided white men
with sympathy for, and tact in dealing with the coloured
race are forthcoming to enter the unbroken and fallow
fields of the interior, the services of the Jamaican's in
manual labour, as builders, planters, etc., would be found
invaluable. In a short time their aptitude for acquiring
the language would fit them for itinerant evangelists,
while their colour would give emphasis to their words,
beyond even those of the white teacher, for whom, as
the number of concession-hunters, and speculators in-
crease, a marked prejudice in the native African mind
grows stronger year by year. It is to be noted, how-
ever, that every one of the six Jamaican's gave up his
place, and returned within a few months after being left
by Dr. Johnston.

Some half dozen places which lay in our author's
track are mentioned as offering excellent opportunities
for the opening of the mission work among the natives.
Among the more promising seem to be those in Gorou-
gaza which is quite accessible from the east coast, and
is in a fertile territory with a numerous and altogether
unevangelized population.

Pioneer missionary work ought to be done by men
alone. There is no place for women and children in the

early history of a mission, and in Central Africa there is no place at any time for unmarried lady missionaries whose position is liable to be misunderstood.

The author, himself an M.D., while valuing medical missions highly, thinks that the chief necessity for fully equipped doctors is to be on hand in the case of illness of white missionaries. Native diseases are very rarely of such a character as to require more than the skill of a man who knows a little about bandages and lotions and the commoner drugs; the time spent by the missionary in taking a full medical course is an investment which yields an altogether inadequate return.

The strongest condemnation of missionary policy in the book, and it is a topic to which repeated reference is made, is his evidence against so-called self-supporting missions. The scheme is "a grand mistake;" practically they are "an absolute failure;" one is described although he is not a man given to sarcasm, as "a huge farce." This last epithet is applied to the English Brethren's Mission at Kwanjululu under Mr. F. S. Arnot, whose book "Garangauze" gave such a glowing account of his mission work in Central Africa a few years ago. Dr. Johnston claims that here, and in Bishop Taylor's and similar missions, so much of the missionary's time and energy are occupied in providing for his own subsistence, that scarcely anything deserving the name of mission work is done at all.

The book is a fine specimen of the printer's art, and the photographic illustrations are superb. The author's evidence, tact and resourcefulness in dealing with the natives secures our liking for him, and his picture of the country is very realistic and practical, (one wonders to find so much of it which cannot be called desert, and which is yet quite unfitted by the lack of fertility in the soil for agriculture) but upon the whole it is a question if so many thousands of dollars of what was really missionary money was wisely expended in fitting out such an expedition, and if there ought not to be added one more conclusion to those already enumerated, viz.: That missionary moneys are best expended under the control of some responsible missionary society, which gives account of income and output, and which can find new fields for labour, at less cost of strength and means.

Work in the West The Robertson Memorial Church at Maple Creek, N. W. T., was opened on the 21st ult., by Rev. Chas. Stephens, Medicine Hat, and there is much rejoicing among the faithful little band of people who have laboured long for its completion. Its name commemorates Rev. Angus Robertson the first minister of Calgary who gave his life to home mission work in the West. His mantle seems to have fallen upon those who are now carrying on this work, and the erection of the Maple Creek church has only been achieved as a result of much self-denying labour on the part of the succession of student missionaries in the field. Our student missionary helped to dig up and haul the stones of which the walls are built. Rev. R. A. Munro, now of South Edmonton, devoted to the building fund all the money earned by preaching during a visit to his old home in Scotland, and now a comfortable stone building, a credit to the town, shelters the increasing numbers who gather for the worship of God

Missions in the North-West. The Rev. C. W. Gordon, B.A., late of Banff, Alberta, is engaged in addressing congregations and presbyteries in Scotland, in the interest of Home Missions in the Canadian North-West. According to a recent letter from him he has secured pledges from thirteen individuals or congregations to contribute £50 per annum to the support of individual home missionaries. Mr. Gordon is well fitted both personally and by experience to tell the story of this great department of work in Canada, and altogether apart from the gratifyingly large amount of money which has been secured, there will for years to come be evidence of a deeper interest in our work on the part of the Old Country churches.

Country Pastors. An Exchange puts it thus:—"Pastors in the country are not usually considered as encouraging fields of labour as those in the larger towns and cities; and if local and visible results alone are considered, the general view would be the right one. But in far-reaching and widespread influence country churches often excel many even in the large cities. It is well known that a very large proportion of the ministers come from the country, and the same is true even in larger measure of labourers in the mission fields. The greater opportunity of moulding the minds of those who are to become the the leaders in the affairs of God's kingdom on earth gives the country pastors a distinct advantage over those in the cities."

Comparative Statement of Receipts. The following interesting statement computing to the 17th inst., has been issued by Rev. Dr. Reid. It deals with the principal funds for 1893-94. Dr. Reid writes:—"It will be seen that there is a deficiency in every scheme. In some it is not great, but in others it is very considerable, especially in the Foreign and Home Mission Funds also the Aged and Infirm Ministers' and Widows' Fund. I hope we shall pull up considerably before the close of the year, but it is absolutely necessary that a strong effort be made."

	1893.	1894.
Assembly Fund.....	\$ 1,924 37	\$ 1,848 41
Home Mission	34,581 89	30,426 65
Augmentation.....	12,600 79	11,224 03
Foreign Union	43,071 89	30,842 88
Manitoba College	1,801 28	1,693 82
Widows and Orphans ..	3,903 47	2,659 05
Aged and Inf. Ministers	5,612 16	4,330 95

Welcome Visits. When a minister or an elder knows of a case of sickness in the congregation, he need not wait for an invitation to visit the sick. Of course if he is sent for, as he should be, he will feel more free to enter the home where there is sickness, and speak and pray with the sufferer; he will be sure that his visit will not be thought intrusive. And yet it is true that there are many people, especially among those who are outside of the Church, who would greatly appreciate such a visit but would never think of asking for it.

Marriage is not, as some surface thinkers have endeavoured to make out, an episode in man's life and an event in woman's. Marriage is no unequalled covenant; it is sum of earthly weal, of woe, to him or her who shares its mystic sacrament.—Francis Willard.

CONCERNING THE HYMNAL.

The objects contemplated by the Hymnal Committee, in the work recently done by them, may be classed under the following heads:—

(1.) Revision; with the view, by rejection, addition, and re-arrangement, of improving the peoples' Service of Praise.

(2.) Conservation; an attempt to take precaution against the disuse of the Psalms in public worship.

(3.) Comparison; in the hope, by concerted action of unifying the Service of Praise among the English speaking Presbyterians throughout the world.

A glance at the first and second of these aims is all that should be attempted. The third, however desirable, is perhaps, too remote to be introduced at all into the arena of immediate practical effort, may by some be deemed utterly chimerical.

(1.) Revision. A Hymnal that should pretend to have arrived at perfection in all respects, or that it could be hoped, would be accepted as well by all, is an impossibility for hosts of reasons. Tastes differ. Some love hymns with choruses; others dislike those appendages. Many desiderate a large infusion of the "subjective," of hymns expressing personal experience, and the emotional in general, in all the vast range of its variety; many more would exclude these utterly, claiming that hymns should be expressive only or mainly of direct adoration. Didactic Hymns, Doctrinal Hymns, even Descriptive Poems have their admirers, as have also Rhymed Sermons. Association operates largely to influence feeling. The writer remembers a time—he was certainly very young—when "Where is now the prophet Daniel?" seemed to him to be the most impressive of spiritual songs, and he sung "He went through the den of lions" (tremendous emphasis, thrice repeated, upon that line) with a gusto which he would sometimes be not sorry could he now revive!

Taking the present Hymnal as it stands, it includes already the great majority of those compositions that have received the imprimatur of most of the Christian Churches. The selection was made. (1.) By careful comparison of the Hymnals in use, fifteen years ago, or thereby, among the poor Presbyterian Churches in Britain with which ours is more or less directly connected. (2.) By a similar comparison of the results thus arrived at with several Hymnals in use among other leading Protestant denominations. (3.) A small number of hymns was chosen independently of these sources; and (4.) some half-a-dozen original hymns were inserted, partly to enable the Church to secure copy-right. But more than one of these, by the popularity achieved by them. e.g., "Our blessed bond of union," or, "From ocean to ocean," have amply justified their adoption in independently of all considerations save that of merit.

The great majority of the Hymns adapted for *Public Worship*, let me repeat, current up to the date at which our Hymnal was compiled, are therein contained. But some were overlooked. Some, that had been considered, were omitted. Some were admitted, of which on re-consideration, the Committee venture to recommend the rejection; and, during the years since our work was done, there have been additions to the Churches' stores of hymns. The other Presbyterian Churches, moreover, have several, if not all of them subjected their respective Manuals to careful revision, and to more or less of extension, and other denominations have done likewise. It was felt that some steps in advance ought to be taken by the Presbyterians in Canada. The Committee's proposals are in the hands of our ministers and sessions.

That these proposals cost some amount of labour, even the following statement will to a small extent demonstrate. The writer makes no claim whatever to having attempted, much less done more than several of his brethren in Committee. In fact, it would be easy to show that vastly more labour was undergone by some, in order to advance what is contemplated. But he has done this. He has made out a complete list of all hymns

common to any two or more of eight leading collections, Presbyterian and otherwise, involving, it will be readily understood, several thousand references; so that at a glance, the consensus of opinion with regard to any hymn proposed, selected, or deemed worthy of consideration, can be ascertained. Similarly, vouchers, so to speak, for hymns from less current sources have been carefully entered, so that references can be easily verified. On the whole, with these precautions, checked by thorough line-by-line perusal, very few hymns, it is believed, will be found to have been omitted that would command general acceptance among a sober-minded people such as are Presbyterians in general.

It will be seen that it is proposed to have but one Hymnal equally for use in congregational worship and in sabbath schools. It is believed that by excluding the music, as heretofore given in the *Children's Hymnal*, the complete collection, inclusive of portions of the Psalms, Paraphrases, and hymns from both of the present Manuals, can be issued at a price not greater than that now charged for the *Children's Hymnal* (five cents per copy). It is earnestly hoped that this proposal will commend itself to the judgment of our Congregations. The advantages are manifold, the drawbacks nil. Thus not a few hymns heretofore limited, as a rule, to collections for children, are equally suitable for use by "Children of a larger growth," and vice-versa. Placing the complete Manual in the hands of the children will secure a greater variety in the Sabbath School, will familiarise the minds of our younger members with what, it is hoped, will be increasingly valued by them in after years, and, what the writer deems of the very highest importance—provided the proposal of the Committee with regard to the Psalms be adopted—will leave our Sabbath Schools, as well as the people at large, without excuse for neglecting that most precious of all the elements in the Church's service of praise, the habitual employment of the Psalms in worship.

Provided the Committee's proposal with regard to the Psalms be adopted. But "there's the rub." This feature of the Committee's work, the writer ventures to place under the head of Conservation. He is fully aware that so to speak of it may subject him to the ridicule of some brethren, and the scorn or even anger of others. "Strike, but listen." First of all, the very last thing desired by the Committee is, to meddle or suggest the meddling, directly or indirectly, with the time-honoured use of the Psalms-book, as now current in Presbyterian Churches. That be far from them! But it will not be denied that, as things are, the Psalms are rarely if ever found entering into Sabbath School work. It is well known that in many Presbyterian congregations in the United States, the Psalms are practically unknown. It is manifest that in not a few congregations in Canada, they are tending to become obsolete. It is certain that no minister of the Presbyterian Church in Canada, any more than elsewhere, does or can regard any and every portion of the Psalms as adapted for singing in Christian places of worship. Need the 69th, much of it, or the 109th, or the 137th, be instanced in proof. It is practically admitted that, in any case, only certain well known portions are ever given out in public service, portions perfectly familiar to all worshippers in Presbyterian Churches. It is not well, then, to have these portions so placed as that they cannot be utterly ignored? Is not instance in which the old proverb holds good: this an "the half is more than the whole?"

For, on the other hand, hymns the people will have, if not provided for them: by the sanction of their Church Courts, then accepted by them from Moody and Sankey, Wanamaker, or any other of a thousand and one excellent compilations enough, but not, in many respects, in touch with our church life, and in any case, not authorised as the fruits of our Church's organized deliberations. And lawlessness is surely in itself an evil of considerable magnitude. Hymns the people will have; and if it be insisted that the whole of the Psalms be printed along with the hymns, as this cannot be done except at a considerable additional expense, the effect will be to banish our proposed Hymnal from the

Sabbath School, and seriously to limit its employment by our congregations. Already a step in the direction suggested by the Committee has been taken:—portions of Psalms having been inserted among the hymns in the children's hymnal. It has yet to be shown that evil has resulted therefrom.

What is contemplated then is, that a selection from the Psalms, including, it is hoped all, or very nearly all verses usually sung, shall be printed along with the collection of hymns; said selection to occupy the foremost place in the compilation; the numbering of the whole to be consecutive, so that, supposing the entire number of Psalms, selections to be one hundred, the hymns following next in order shall be one hundred and one, and so on, without break in the numbering from beginning to close. Be it so reiterated that by so doing, no interference is for a moment contemplated, even were it possible, with the printing, circulation, use of the Psalms as now authorised and current. There will be editions of the Psalms by themselves, of the Psalms and Hymnal also, no doubt in one volume, or of these books in our volumes, under the proposed arrangement, as there are now; and a Minister when announcing verses to be sung, may do so either by saying: "Let us join in singing the 121st Psalm, or by giving that Psalm as printed and numbered in the Hymnal, or both, as he may judge desirable. Every selection will of course, be prefaced by a reference indicating what Psalm it is, or from what Psalm selected. So that in either case, (except where a second version is printed and preferred) it can be sung equally from Psalm book or from Hymnal. Can any arrangement be more fair and advantageous?

The intent, be respectfully repeated, is Conservation. The Committee yield to none in their desire to uphold and continue the time-honoured use of the Psalms in public worship. And with all its occasional roughness, its members love the current version, altho they do suggest a few changes which, they believe, will be accepted as manifest improvement, from the excellent Irish revision. While not presuming to speak with authority in the name of that Committee, the writer is agreed in the foregoing respect. They are "all of one mind," of one mind also in their desire that neither should the portion of the children in the Psalms be overlooked, as at present it largely, not to say entirely is, nor that the employment of the Psalms in congregational (and family) worship shall fall into disuse, as, beyond all question, it is tending to do. For these and like reasons, he ventures very earnestly to press the proposal of the committee with regard to the Psalms upon his brethren.

As to the Paraphrases, which, it needs hardly be said, are hymns under a different and awkward name, association has rendered them very dear to most Presbyterians at or over middle life. To the younger members however, they are not so familiar, and are daily waning in interest. Whoever sings the first, or could conscientiously invite a christian congregation to sing the whole of the fifteenth, or verses ten and eleven of the sixty-seventh. On the whole it is hoped that the recommendations of the Committee respecting the Paraphrases, and the five hymns so oddly appended to them, will be favourably accepted.

A common remark is, that there are scores of good hymns omitted, even when those now submitted for adoption are taken into account. When challenged for examples, however, the "scores" have invariably dwindled down to some one or two, which, not unfrequently, when examined, could be shown to be, for one reason or another, *not* adapted for public worship, and to select for that purpose was the work imposed by the Assembly upon the Committee. Considerations of bulk and expense of publication have also not to be forgotten. But it is open to any member of the Church to offer suggestions, and meanwhile, the more fully the whole subject is discussed, the greater the advantage to our church life.

Remote, too, as actual agreement among Presbyterians throughout the world with regard to the adop-

tion of one Manuel for Praise in public worship may be, some very considerable approximation to unity has already taken place. The road is all but paved. A comparison of the several books now current, will indicate an astonishing closeness in nearly all respects of arrangement, of selection, even of music. The hope may therefore, be cherished, that one day, union will be effected. No inconsiderable part of the honour due to those aiming thereat will certainly in that case, devoted upon those members of the Hymnal Committee, especially, who reside in Toronto. D. M. R.
St. John, N.B., Feb. 1894.

Christian Endeavour.

PRAYER MEETING TOPIC, MARCH 4.—"Our birthrights and how they are lost," Rom. viii, 12-17, 31-39. Christian brothers and sisters you have a birthright by virtue of your regeneration, are you enjoying the possession of it? Let us glance at it for a moment as it is unfolded to us in that wonderful first chapter of Ephesians. The whole chapter might well be prayerfully studied in connection with our topic; but limited space will only permit us to notice briefly one or two verses. Verses 11-12 give us three thoughts concerning it:—1. It is obtained in Christ. 2. It is in accord with God's eternal purpose. 3. It is for His glory. Verses 13-14 add two new facts to our knowledge of it:—1. The gift of the Holy Spirit is an earnest or pledge of it. 2. It is a purchased possession. Lastly, we glean from the concluding verses of the chapter, that the Holy Spirit is to reveal to us the wonders of our inheritance or birthright, and that it is contained in its fulness in Christ the head of the Church. Now for a moment let us consider, how our birthright may be lost. The great cause is, I think, want of appreciation of its value. Like Esau, our judgment is naturally so blinded that we cannot rightly compare the mess of pottage that the world offers us, with the infinite glory of our inheritance in Christ Jesus. And so many a soul has eternally lost its birthright, and many a Christian his present enjoyment of it, in exchange for the world's mess of pottage. Let us join in Paul's prayer "That the God of our Lord Jesus Christ may give unto us the spirit of wisdom and revelation."

REFERENCE PASSAGES.—Jno. i. 12; 1 Pet. i. 3-4; Luke xii, 32; 1 Jno. iii, 1-2; Phil. iii. 20-21; Gen. xxv, 29-34.

Helpful hints for workers when dealing with a person who is trusting in a false hope.

1. *The one who trusts in his good works.*
2. *The one who believes all will be saved.*
3. *The one who believes in another opportunity after death.*

OUTLINE.

1. *The one who trusts in his good works.*
 - I. His good works may justify him before men, but not before God—Luke xvi. 15.
 - II. They are displeasing to God—Isa. lxix 6.
 - III. He will not be saved by them—Eph. ii. 8. 9.
 - IV. To be saved by works he would have to keep the law (Gal. iii. 11, 12), and keep it all (Jas. ii. 10) which no one does (Eccl. vii. 20), and so all without Christ are under the curse of the law—Gal. iii. 10.
 - V. By trusting to his works he rejects Christ (Gal. v. 4.), which is the one great sin (John xvi. 9), and while so doing he can not be saved—1 John v. 12.
 - VI. If he will not trust in his works, but in Christ, he will be saved—Gal. ii. 16; Rom. iv. 5; Titus iii. 5.
2. *The one who believes all will be saved.*
 - I. The wicked are not annihilated (Matt. xxv. 41; Isa. xxxiii 14), but are eternally punished—Psa. ix, 17.
 - II. The resurrection of life and the resurrection of damnation—John v 29.
 - III. Eternal life and eternal punishment—Matt. xxv. 46, R. V.
 - IV. The believer is saved; the unbeliever is lost—Mark xvi. 16.
3. *The one who believes in another opportunity after death.*
 - Heb. ix. 27; Eccl. ix. 10; Isa. xxxviii. 18

Canadian Pulpit.

No. 33.

Sermon for the Young.

By REV. THOMAS SCOULEK, NEW WESTMINSTER, B.C.

TEXT.—Nahum i. 3: "The Lord hath His way in the storm."
My dear young friends, I wish to speak especially to you. Some of you may wonder why I have chosen this text, for storms are terrible things and do not bring very pleasant experiences.



REV. T. SCOULEK.

is, at the same time, not a pleasant experience. I have crossed the Atlantic five times and have seen enough of this kind of storm. Many feel very much afraid, like the disciples on the Lake of Galilee, as the wind whistles in the rigging and the great waves lash the sides of the vessel and sweep the decks. They fear lest the ship might go to pieces and all on board find a watery grave. Sometimes these storms destroy noble vessels with their living cargo—they sink to rise no more.

The last time I crossed the Atlantic, as we were nearing the banks of Newfoundland, a dark speck was seen in the distance, and when the captain turned his glass upon the object he saw that it was a boat that had been wrecked, so the man at the wheel was instructed to steer in that direction, and when we got near we found two large boats with bottom upmost. Those were supposed to be fishing boats, but no one could tell what had become of the men who had been on board the boats. They may have been fishermen out on the banks of Newfoundland when a storm came up and swamped their boats. More than likely the men were drowned and none were left to tell the tale. I have been speaking of the storms which affect life and property, but I wish now to speak of some storms you may meet in the voyage of life. You may not know much of these storms yet, but your fathers and mothers do, and by and by you may have to meet them too. Suppose we take Job as an illustration of how these storms come up. One day there was a feast; a messenger came to Job and said that his servants were slain and his cattle taken away. Then another came who said that "a great wind had blown down the house and the young men were all dead." This is what we mean by a storm in life, but Job just bowed himself to the ground and worshipped, saying, "the Lord gave and the Lord hath taken away. Blessed be the name of the Lord." That was the right way to meet the storms of life.

There are one or two things needed to brave the storms of life.

1st. You must be strongly built, and have a good strong character. I wonder if any of you boys and girls have ever seen those large vessels being built such as we have crossing the Pacific and Atlantic oceans. I have visited the shipyards on the Clyde, and heard the din which the hammers make when the rivets are driven through, which bind the iron and wood together. You would think that no storm could knock such ships to pieces, but all their strength is needed when they get out to the open sea; when the wind howls and the waves rise, how they are pitched and tossed about. So you need a strong character to stand the trials and temptations of life. Some men are very weak, they cannot stand the storm, they seem just to go to pieces, because they lack strength of character. How many young men yield to the terrible temptation of strong drink, they have not learned to say No, when tempted in this way. As an illustration of a well built character, look at Daniel. When evil men were plotting against him, and desiring his downfall he stood firm as a rock. When all the people were forbidden to pray to any God or man, (save the King) for thirty days, Daniel, whilst loyal to the King, felt that he must be true to his God, and continued to pray as before. He was strong to resist temptation when young, and when he became a man he was stronger still, his strength of character stood him in good stead. You are now building your character, see that you build it good and strong, set the fear of the Lord always before your eyes, and learn to love the ways of righteousness, truth and purity. Put away that which is false and vile, have no rotten planks in your ship. Let me here say to parents and teachers that you are helping the children and young people to form their characters. Hedge them about with all the good influences you can, keep them around your home as much as possible,

keep them from the streets at night. There are many yet young in years, who are old in sin.

2nd. As well as being strongly built and having a strong character, you need one to direct your course through life. As an illustration, again, if any of you were going across to Britain from Montreal or New York you would like to have a good ship, and a trustworthy captain. After taking your passage if you were to meet a sea-faring man you might ask his opinion of the ship, if he told you the ship was seaworthy and the captain skilful you would feel sure that you would have a safe voyage. We need a good captain to direct our course, over life's rough sea. We have never gone this way before and we need to be guided—He who is called "The Captain of our Salvation," even Jesus, who has gone the way before us, and knows the dangers that will beset us on our voyage. If we have this Jesus, we need fear no shipwreck, and we may have Jesus with us all the way. You remember when He and His disciples were out in the boat on the lake of Galilee, a great storm arose, when Jesus rebuked the winds, and there was a great calm. So in all the trials and difficulties of life, if we listen for it, a voice may be heard above the storm saying, "Peace be still." There is a beautiful incident told of one of the Fisk Jubilee Singers. He and his wife were on board a ship which took fire. This man had provided himself and wife with life-preservers, but some one dragged it off his wife when they were in the water. She clung to her husband as he bravely swam for the shore. After a while she said her strength was giving out, and she could hold on no longer. He urged her to try a little longer, then he said, let us sing, "Rock of Ages cleft for me, let me hide myself in Thee." This song reaching the ears of others around them in the water, put new strength into them as well as into the drowning woman, and presently a life-boat came along and saved them. The sympathy and help of Jesus are drawn forth when we are in trouble. He comes to us as He came to the disciples and says, "Why are ye fearful? Oh ye of little faith!" When Jesus thus lets us know that His presence is near, then fear and dismay depart, and that calm sweet peace of God takes possession of the soul. When life's voyage is ended, there is another voyage before us all, and the young who are full of hope, and inspired with noble purposes are sometimes called upon to launch forth, and sail for the other side, where they shall enter upon a higher and better service than can be rendered here. We represent the lives of such by the broken column which we place over their graves, but who can say that their lives were cut short? They may have been as complete as those spared to the allotted span of threescore years and ten. It is true we think of the possibilities of a young life, but we should remember that "he serves his country best, who lives pure life, and doeth righteous deeds, and walks straight paths, however others stray, and leaves the world as uttermost bequest, a stainless record which all men may read." When men live thus, they do not live in vain, however short their life may be. Many of you have Christian parents, who desire for you above all things, that you may be safely sheltered in the fold of Christ, and are praying night and day that you may be brought under His protection, because they know that there may be fierce storms awaiting you, when their help will not avail you. Their anxiety for your safety may be expressed in the following lines:—

The darkness falls, the wind is high,
Dense black clouds fill the Western sky.

The storm will soon begin!

The thunders roar, the lightnings flash,
I hear the great round rain-drops dash.

Are all the children in?

They're coming softly to my side,
Their forms within my arms I hide;

No other arms are sure!

The storm may rage with fury wild,
With trusting faith, each little child

With mother feels secure.

But future days are dawning near,
They'll go from this waru shelter here

Out in the world's wide din!

The rain will fall, the cold winds blow,
I'll sit alone and long to know

Are all the children in?

If He should call us home before
The children land on that blest shore,

Afar from care and sin,

I know that I shall watch and wait,
Till He, the keeper of the gate,

Lets all the children in.

BETWEEN the young life and the temptations of an evil world, God has set the Christian home. Can anything be more pitiful than that this home should open its doors to temptation, letting the poisonous atmosphere of unnatural excitement banish the sweet serenity that should breathe through it? There is not a community where half a dozen determined Christian households, working together, might not bring about any social reform they thought desirable in their own circle, and such homes would be sanctuaries of blessing to all coming within their influence. Why not unite to keep up a round of informal, simple home receptions; for reading, for study, for music; for entertainment—for anything rational that shall make prominent the idea of mutual helpfulness and the fact that we are in this world for growth and education and advance, and not as simple, irresponsible pleasure-seekers.—Emily Huntington Miller.

For the Sabbath School.

International S. S. Lessor.

LESSON IX.—MARCH 4.—GEN. XXV : 27-34.

Selling the Birthright.

GOLDEN TEXT.—"The life is more than meat and the body is more than raiment."—Luke 12 : 23.

ABRAHAM. Abraham lived to the good old age of one hundred and seventy-five, quiet and restful in his later years, growing in faith and guiding with his counsels, and his son his example and his grandsons, Jacob and Esau, with whom he lived till they were fifteen years old, showing them "that best portion of a good man's life, his little, nameless, unremembered acts of kindness and love."

"An old sage, serene and bright,
And lovely as a Lapland night."

He was buried in the cave of Machpelah at Hebron with his beloved wife Sarah. "In this cave of Machpelah lie the treasured remains of Abraham and Sarah, of Isaac and Rebekah, of Leah also, and the embalmed bodies of Jacob and perhaps Joseph. No other spot in the Holy Land holds so much precious dust as this. The site over the cave itself is covered by a Mahomedan sanctuary. Since the Moslem rule, it has not been accessible to either Christian or Jew."

ISAAC was a man of faith, but in many respects a great contrast to his father. He was patient, but not enterprising and powerful. He was devout and submissive, but not active and organizing in God's service. "Isaac was dwarfed and weakened by growing up under the shadow of Abraham." "But all this tends, as in Isaac's case, to the stunting of the man himself. Life is made too easy for him." Many a son of a rich man or of a strong man conducting a large business, has been greatly injured by not having responsibilities thrown upon him.

THE TWIN BROTHERS.—Vs. 27,28. Twenty years after the marriage of Isaac, two sons, twins, were born.

ESAU, the elder, was a cunning hunter, betokening his wild, restless, self-indulgent character, and leading him probably to society with the heathen Canaanites round about. A man of the field. This is antithetic to what follows, "a dweller in tents." Instead of spending his life in the society of his family, returning to his tent after the day's labour at night, he roved over the country, like the uncivilized hunters in half savage lands. He had strong animal propensities. He was good-natured, jovial, open-hearted, healthy, energetic, reckless, bold, not intellectual, nor inclined to meditative and devotional forms of religion. Jacob was a plain man. This is an inadequate rendering of the word, translated "perfect" in Job 1 : 1, 8, meaning *upright*, a man of general integrity. Dwelling in tents. A man of steady, domestic, moral habits, staying at home, attending to the pasturing of the flocks and the business of the family, instead of wandering abroad in search of pleasure and amusement.

WINNING THE BIRTHRIGHT.—About twenty-five years (or as some think forty-five) pass away. Very probably Esau had forgotten his bargain, or at any rate had no intention of carrying it out. But Isaac, feeling the in-

firmities of age, though he lived many years after this wished to devote the care of his family upon his eldest son, and proposed at a feast to bestow upon him the birthright blessing, which would have made Esau the head of the family. Jacob remembered his purchase, and Rebekah, the prophecy. Jacob was her favorite son. The two were afraid that the desired boon was slipping away from them. They did not trust God but took the matter into their own hands and conspired together to palm Jacob off upon his blind and aged father as Esau, the eldest son. Thus by fraud he obtained the birthright. Esau returned too late, and wept bitter tears over his loss, but the decree was irrevocable, and his repentance was vain. On this transaction.

1. We must judge of it, not by our light, but by theirs. For deceit was not looked upon then as a great evil, especially with a good motive and in a good cause.
2. The birthright had been designated by God as belonging to Jacob.
3. Esau had sold his right and Jacob had acquired it.
4. Esau had practically renounced his privilege, not only by the sale, but by marrying heathen wives from the great Hittite nation.
5. By character and marriage Esau was wholly unfitted to be the father of the faithful and inheritor of the promises.
6. We must unqualifiedly condemn this deceitful transaction, as God condemned it by the many sorrows which flowed from it.

PRACTICAL SUGGESTIONS.—Quiet uneventful lives like Isaac's, may yet be lives of faith and links in the chain of divine providence through which great blessings come to men.

Men are born with different tendencies, talents, and temperaments; and yet for each there is some kind of usefulness and blessing possible. The apple cannot become a peach but it can become a first-class apple.

"The weakness and exhaustion of the body is a time of temptation. Jesus was tempted when he was 'an hungered,' so was Esau. Jesus kept his birthright; Esau sold it away."

Every one has a birthright from God, to happiness, goodness, and heaven.

Many a man sells his birthright for a mess of pottage,—for pride, for worldly gain, for honour for pleasure.

"We barter life for pottage; sell true bliss
For wealth or power, for pleasure or renown;
Thus Esau-like our Father's blessing miss
Then wash with fruitless tears our faded crown."

Those who sell their spiritual birthright, of character, conscience, heaven, are certain to lose with it the blessings of happiness, peace, and this world.

Those who obtain right things in a wrong way always gain curses with the blessing.

It is a sad thing when mothers help their children to sin instead of keeping them from it.

There is a too late, when men cannot, or will not, change, and the chance for goodness and heaven is gone forever.

Esau's is an example of false repentance that leaves one unfit for true salvation.

God uses imperfect influences for carrying on his kingdoms as electricity for lighting or for power passes through wires that are imperfect conductors.

INTERNATIONAL SCHEME OF SABBATH-SCHOOL LESSONS

ADOPTED BY THE SABBATH-SCHOOL COMMITTEE OF THE PRESBYTERIAN CHURCH IN CANADA

1894		FIRST QUARTER.			1894	
1894.	BIBLE LESSON	PROVE THAT	COMMIT TO MEMORY			
			PROOF.	GOLDEN TEXT.	CATECHISM.	
Jan. 7	The First Adam	Gen. 1 : 26-31; 2 : 1-3	Man was created truly noble.....	Ps. 8 : 5	Gen. 1 : 27	Question. 82
" 14	Adam's Sin and God's Grace	Gen. 3 : 1-15	Our hearts are deceitful.....	Jer. 17 : 9	1 Cor. 13 : 22	83, 84
" 21	Cain and Abel.....	Gen. 4 : 3-13	God accepts only heart worship.....	John 4 : 24	Heb. 11 : 4	85
" 28	God's Covenant with Noah	Gen. 9 : 8-17	God fulfils His promises	Heb. 10 : 23	Gen. 9 : 13	86
Feb. 4	Beginning of the Hebrew Nation.....	Gen. 12 : 1-9	Great benefits reward obedience.....	Isa. 1 : 19	Gen. 12 : 8	87
" 11	God's Covenant with Abram	Gen. 17 : 1-9	The pious family is blessed.....	Pro. 3 : 33	Gen. 15 : 6	88
" 18	God's Judgment on Sodom	Gen. 18 : 22-33	We should pray for all men.....	1 Tim. 2 : 1	Gen. 18 : 25	89
" 25	Trial of Abraham's Faith.....	Gen. 22 : 1-13	Faith subdues difficulties.....	Matt. 21 : 21	Heb. 11 : 17	90
Mar. 4	Selling the Birthright	Gen. 25 : 27-34	Godless people make bad bargains	Isa. 58 : 3	Luke 12 : 23	91
" 11	Jacob at Bethel	Gen. 28 : 10-22	Angels help the righteous.....	Heb. 11 : 14	Gen. 28 : 15	92, 93
" 18	A Blessing to all Nations	Gen. 28 : 17-21	God men are great blessings.....	Matt. 5 : 16	Gen. 18 : 18	94
" 25	REVIEW		God is a Father to his people.....	1 Cor. 6 : 18	Matt. 22 : 32	REVIEW.

Mission Field.

Mission to Lepers.

The following is a copy of a letter to Mr. Wellesley C. Bailey, Secretary and Superintendent "Mission to Lepers in India and the East," from a gentleman in Bangalore, East India:—

Sir,—With reference to your letter published in the Madras Mail dated 12th April, 1893 (an extract of which is herewith enclosed for your information), relative to the proposal to start a Home on the cottage principle for European lepers, male and female, in some central position in India, I make bold to address a few lines, at your kind invitation, on this most important question, being personally interested in behalf of my family. About four years ago, it was discovered that my eldest son, who is now in his 10th year, was afflicted with leprosy. The fact was first brought to my notice by a missionary who visited the Sabbath school which my children attended, and in which I was a teacher. I was perfectly staggered at the announcement, and did not believe it. The same evening, however, I had occasion to visit the station hospital, and the Medical Subordinate in attendance called me aside and urged me to get my son treated, as he had observed the boy was in a bad state. On my pressing him for an explanation, the apothecary said he feared the boy had leprosy, but he would not be positive. I had the lad examined by a medical man, a personal friend of mine, and he pronounced the cause an incipient form of leprosy, and medicine was prescribed for him, and administered, but without removing the symptoms. We then tried Clark's Blood Mixture, five or six bottles; this also proved fruitless, and about this time a bad sore opened on the sole of his foot near the toes, and I also observed that two fingers of the left hand were contracting. I then obtained the Count Mott remedies from Rev. Father—at Mangalore, and kept up this treatment for nearly two years, with the result that the wound in the foot healed up, but all other symptoms had become more pronounced. The face was bloated with large round marks on the cheeks; these marks had also appeared all over the body. The skin thickened at the elbows, joints of hands, etc., and feeling had left three fingers of the left hand. We then tried other medicines until Oct., 1892. At this time, I received a box of medicines from Lieut. A.—in Bengal, whose wife had discovered an herb which is apparently a most valuable remedy, for at the end of two and a half months, when the medicine was exhausted, the boy had very much improved; the swellings had gone down very much, and his general condition had greatly improved, but, as I was unable to procure any more of this medicine, the disease is again progressing, and I have given up all hopes of a cure being effected.

I have grave fears that my second boy has been attacked with the disease, as he has a thickening of the skin over his forehead, and an eruption of small pimples on the face, especially on the nose. His hands are also much larger than they ought to be for a boy of his years, and are of a pale hue. I am almost beside myself with grief and remorse at the prospect before my unfortunate children.

The announcement made in your publication that something is being done to care for these poor unfortunates comes like a ray of sunshine out of the great darkness which has come upon me. I have prayed earnestly to God to open up some way that my poor children may be provided for, and I look upon this proposal to establish a home of this kind as an answer to my petitions. I proposed some time ago, to send our boy to the Leper Asylum at Madras, but my wife could not entertain any such suggestion, as she said it was like sending him to prison, and I felt the force of her argument—it goes against our feelings to part with our child forever in such a manner. If, however, a home on the cottage principle was established, as proposed, where we could visit our loved ones whenever we wished, which perhaps would not be often, it would remove all objections to the parting with them. We earnestly pray that the Lord will bless the efforts that you are putting forth to the accom-

plishment of this most worthy object, for an institution of the kind is absolutely necessary in this country. I believe that such an institution could be made almost self-supporting in a short time, provided the site for its location was in a fruitful part of the country.

I would respectfully suggest that the land selected should be capable of yielding either wheat or rice, as well as vegetables. On such a site the residents would be able to cultivate the ground and rear stock in sufficient quantity for the support of the Institution. The country around Bangalore is very salubrious, and yields fruit of every description in abundance, but, except in very favourable cases, the ground will not grow wheat or rice, and therefore, I think it would be unwise to select this part of the country for the purpose. I feel intensely interested in this matter, and I should be most happy to assist you in any humble way I can, and shall be glad to give you any further information which you may desire to have in connection with my case particularly.

I am a Subordinate in the Madras Barrack Department, and have served in the army now a period of 34 years, but I fear that the condition of my children, and my own failing health, will necessitate my leaving the service very soon on a small pension. I have a family of six children, the eldest a girl of 17 years, then four boys aged respectively 16, 13, 12, 9, and lastly a girl of 8 years. I am in a most distracted state of mind on their account, and feel my health giving way under the immense strain of anxiety and sorrow.

Trusting, sir, you will kindly excuse this long letter, and thanking you most sincerely for the interest you are taking in this important subject, I beg to subscribe myself your most humble and obedient servant.

Indore Missionary College Fund.

Reported already up to Jan.

25th. \$301 07

Received since, up to Feb. 7th

from—

Annie Elliot, Don	1 35
Erakine Church, Hamilton	13 65
M. D. Moserip, S. S. Class, St. Mary's	7 00
Little Girls' Mission Band, Clinton	5 00
A Friend, Stirling	1 00
St. John's Y.P.S.C.E., Port Perry	12 00
Friends, per Mrs. J. Dickson, Wingham	4 50
Y. L. M. Band, per Miss White, Woodstock	4 00
Mrs. J. T. Duncan, Toronto	2 50
Miss Duncan, Blyth	2 00
W. F. M. S., Desboro, per Miss Scott	4 00
Private Bequest, late Rev. W. Graham, Egmondville	10 00
A. E. Kirkland, Mount Healy	3 00
Mr. C. Avery, Seaforth	2 00
J. A. R., Bell's Corners	1 00
Mr. and Mrs. J. H. Graham, Watford	2 00
Thank Offering, from a friend	1 00
Mr. John McIntosh, Brucefield	2 00
Total	\$379 07

EXPENSES.

Postage and Postal Cards . . . \$	3 29
Printing and envelopes	4 15
Express charges	40
Treasurer's expenses	43
	8 27
Kirkwall congregation, money sent direct to Dr. Reid, but notice of amount kindly sent to me	\$21 00

The above is the closing report of the three months' work proposed last October. It has been delayed a week, but the delay was unavoidable.

I now wish to thank most cordially the editor for the space so kindly allowed, those who have communicated with me by letter for the loving "God speed," as truly as for the money help enclosed, those who have helped by distributing envelopes, the treas-

urer, who kindly relieved me of what would have been too heavy a burden, and others, who, by either counsel or encouragement lightened or brightened the work.

Prayer in this matter has not been answered in the way I hoped it would be—the complete supply of the \$10,000 required; but it has been answered in another way, and one we are bound to consider better, because it is the one of His choosing. It has been answered by an abundant supply of hearty courage to renew the attack on fresh lines. It is now proposed, with the sanction of authorities, to take up from one to three presbyteries each month, and bring the matter as far as allowed before every congregation therein. The methods to be employed are the following:—1st. By means of the local press in each locality, in three or four short articles, to set the matter straight before the mass of the people. 2nd. To send at the same time 60 or more envelopes to each congregation in such a way as to secure as far as possible that they shall be distributed among the people, not to those who do not want them, but only to the many who would be very glad of the opportunity to help. In this way it is hoped that many small sums which really do the most of the work everywhere, as well as some larger ones, will be gathered in for the work.

There is a probability that Mr. Wilkie will be home in a few months for rest and change. It surely cannot be wise to allow a wearied missionary to turn right into what is confessedly the most fatiguing of all work—the canvassing for money. It is in the earnest hope that the amount required will be so far raised when he returns as to relieve him of all personal care in the matter, that this fresh effort will be made.

Will those who have already so cordially helped, help still?—not in giving fresh donations, but in securing wherever they can, that the packet of envelopes sent shall find their way among the people, and have an opportunity to return again with rejoicing, "bringing their sheaves with them."

BRUCEFIELD, Feb. 7, 1894. ANNA ROSS.

A Good Investment!

ABSOLUTELY SAFE, AND A HIGH RATE OF INTEREST.

In these days of financial quaking good investments are in demand. I would much like to draw attention to one that has been strangely overlooked.

Jesus Christ our Lord has a great enterprise on foot in this world. "To bind up the broken-hearted and proclaim liberty to the captives, and the opening of the prison to them that are bound." To "deliver the needy when he crieth, the poor also, and him that hath no helper."

But this enterprise needs funds. He who commissioned our Lord to this work foresaw that, and gave Him a promise of adequate supply in that line. "Yes, He shall live, and to Him shall be given of the gold of Sheba." But something seems to be wrong the "gold of Sheba." Even that abundant store of it that has been put into the hands of our Lord's own blood-bought followers gets away in other directions, in bank stock and mortgages and sundry curious and often shaky speculations.

Who will try Christ's enterprise of preaching the "glad tidings to every creature." His work for the myriad "poor and needy" on this earth, as an "investment?" The principal is absolutely secured by a note of hand properly drawn out, signed, sealed and published:

"He that hath pity upon the poor lendeth to the Lord, and that which he hath given will He pay him again."

The rate of interest is publicly announced: "Verily I say unto you, there is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake and the Gospel's, but he shall receive an HUNDRED-FOLD now in this time . . . and in the world to come, life everlasting."

Will those who have money to invest please look thoughtfully at this offer! The principal guaranteed by a note of hand of the King of Kings Himself. Interest at 100% to be paid

in his life, not merely in the next, promised by Him upon whose faithfulness each one of us has already counted it safe to risk our own soul's salvation, and promised in terms that have the full solemnity of an oath, for they are provided by His emphatic "Verily I say unto you."

I bespeak for the Andore College, not gifts but the taking of shares as a business investment, with the certainty of handsome profit. Who will risk his hundreds or his thousands on the same security that he has already deemed safe enough to be trusted with his soul?
ANNA ROSS.

Foreign Mission Conference.

ON Friday last there ended in Toronto a four days' convention on Foreign Missions, perhaps the most remarkable and successful ever held in Canada. The interest aroused in the subject was truly wonderful, and, if the size of the audiences be a criterion, the convention assuredly focussed a zeal and enthusiasm for the cause which bodes well for productive and fruitful results. As noticed in last week's REVIEW the convention opened on Tuesday. As the sessions proceeded it was found necessary to hold overflow meetings in St. James' Square Church, in the hall of the Young Women's Guild, and in Carlton Street Methodist Church. All these places were crowded morning, afternoon and evening, standing room being more than fully occupied.

On Tuesday afternoon, Dr. A. T. Pierson delivered an address. He said there could be no proper consecration of character, and no proper development of consecrated ability, until they understood the relations that they bore to the Spirit of God. There were three departments of the Spirit's work, namely, the Spirit of Truth, the Spirit of Life and the Spirit of Order. For twenty-five years he had studied this work. The first department might be subdivided into: the spirit of revelation, the spirit of inspiration, the spirit of demonstration, and the spirit of illumination. The Holy Spirit revealed nothing that was otherwise revealed. The Bible was not written for fools. It was taken for granted that every man knew there was a God and the Spirit only showed the kind of a God that existed. He did not rely upon his own power of persuasion and logic in endeavoring to convert others, but on the power of God Almighty. They had been depending too much on organization, and not on the power that regulated organization. Under the second head, of the Spirit of Life, they might discuss the subject again under four subdivisions: regeneration, intercession, sanctification and qualification. They had no right to place a man in the pulpit or the Sabbath school who was not converted, though he might be ever so eloquent. Then under the third division they might discuss organization, administration, edification, and evangelization. Under this division of the Spirit of Order they might deal with missions. The Holy Spirit managed every sphere of church work, and no person had any business in being worried about it. They should keep their ears open, and follow where the Spirit pointed. He believed that just as far as the church, by engaging worldly men, men of influence or social position, or placed in their churches or choirs of worldly-minded people to sing God's praises, they were unseating the Holy Spirit from His headship in the church, and performing an act of blasphemous impertinence. If he could glorify God by making a failure of his address, he would pray to God to fail every time. He hoped they would leave the conduct of this convention in the hands of the Holy Spirit.

Dr. W. C. Greuffell, missionary to the deep sea fishermen of Labrador, told that there were hundreds of these poor fishermen that would not hear a word of the Gospel until next spring, when the ice cleared away and boats could land. When he had received instructions in England to go to Labrador, he did not know where the country was nor what language was talked in it. There were eleven vessels in use in deep sea mission work. They ought to be deeply grateful for the privilege of being able to sit quietly together for two or three hours as

they could. At sea they frequently had to stop their meetings suddenly on account of storms, and did not know what it was to have a quiet rest. Sailors showed a more ardent desire to become acquainted with the Gospel than did landsmen, man for man. They had to do their fishing at night, and many of the sailors, after keeping long watches in heavy storms and attending to the nets, read the Bible and prayed all of the next day. Sailors, too, seemed to have a higher standard of the sacrifices required of a Christian than had landsmen. Their life was so much rougher, and what people here called a storm on Monday, sailors on the Labrador coast would not give a thought to. A number of remarkable conversions through Christian ministrations and simple acts at sea were mentioned and listened to with deep interest.

In the evening of the same day Rev. D. A. J. Gordon, Boston, spoke on "The Holy Spirit and Missions." The Holy Spirit, said he, was to the Church on earth what Jesus Christ was to God. Both were advocates for us, and worked together. The work of the Holy Ghost was to form a body on earth, of which Christ was to be the head. Our province in the Church was not that of hosts, but of guests. The speaker believed in inspiration being conferred by the Holy Ghost, and related remarkable instances of meetings being affected through this agency for the special and spiritual welfare of all concerned. As the acorn developed into the oak, so the Word of God developed into renewed souls. He thought the Church in America was in danger of being betrayed into secular channels, and that the Church in foreign lands had to fear being betrayed into dependence on schools and colleges. There was a danger of reversing the conditions that should prevail. First, let them get their missionary who had the spirit, and he would accomplish the work. In Boston the hardest men to convert were the university graduates and brilliant scholars. Was that the case in Toronto? There was a pride that sometimes accompanied the acquirement of great intellectual attainments that made it extremely difficult to move them. He thought it was dangerous to educate men to an advanced stage without giving them also the Word of God.

He was followed by Rev. Dr. A. T. Pierson on the "Unoccupied Fields." It was a shame, he said, to the Christian Church that there was an unoccupied field after 1,800 years of Christianity. He advocated the occupation of totally neglected lands first by the mission-ary, before the occupation of partially neglected lands, just as in case of a famine, relief was first given to the worst cases of distress. In Siam and the Laos country, with a population of between 5,000,000 and 8,000,000 people and a form of Government particularly tolerant to Christianity, there were but thirteen or fourteen missionaries. Such destitution was disgraceful. He regretted that there should be an overlapping of foreign mission work, when there were parts of the heathen world that waited the coming of a missionary with eagerness. Wherever one denomination entered an unoccupied field, let other denominations not also enter. There were lots of work in new fields. God's method in the present dispensation was to convert an unbeliever by means of a believer. This method was so general as to be said to be universal. How then could they expect to reap fruit in foreign fields where there were no believers, no missionaries, no seeds or agencies for God's work? He desired to call their attention to the necessity, and the instruction of the Scriptures as he interpreted them, of scattering what seed, missionaries, men and means they possessed over all the earth, not over part of the earth. If the seed was not great they could not scatter it thickly, but let them scatter it thinly, and let it be scattered all over. The first crop would produce thirty-fold, and so the work would grow.

The leading addresses on Wednesday were by Rev. Dr. G. L. MacKay, of Formosa, and Mr. Herman Warszawiak, of New York, a converted Jew, who gave the wonderful story of his life. He was born in Warsaw, the

capital of Poland, and from that city takes his name. For generations back his father's people had been the chief Jewish rabbis there, and he was brought up after the most orthodox Hebrew manner and in accordance with the teaching of Talmud. Warsaw contains, after New York, the largest Jewish population of any city in the world. Of course, by the circumstances of his bringing up he was kept in entire ignorance of Christianity. At thirteen years of age he became, according to the Jewish custom, "a son of the law," that is, a man, and in conformity with custom and religion was told by his father that he would now have to bear his own sins; the sins of the children being borne up until this age by the father. This information startled him into thinking about matters of this kind, and, like other sensitively-constituted children, he got into a state of great anxiety regarding his spiritual condition. He was at this time studying the Pentateuch, under the tutelage of his father, and, lighting on the passage that to obtain forgiveness of sins it was necessary that the sinner should take a bullock without blemish and offer it as a sin sacrifice to Jehovah, the young man went to consult his father. He was told that there was no temple now, no such sacrifice to be made, but instead prayers were offered. Not being able to find any confirmation of this in the Scriptures he was not satisfied, and returned again and again to his father, who at length told him he must cease asking such questions. He then went to his school teacher, to his companions, to anybody that he thought might be able to give him an answer, but none were able to do so. "It is for this," said Mr. Warszawiak, interrupting his narrative for a moment, "that I am to-day going back to the Jews. I have found the answer to my question and I want to give it to them, and I know they will receive it." After spending a year in this condition he was sent to an uncle, a brother of his mother, to be placed under his tutelage. This uncle, Gurrah Rabbi, after whom the Polish city of Gurrah is called, is one of the most celebrated Jews in the world, and has tens of thousands of disciples or adherents, who regard him very much as the Pope is regarded by devout Roman Catholics. He lives the life of a solitary and an ascetic. From this uncle the young man gained some comfort. When he propounded to him the question which all others had been unable to answer the uncle told him that the loss of his own blood by fasting and prayer should take the place of the spilling of the blood of oxen. This set his mind in the direction of self-torture and self-abnegation. He starved himself, he slept on the ground, he stood in the winter time in the snow till flesh could no longer endure, he cut his arm to drain the blood from it. The result was that he fell ill and was taken home. His people became alarmed and were going to confine him in a sort of private asylum. Matters, however, went along until at sixteen years of age, he got married. It is the custom to marry rich young Hebrews early. His father-in-law was very rich and desired his son-in-law to become a rabbi in time, and that he might preach in the meantime he built a synagogue which he put him in charge of. Shortly after this time he began to study the prophets, and especially Isaiah, and many passages in this the most evangelical of all the preachers in the Old Testament struck him with so much force that he made them the foundation of his discourses from the pulpit. These discourses were so singularly like the unadorned Christian doctrine that his hearers cried out against him that he had imbibed Christian beliefs, although at this time he had never seen a Christian book or even heard of Christ. The reports regarding him spread all over the city and he became an object for the finger of scorn among the Jews on the streets. He lost the confidence of them all. It was during this troublesome period that a Christian pastor paid him a visit and left him a New Testament when he went away. The seeker after spiritual light saw the book and read it, remaining in his study all night to do so. He had a revelation that night and fell on his face in the humility of his belief and gratitude. Next morning he

told his family that he had accepted the belief in Christ. His wife, influenced by her father, and all his relatives and friends turned their backs on him and called him unclean for seeking new gods. His father through very shame was going to shut him up in an asylum when he fled to the city of Breslau, in Silesia. Here he sought out a missionary from the Free Church of Scotland to the Jews, and had much study of the Scriptures with him. He wished to be baptized, but the thought of his family reproached him, and a struggle with himself ensued which laid him out for three weeks in bed and nearly cost him his life. During a calm period one night, when no one but his horse was with him, he arose and baptized himself. After this he became rapidly better, and was subsequently baptized in the Christian Church in the presence of a whole synagogue of Jews to whom he had given an invitation to be present. His people hearing of the matter, went to Breslau to get and take him back, but he made his escape to Scotland and resided in Edinburgh. His father went there after him, when he came four years ago to America. Mr. Warszawiak then described his work in America, how from a small room with sixteen listeners when he first opened he has a church holding 500, from which are turned away every Saturday hundreds of Jews who desire to hear the Gospel. There are now thousands among the 2,000,000 Jews in New York who are professing belief in Christ, and Mr. Warszawiak desires to build a Christian synagogue with a seating capacity of 2,000, and as the rich Jews will not help him he wants the Christians to do so. He thinks that they who have got so much from the Jewish race should give a little back.

Rev. Dr. Parsons followed with a thoughtful address on "Secrets of Power in Work for God." Men, Dr. Parsons said, were but instruments in the hands of God for His work, although it was a sad truth that some Christians had become possessed of the idea that they were doing the work, and that God was in the position of helper to them. The secrets of power were all dependent on one great secret, which was that the man who possessed them must be possessed, guided, penetrated and permeated with the spirit of holiness. The devil, the speaker said, made many skeletons, but was not one himself. He knew that there was a God, but tried to persuade others that there was not. The speaker then attacked the formalism of the worship in the church. The great peril of religion was the dead, cold, formal methods pursued in worship. Ritualism was sweeping over the Anglican, and also the non-conformist Churches, and that simple worship of the upright heart and pure mind, which had the greatest favour in the eye of the Almighty, was being neglected. Too many men, who knew nothing and cared nothing about religion, were in the church because it was respectable to be there. The greatest need of the modern church was prayer. There was four main hindrances to-day to the spread of the Gospel, namely:— "Creed without faith, worship without adoration, conformity with out obedience, and sacrifice without love."

On Thursday Rev. Dr. Mackay addressed the convention on "Formosa." He said there were two nationalities in Formosa, the Mongolian and the Malay. The Malays lived in the mountainous district. The mountains were from one to fifteen thousand feet high. On one occasion, when the speaker and his students were building a church in a village of aborigines, an earthquake overthrew the walls, which were only built up to about seven feet in height. The natives immediately took this as a sign that the earth was afraid of the "foreign devil's faith." On the same occasion, the head man of the village sent a note saying that he and his people were about to hold their annual celebration in memory of their ancestors, and that Mr. Mackay and his students must leave the village the next morning or keep to their house for the next days. After consultation, it was decided to send a reply stating that the party would neither leave the village nor keep to their house. Next morning they were led through the village streets surrounded by groups of angry aborigines. No violence,

however, was offered them. The next day they carried out the same programme. On the fourth day the aborigines became friendly. Later they helped to finish the church. The aborigines did not wear a queue like the Chinese, with whom they are always at war, and when they became friendly they dubbed Mr. Mackay "grandfather." They explained to him that as he wore no queue, and did not dress or act like the Chinese, he must certainly belong to them. When he and his students entered the city of Bang-kah, with forty or fifty thousand of a population, soldiers were sent and drove them out. The next day they entered the city by another route. The populace tried to get rid of them by sending lepers into the house. This did not frighten them away. On the fourth day the people gathered in mobs and pulled the house down, even going so far as to dig up the foundations. He (Mr. Mackay) and the students walked across the street to an inn. The mob, now thoroughly angry, threatened to destroy the inn unless they departed. At this juncture the British Consul came and told the chief man that he must not drive the missionaries away. Persecution followed them, but they built a church on the site where their first building was pulled down. The work then began to make progress. The church had been pulled down once since, but rebuilt, and was now the finest church building in Northern Formosa. Just before he came away from Formosa to visit Canada, the head man who had stirred up the mob in Bang-kah organized a procession with eight bands of Chinese music, flags flying, etc., to escort him down to the quay. This was one of the many instances where determination to preach the Gospel was rewarded. It was a mistake to suppose that the Chinese and aborigines did not get a clear impression of the way of salvation. There were sixty churches in Northern Formosa, each in charge of a native minister. He had heard people talk of the duplicity of the Chinese. He knew of that, and also of the duplicity of Canadian and other peoples. There were Chinamen in Northern Formosa as genuine, true, and sincere followers of Christ as could be found anywhere. He required no proof beyond the fact that four hundred who had accepted Christ had lived and died professing their faith to the last.

The meeting adjourned at 10.45. Dr. A. J. Gordon, D.D., spoke of the "Missionary Outlook." He said there were one hundred and forty missionary societies in the field to-day. Of these, forty were in China; thirty-nine in Africa; and fifty in India. Up to 1860 there was no Women's Missionary Society. There were now forty-two Women's Missionary Societies in the United States and Canada, and last year they raised \$2,000,000 for the support of missions. There were now three hundred translations of either the whole or part of the Bible. It was estimated that the whole Bible is now within the reach of nine-tenths of the human race. There were now seven thousand missionaries preaching the Gospel of Christ. While there were probably 50,000 converts in China, a so-called Christian nation had thrust upon that people the opium traffic, which Hudson Taylor says "affects 150,000,000 of Chinese in a most awful way." When missionary work was commenced in Burmah, the natives know nothing of liquor. Now the liquor traffic was a most tremendous barrier in Burmah to the spread of Christianity. Professor Stewart, of Liberia, has said that for every missionary sent to South Africa, the civilized nations send 700,000 gallons of rum. He was glad that Torontonians had decided not to manufacture or import liquor for home purposes, and hoped they would soon decide to stop, as far as they could, the importation to other lands. The greatest barrier outside barbarism which Protestant missionaries have to contend with was Jesuitism. In Mexico, Brazil, France, and Italy the power of Rome had received its death blow and Christianity can be preached openly in those countries. The work among Jews, which was meeting with success, was taken as a sign that the children of Israel will have a great share in the evangelization of the world.

On Friday many meetings were held and the convention was wound up. Among the addresses those of special interest were by

Mr. Warszawiak, Rev. J. H. McVicar, and His Excellency Earl Aborsteen. Mr. Warszawiak's address was on "The work among the Jews." He based his address upon the verse in the 10th chapter of Romans, running thus: "Brethren, my heart's desire and prayer to God for Israel is that they might be saved." He said people were bothering themselves to find out the lost tribes. He believed an old Scotch saying which sets forth that those who loved the Jews were the lost tribes. The Jews were more earnestly inclined toward the Gospel than any nation on the face of the earth. From the day he landed in New York, about four years, God had blessed his work. He started a mission in the room in the De Witt Memorial church. After a few days the room became too small. A few weeks passed and all the class rooms of the church were too small to accommodate the crowds, and now the whole church was too small. Every Wednesday night he set apart for discussion with the Jews. The Jews wish to bring their Rabbis to try and put questions to him which would shake the teachings of the Bible. Up to the present time none had given him a question which the Bible could not answer. If a Jew could not get a straightforward and simple answer to his question he would immediately come to the conclusion that Christianity was wrong. One man, who for a long time stole Testaments from the mission to burn and destroy them, thinking thus to stop its work, was now preaching the Gospel to the Jews in Philadelphia, U. S. At the present time the chief of police in New York had to send six policemen to the church, when service are going on, to keep order among the people who almost fight for admission. The rabbis of the synagogues were anxious to know why the Jews did not flock to the synagogues as formerly. Letters had been written by them (the rabbis) to the Jewish publications, in which they brought out the fact that the Jews did not come to the synagogues because they could not hear there the Gospel of peace and everlasting life. Every Saturday evening he held enquiry meetings for Jews who were anxious to come to Christ. At these meetings the attendance was never less than two hundred. The fact that Jews were scattered in every part of the globe augured that God had in view for them a great purpose. He had received the names of three thousand Israelites in New York who desired to worship Jesus Christ. A plan had been agreed upon whereby a temple with seating capacity for three thousand might be built, and in connection with it a training school for those who desired to enter the ministry. The cost was to be \$100,000. Of this \$30,000 had already been subscribed.

"Honan" was the subject of Rev. J. H. McVicar's address. He said the typical street in Honan was a narrow passage way with no sidewalk or pavement. It was considered unlucky by the Chinese to have windows in that part of their house which faced the street. There were three great barriers to the spread of Christianity among the natives of Honan—first, their suspicious character; second, their beliefs; and third, the materialistic character of their language. It was almost impossible to convey a clear impression of Christianity through the medium of the Chinese language. That was the chief reason why missionaries had to study the language and literature unceasingly. There was no word in the Chinese language equivalent to the English word sin. To them sin meant the transgression of some of the laws of etiquette, or being found in the act of committing a breach of the law. "This conception of sin, namely, being caught in the act of wrong-doing," said the speaker, "seems also to prevail at Ottawa and Quebec." At the present time there was a controversy going on among Chinese missionaries as to what word in the Chinese language could be used to convey clearly the meaning of sin. While speaking on this difficulty, Mr. McVicar said a mean advantage was taken of the English language at the Parliament of Religions, where every delegate had to deliver his address in that tongue. Hardly a word could be used of the English language which did not convey some meaning of Christianity. This gave the impression that many of the religions

were similar to the Christian religion, whereas if these men had spoken in their own tongue the truth would have been known.

Earl Aberdeen said he appreciated very much the kindness of the request that he would take part in the meeting, and say a few words. He appreciated also the kind manner in which the request had been made. He confessed that if it had not been for the fact that the next speaker (the Rev. Dr. Pierson), whom he was sure all assembled were desirous of hearing, was detained for a little time by another engagement, he would have had considerable scruple in occupying even a few moments of the time. Under the circumstances, however, it would be permissible for him to speak for a short time. He would have been all the more unwilling to be present as a speaker owing to the fact that the present was the first of the meetings of the convention he had been able to attend. It happened that before he received notice of the convention the time for his short stay in Toronto had already been largely taken up. This was probably one of the results of the vast extent of the country, which sometimes prevented an interesting event in one city being heard of in another. This was not any fault of the enterprising press of the Dominion. He joined with the audience in the expressions of gratification regarding the remarkable interest which had attended the meetings. The reports he had read made it manifest that the number in attendance, and the spirit shown in the convention were something beyond what could have been expected. Perhaps he ought not to say beyond what was expected, because great things should have been expected, from the manner in which it had been arranged for. He observed that on the back of the programme was printed a special invitation to all concerned, that they would be much in prayer for the blessings upon the convention. If great things had not been expected, they should have been. We did not always look for an answer to prayer. He had been very much struck by a passage of the proceedings read from a report of yesterday's (Wednesday's) proceedings. It was an extract from an address by the Rev. A. J. Gordon, D.D., in which the speaker had said that "the very fact of the Church of Christ existing in so many branches and divisions has been the means of enlarging, extending and intensifying the vigor of missionary effort." At the same fact of there being these diversities of operations under the same law and spirit would lead to great blessings. While all might not agree in some respects with the manner in which the Gospel is presented by some missionaries, all might, however, look to God for great blessings through those, in some respects, diverse operations. All Christians would rejoice in the fact that such a glorious work was going on. The recognition of what was being done by others, ought to increase the responsibility of every Christian to answer that question in the sight of God as to what they were going to do. Surely there was something for all to do. He believed that one result of the convention would be that it would lead to heart searchings in all who had taken part. It would lead to a proper recognition of the obligation Christians were under to publish the Gospel to all the world. He had come to the meeting as a listener, and did not feel that he ought to occupy the time by an impromptu address. He would again like to repeat that he appreciated the opportunity given him of taking part with those who had so earnestly and actively been carrying on missionary work. He trusted that the convention would be long remembered, and result in much benefit to the work of spreading Christianity.

Too much praise cannot be given to the committee who had the arrangements in charge, viz: Rev. T. C. DesBarres, chairman. Rev. R. P. MacKay, G. J. Bishop, Mr. H. W. Frost, Rev. Elmore Harris, Dr. McTavish, J. McP. Scott, Secretary.

The North-west Synod's evangelist, the Rev. Alfred Fowler, B.A., is holding special meetings at Wolsley. When this series is concluded he will go to Prince Albert and to Moosejaw.

Church News.

In Canada.

THE Rev. John McNeil, of Uptergrove, has received a unanimous call to Elmvale. Stipend, \$800 and manse.

REV. A. B. DONSON was inducted into the pastoral charge of Fordwich and Gorrie on the 1st of Feb. Mr. Young presided, Mr. McVicar preached, Mr. Munro addressed the minister and Mr. Cameron the people. Mr. Donson enters upon his work in this field with encouraging prospects.

THE new congregation of the West End church in Winnipeg, held its first communion on the last Sabbath of January, Rev. Principal King, who is a member of the congregation, conducting the services. Sixty members partook of the ordinance, but a number of these were occasional communicants who have not yet connected themselves with the new organization.

THE annual meeting of Knox church, Clifford, was held on the 5th Feb. All the reports were of a most encouraging nature. There were 27 received into full communion—19 by profession and 8 by certificate; present membership, 180. In the Young People's Society there are 55 members, 28 active and 27 associate members. There are 90 attending the Sabbath school, 60 of whom learn the Shorter Catechism. There are 20 members belonging to the W.F.M.S. Amount raised by congregation, \$1237.74; Sabbath school, \$123.99; Young People's Society, \$21.80; W.F.M.S., \$50. At the close of the business the congregation spent a social hour together, the ladies providing refreshments.

THE fifth annual meeting of the Owen Sound Presbyterian W.F.M.S. was held in Division street church, on Tuesday, the 13th of Feb. Owing to the recent storm the auxiliaries were not as well represented as generally. The amount reported for the year was \$877.19. Clothing valued at \$377 was sent to the Portage la Prairie school. Two mission bands were organized during the year. Officers for the ensuing year: Mrs. McLennan, president; vice-presidents, Mrs. Somerville, Mrs. Hamilton, Mrs. Caton; secretaries, Mrs. Doherty, Mrs. Jenkins and Miss Jane Cameron; treasurer, Mrs. Dr. Waits. The afternoon meeting was well attended, and a very earnest address was delivered by Dr. Marion Oliver. The delegates were entertained to dinner and tea by the ladies of Division street church, to whom a most cordial vote of thanks was given for their hearty hospitality.

THE anniversary services of Norval church congregation were held on Sabbath, the 11th inst. Large congregations assembled at both diets of worship. The morning service was conducted by the Rev. J. C. Tibb, B.D., of Streetsville, and was very much enjoyed; the evening service by the pastor, the Rev. James Argo. The collection amounted to the handsome sum of \$66.00, which is to go towards the further liquidation of the debt on the manse. Last year the congregation took a decided step forward, by reducing the debt from \$1,400 to \$400, and it is confidently expected that this year the entire indebtedness will be removed. In addition the congregation have largely increased their subscriptions for the support of ordinances. The missionary spirit is growing, and looked at in every light this congregation is now in a very prosperous and hopeful condition.

THE annual entertainment of the Springfield Sabbath school was held in the church on the evening of February 6th, Mr. James Mitchell, superintendent, in chair. The programme consisted of singing by the scholars and music by the Glee Club of the school. Rev. R. McIntyre, of St. Thomas, gave one of his highly amusing and instructive lectures, "An Hour with a Scotchman." The church was crowded to the door with an audience that were so delighted with the rev. speaker, that he was not allowed to take his seat for nearly two hours. Rev. Mr. Parsons (Methodist) was present and made a short speech at the close, and all went home feeling that it was the best entertainment ever held

by the school. Great credit is due to the teachers and scholars for the success of the evening. This school is growing in numbers and a lively interest is taken in the work of teaching the young in the truths of the Bible.

THE annual meeting of St. Paul's Presbyterian church, Victoria West, was held on Thursday evening, 1st Feb., and was largely attended by members and adherents. The reports presented all indicate satisfactory and gratifying progress in every department of the church's work during the past year. There was a gratifying increase in the membership, both on profession and by certificates from other congregations, the number on the roll being 67. In the Sabbath school there are 96 names enrolled, with twelve teachers. The financial statement of the treasurer of the congregation showed a financial balance on hand of \$79. The financial statement of the treasurer of the Sabbath school showed a balance on hand of \$86, all contributed or raised by the children. The Ladies' Aid Society reduced the building fund debt to the amount of \$200, with a balance on hand of \$22.50. The cordial thanks of the congregation were tendered to the ladies for their valuable aid. The old board of management was continued in office for another year.

THE congregation of Zion church, over which Dr. Cochrane has presided for 32 years, (out of the 41 of its organization) attended in large numbers recently in the lecture room to hear the various reports for the year 1893. Dr. Cochrane occupied the chair, and in brief terms referred to the changes of the year and the many deaths and removals in the membership. Notwithstanding the depression of trade and other causes that might reasonably have reduced their numbers and revenue, it was a matter of devout thankfulness that in both respects they were in advance of last year. Mr. Jas. A. Wallace was appointed clerk of the meeting. Dr. Cochrane read the reports prepared by the Women's Home Mission Society, the Foreign Mission Auxiliary, the Ladies Benevolent Society, the Missionary Association and the King's Daughters circle. Miss Jessie Robertson presented that of the Christian Endeavour Society, Mr. James Ogilvie that of the Sabbath school association, and Mr. A. L. Baird the financial report of the same, and Mr. J. F. McLaren the report of St. Andrews mission. From the Sabbath school report submitted by Mr. Ogilvie it was shown that there were 79 teachers and officials connected with the Sabbath schools of Zion church, with 726 scholars on the roll, and an average attendance of 407, and that the schools had given to missions during the year over \$400. On motion of Mr. Hossie, seconded by Mr. Robt. Patterson, a vote of thanks was given to the various boards, teachers in the Sabbath schools, and missionary societies and choir, for their faithful services during the year. It was also agreed that the reports as usual be printed for circulation in the congregation. Messrs. W. Grant, Dr. D. L. Philip, Dr. D. Marquis, A. Robertson and J. F. McLaren, the retiring members, were re-elected to the board of management, and Messrs. A. N. Ogilvie and Thos. Watt appointed auditors for the year. Messrs. Dr. Nichol, J. F. McLaren, Alex. Moffatt, Robt. Henry and W. Knowles were appointed the financial committee of St. Andrew's mission for 1894. Before the close of the meeting Mr. Thos. McLean referred in a neat and exhaustive speech, to the continued marvellous activity, pulpit power, and pastoral diligence exhibited by Dr. Cochrane in the congregation over which he has been settled for 32 years. He was sure that he expressed the feelings of the entire congregation that they would gladly, if he would accept, give him the time and the means, to take, if need be, a trip around the world as but a small recognition of his services and token of their regard for him. His remarks were received with applause. Dr. Cochrane, in reply, thanked Mr. McLean and the congregation for this kind expression of the attachment to him, but felt that in all the labours rendered for these many years, and doubtless they were at times arduous and difficult, he was only doing what his noble band of co-labourers were doing for a Master who was worthy of the best service of His followers.

Presbytery of Paris.

THE regular quarterly meeting of the Paris Presbytery was held on the 8th inst., in Dumfries street church, Paris, Rev. R. G. Sinclair, Moderator, in the chair. Mr. Hutt, of Ingersoll, submitted a motion, of which previous notice had been given, making total abstinence a term of communion in the Church. Dr. McMullen moved an amendment, denying the power of the Church courts to alter the terms of membership laid down by Christ Himself. The debate was adjourned to next ordinary meeting. Mr. Meyers tendered the resignation of his pastoral charge at Norwich and Windham on account of the critical state of his wife's health and the necessity of change. Mr. Burns, of Toronto, addressed the court on the Aged and Infirm Ministers' Fund, and a committee was appointed to co-operate with Mr. Burns in soliciting subscriptions within the Presbytery of Paris. Dr. G. L. McKay was nominated Moderator of the next General Assembly. A lengthy report on the revision of the Hymnal was submitted by Dr. McMullen, convener of Presbytery's committee, concurring largely in the criticisms adopted by the Presbytery of Kamloops. The report was ordered to be printed, and the discussion is to be resumed at next meeting, March 5th, in Zion Church, Bramford, at 11 a.m.—W. T. McMULLEN, Clerk.

Presbytery of Halifax

MEET in Chalmers Hall, Halifax. There were twenty-four ministers and two elders present. As accommodation is now provided for members it is hoped the attendance will improve. It is the privilege every minister and elder to be present and assist. The Presbytery needs the voices and votes of all its members, particularly when important matters are under consideration. The clerk called attention to the death of Rev. Samuel Rosborough, M. A., which occurred at Sheet Harbor, January 20th, and in a few words expressed the feeling of loss sustained by his early and sudden removal. An appropriate minute prepared by Messrs. Dickie and Dawson was approved and ordered to be engrossed in the records of Presbytery, the clerk to transmit a copy to Mrs. Rosborough. The Presbytery sympathized deeply with the bereaved congregation, but especially with the family and near relatives of the late Mr. Rosborough. Supply was arranged for the congregation for February and March. Bedford and Waverly were placed on the list of augmented charges, and are moving in the matter of a call. A very unanimous and cordial call in favor of Rev. John M. Allan was sustained from the congregation of Waterville and Lakoville. On hearing of his acceptance, which Presbytery hope to do at an early day, arrangements will be made by the clerk for his induction. Rev. J. W. Nelson having been received by the General Assembly of 1892 was recognized as a minister of the Church within the bounds of the Presbytery. Rev. R. S. Whitten was appointed convener of a committee to look after the interests of two groups of mission stations—(1) Digby and Bay View, (2) Middleton and Melvern Square. Delegates were appointed to visit the augmented congregations, and report at next meeting. Rev. W. M. Fraser's report of the Presbytery fund was approved and he was thanked for his services as treasurer. A committee on Sabbath Observance was appointed, Rev. Mr. McPherson to be convener. Much time and attention were given to the reports of the General Assembly. The consideration of the remit in re the proposed new Book of Praise was greatly facilitated by the report of the Presbytery's committee thereon, which was presented by Mr. Gordon, the convener. The most of the suggestions made under sections B, C, D, and E, were adopted by Presbytery. Regarding section A, "Selections from the Metrical Psalms," the Presbytery approved of the deliverance of the Assembly which is, that the entire Psalter be included in the proposed Book of Praise. The remit in re appointment of Professors in our Colleges was disposed of as follows: "This Presbytery is of the opinion that the best method of appointing such Professors is upon nomination of the College Boards, followed by appointment by the Assembly; at the

same time, the Presbytery does not consider it necessary to have absolute uniformity in the method of appointment; so long as appointments cannot take effect without the approval of the Assembly." The Presbytery approved of the spirit of the remit in re Enlarged Synodical powers, and requested Dr. Forrest and Mr. Murray to draw up a deliverance thereon to be submitted to next meeting. The remit in re representation of Mission Sessions was approved. The results of Synod will be considered at the meeting in April. The clerk was instructed to assign trials for license to certain members of the graduating class in the Presbyterian College, Halifax. The next meeting of the Presbytery for general business is appointed to be held in Chalmers Hall, Halifax, April 3rd, at 10 o'clock in the forenoon. The conveners of committee will please have their reports ready for that meeting.—ALLAN SIMPSON, Clerk.

Presbytery of Minnedosa.

A *pro re nata* meeting of the Minnedosa Presbytery was held at Franklin on Wednesday, January 31st, for the purpose of considering remits from higher courts and Home Mission business. The Synod's remit ament Presbytery bounds being considered, it was agreed to ask the Synod to divide the Presbytery of Minnedosa by a line beginning at the point of intersection of our southern boundary and the Little Saskatchewan River, from thence along the said river to where it crosses the line between Rouge 18 and 19, thence north to the line between Tp. 22 and 23, thence west to the line between R. 25 and 26, thence north indefinitely; that congregations of Rapid City and Minnedosa situated on the proposed line of division to be included in the eastern division which will retain the name of the Presbytery of Minnedosa. The remit ament Sabbath observance was considered and the clerk and moderator were appointed a committee to draft suggestions to be laid before the next meeting of Presbytery. The clerk was instructed to carry out the wishes of the Synod in the matter of the Aged and Infirm Ministers' Fund. The remit of the Assembly's Committee on Hymnology was then considered seriatim, and it was agreed on motion to adopt the recommendations of the Committee as a whole with the following amendment to the sixth recommendation, that it is thought better by the Presbytery to have a Children's Hymnal separate from the regular Church Hymnal. Among other items of Home Mission business Mr. James Hamilton's case was considered and the Convener was instructed to invite Mr. Hamilton to appear at the next meeting of Presbytery. Presbytery then adjourned to meet at Gladstone on Monday, March 12th, at 2 o'clock.—THOS. BEVERIDGE, Jr., Clerk.

Obituary.

MR. JOHN GRAHAM, sr., a respected member of the Presbyterian congregation of Miami, Manitoba, and an elder of our Church, passed away on Sabbath the 24th of December, at the comparatively early age of fifty three. He came in his boyhood with the other members of his family from Scotland to Ontario and with them settled in Claude, in the County of Peel. About sixteen years ago he was called by the congregation of Clando to the office of the eldership, the duties of which, and also those of the Superintendent-ship of Sabbath schools, he always discharged with faithfulness and ability both in Ontario and Manitoba. During the time (a little more than three years) he lived in the vicinity of Pilot Mound, he was for two years the representative elder in Synod and Presbytery of the session of that congregation, and was twice or three times in succession elected as member of the Municipal Council by the ward in which he lived. He came to Miami in the early part of last summer, and although only a short time with us, by his gentle and unassuming disposition, as well as by his integrity and uprightness in business, he won the esteem and affection of those he came in contact with. Possessed of more than ordinary intelligence, well acquainted with the working of our Church, taking a deep interest in the instruction of the young, for which he was so well qualified, the Church has lost in

him a faithful worker and an earnest and devoted Christian. For a number of years he was afflicted with dyspepsia, and although scarcely ever free from pain he bore all his sufferings with Christian fortitude and submission, until on Sabbath, the day before Christmas, he quietly fell asleep in Jesus surrounded by the members of his family. He leaves a widow, three sons and three daughters to mourn for what is their loss but his gain.—J. J.

Some Thoughts for the Young on Perseverance.

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

THE greatest difficulties in the world have been overcome by perseverance. "Thereshall be no Alps," said Napoleon, and he himself built roads right over them and led his troops into sunny Italy; and so mountains of difficulty can be surmounted by industry and perseverance. History tells us that there was at the beginning of the seventh century, a bishop of Seville whose name was Isidore. When a boy attending school, he grew wearied with the drudgery of learning, and despairing of ever making progress in learning, one day he ran away. About noon the sun grew very hot, and the tired boy sat down to rest by a little spring that gushed over a rock. As he rested by the cooling spring, he noticed that the continual dropping of the water had worn a large hole in the hard rock. Then he thought that if the light drops of water could wear away the hard stone, that constant study would at last overcome his difficulty in learning. He went right back to school and began his lessons with a determination to conquer. He persevered and he succeeded. He became a learned doctor of the church, and now, 1,200 years after his death, his books are read by a great many people. When Paley was a student at Oxford, he was lazy and careless and was seldom at his books. One night a fellow-student said to him, "With your abilities, Paley, if you would only study you would rise to the highest eminence." Paley took the advice to heart, he applied himself to his work, and he lived to write books that all young people ought to read. Elihu Burritt, the learned blacksmith, worked at the forge for some ten or twelve hours every day, yet he managed by perseverance and a good method to learn some twelve different languages. When Robert de Bruce was a fugitive lying in a cave, he saw a spider trying to reach the roof of the cavern, eight times it failed, the ninth time it tried and succeeded. Bruce took courage, tried once more, rallied his forces and won the battle of Bannockburn. The finest model of Jerusalem I ever saw, and which can be seen in the British Museum, London, was made by a common hand loom weaver in England, and out of old looms. It took the evenings of thirty years to make it. "How do you intend getting all that snow away?" said a gentleman to a boy shovelling snow one day in New York. "By keeping at it, that's how," said the boy. Stroke by stroke men fell great oaks. There never can be anything great accomplished without perseverance. Without this, Columbus would never have been a discoverer; Newton an astronomer; nor Edison an electrician. But for perseverance, Milton had never written his great poem; Raphael had never painted his immortal pictures, nor Smeaton erected his lighthouses, or constructed his bridges. Let us all endeavour to make our lives pure and noble and good, and let us persevere in every good work we undertake. One step at a time, and that well placed, Will reach the grandest height; One stroke at a time, earth's hidden stores Will slowly come to light; One seed at a time, and the forest grows; One drop at a time, and the river flows Into the boundless sea. One grain of knowledge, and that well stored Another, to those add more; And as time rolls on, your mind will shine With a precious, fruitful store. Of thought and wisdom, and time will tell One thing at a time, and that done well, Is wisdom's golden rule.

In Memoriam.

O'er land and sea love follows, with fond prayers,
Its dear ones in their troubles, grief, and cares;

There is no spot,
On which it does not drop this tender dew,
Except the grave, and there it bids adieu,
And prayeth not.

Why should that be the only place un-
cheered,
By prayer, which to our heart is most en-
deared,

And sacred grown?
Living, we sought for blessings on their head;
Why should our lips be sealed when they
are dead,
And we alone?

Idle? their doom is fixed? Ah, who can
tell?
Yet wert it so, I think no harm could well
Come of my prayer;
And O! the heart o'erburdened with its
grief,
This comfort needs, and finds therein relief
From its despair.

Shall God be wroth because we love them
still,
And call upon His love to shield from ill
Our dearest, best,
And bring them home, and recompense their
pain,
And cleanse their sin, if any sin remain,
And give them rest?

Nay, I will not believe it. I will pray,
As for the living, the dead each day,
They will not grieve
Less meet for heaven when followed by a
prayer
To speed them home like summer, scented
air
From long ago.

Who shall forbid the heart's desire to flow
Beyond the limit of the things we know?
In Heaven above.
The incense that the golden censers bear
Is the sweet perfume from the saintly prayer
Of trust and love
Edinburgh, 1887.

The annual report of the Western Canada Loan and Savings Company, which appears in this issue, and shows that the profits for the year ending December 31st, 1893, were, after writing off a large sum in view of the widespread depression in real estate values, \$167,552.55. The usual half-yearly dividends of 10 per cent have been paid out of this sum. This is the thirty second year for the Company, and it speaks well for the good health of Canadian finances that so good a showing has been made after so troublous a year. That the splendid results were largely due to a directorate known for its enterprise and integrity is undoubtedly true. Mr. Walter S. Lee is the managing director of the institution, and his efforts are always untiring to administer its affairs in a profitable and judicious way.

The annual report of the British America Assurance Company will be found in extended form in another column. We desire to call the special attention of our readers to the excellent showing there made. The total cash income of the Company was \$1,369,702, and its total expenditure, including appropriation for losses under adjustment, \$1,278,729, leaving a balance to the good of \$90,973. The assets of the Company amount to \$1,392,249, while its liabilities amount to only \$179,315. For 1892 the fire premiums amounted to \$782,413, the marine premiums to \$101,266, and the Company had a balance on the profit and loss account of \$27,442, and a balance in the surplus fund of \$427,709. The corresponding figures for 1893 were \$1,185,208, \$103,975, \$90,973 and \$471,934.

INCREASED INSURANCE.

The British America Assurance Company's Report.

A SUCCESSFUL YEAR'S WORK.

The Sixtieth Annual Statement is Highly Satisfactory.

LARGELY INCREASED FIRE PREMIUMS AND AUGMENTED PROFITS—ELECTION OF DIRECTORS AND OFFICERS.

THE annual meeting of the shareholders was held at the company's office, Toronto, on Thursday, the 15th February. The president, Mr. Geo. A. Cox, occupied the chair. Among the shareholders present were Messrs. A. M. Smith, Alex. Nairn, Thomas Long, Geo. A. Cox, J. J. Kenny, Dr. Daniel Clark, James M. Hamilton, A. Myers, S. F. McKinnon, John Hoskin, Q.C., L.L.D., B. Jackes, Henry M. Pellatt, Robert Thomson, P. H. Sims, John Morison, John Scott, Robt. Beatty, John Stewart, Wm. Adamson, A. G. Fitzgerald, James O'Hara, John H. Ewart, Geo. Gamble, Walter McDonald, John K. Niven and H. D. Gamble. Mr. P. H. Sims was appointed to act as secretary and read the following

ANNUAL REPORT.

The directors beg to submit herewith statements showing the results of the company's business for the year ending 31st December, 1893.

The premium receipts show a considerable increase over those of the preceding year and afford gratifying evidence of the growth in popularity of the company, while perhaps the most satisfactory feature of the accounts is the diminished ratio of expense at which the business has been conducted.

The general depression in trade throughout the entire continent, and the almost unprecedented financial stringency that prevailed for several months in the United States, have had a marked effect, as might naturally be supposed upon the fire insurance business of 1893, and to these causes may be attributed, to a considerable extent at least, the large increase in losses which is shown in the returns made by all companies both in Canada and the United States. The total losses reported far exceed those of any year for the past twenty years, and although the losses incurred by this company are considerably in excess of what might be looked for in an ordinary year, it is gratifying to your directors to be able to point to the fact that its ratio of losses to premiums is considerably below the average loss ratio of all companies doing business in Canada, and will compare favourably with the general experience of companies in the United States.

It is also encouraging to note that during the closing quarter of the year the business showed a decided improvement over the preceding nine months, and, with the advanced rates that are now being obtained on many classes of risks, your directors feel warranted in anticipating more favourable results from the business of the current year.

SUMMARY OF FINANCIAL STATEMENT

Total cash income	\$1,369,702 40
Total expenditure, including appropriation for losses under adjustment	1,278,729 21
Balance	\$ 90,973 19
Dividends declared.....	\$ 46,748 87
Total assets	\$1,392,249 81
Total liabilities	179,315 66

Surplus to policy-holders..\$1,221,934 15

The President, in moving the adoption of the report, said that the statements presented, and which had been in the hands of

the shareholders for the past week, would have enabled them to judge how the business of 1893 had turned out, and the financial condition of the company at the close of the year, but he felt it due to the shareholders, as well as to the directors, that he should add a few words as to the work that had been done during the term of office, and the conditions under which the business had been carried on.

Before dealing with the statement itself, he thought it might be interesting to shareholders, to whom general insurance statistics were not accessible, to point out the general result of the fire insurance business for the year 1893 in the fields in which the company is operating, as shown from the returns which have already been published, for it was by a comparison of these with our own figures, rather than by any favourable or adverse balance, that we might show in our accounts for one year, that the management of the company can best be judged.

He showed that the returns for all companies licensed by the Dominion Government proved that fire insurance in Canada had resulted unprofitably to the companies as a whole, the average loss ratio being about 75 per cent. of the premiums, while this company's losses in Canada had been under 65 per cent. In the United States also, the statements of companies, as far as published, show that the transactions of the past year had resulted in a heavy loss to the companies generally; moreover, the statistics compiled of the total losses by fire on this continent showing that they amounted to upwards of \$150,000,000, being some fourteen millions greater than 1892, and far in excess of those of any previous year.

In reference to the accounts now presented, the president pointed out that, briefly speaking, they showed an increase of capital of \$250,000 (as authorized at the last annual meeting of the shareholders); an increase in cash assets of \$376,679; a handsome gain in premium receipts; a reduced expense ratio, and a loss ratio, which, although larger than might be looked for in an ordinary year, must still be regarded as favourable when compared with the general experience of the past year; and, further, that after providing for all outstanding losses and all other known liabilities and for the payment of two half yearly dividends at the rate of seven per cent. per annum, the company shows a surplus of \$471,934 as against \$427,709 at the 31st December, 1892. He felt also that they might further claim for the company, without fear of contradiction, that it stands well both with its agents and the insuring public, and one of the most gratifying evidences to the directors of this latter fact is the substantial gain in business in the City of Toronto, which, as the headquarters of the company and the centre of its influence, should, in the opinion of the directors, prove one of its chief sources of profit.

In conclusion, the President expressed the high appreciation which the directors felt of the work done during the past year by the officers of the company and its agents throughout its extensive field of operation.

A vote of thanks was passed to the President, Vice President and Directors for their services during the past year.

The following gentlemen were elected to serve as Directors for the ensuing year.—Geo. A. Cox, J. J. Kenny, A. M. Smith, S. F. McKinnon, Thos. Long, Jno. Hoskin, Q.C., L.L.D., H. M. Pellatt, R. Jaffray, A. Myers.

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

THE Presbytery of Ottawa held its meeting last week in the new Sabbath school hall in connection with St. Andrew's church, Ottawa. This is an exceedingly fine building, of which the congregation is justly proud. The members of Presbytery were entertained to tea on Tuesday evening by the ladies of the W. F. M. S. of St. Andrew's. A sumptuous feast was provided and an hour's pleasant inter-course was enjoyed, which made a delightful break in the work of the Presbytery.

THE ANNUAL MEETING
Of the Western Canada Loan and Savings Co.

Was held on 16th inst. Hon. G. W. Allan in the chair. The 31st annual report of the directors was read as follows:

The directors have much pleasure in presenting to the shareholders the Thirty-first Annual Report of the business of the company.

The profits of the year, after deducting all charges and writing off a very considerable sum in view of the general depreciation in the value of real estate, amount to \$167,552.55. Out of this sum have been paid the usual half-yearly dividends at the rate of 10 per cent. per annum, together with the income tax thereon, amounting to \$152,587.50, and the balance has been carried to the credit of the Contingent Fund. The amount now standing at the credit of that fund is \$78,401.55, as against \$77,373.62 last year.

The repayments on Mortgage Loans during the past year have been on the whole very satisfactory, amounting altogether to the sum of \$1,491,188.04.

The full limit of the power of the Company under its charter to receive moneys for investment being so nearly reached, the Directors have from time to time been compelled to decline many offers of additional sums proffered to them on very advantageous terms.

The total amount of moneys entrusted to the Company by British and Canadian investors is now \$4,483,000.

The very favourable terms upon which the Company has obtained the funds placed in its hands for investment, have, in a great degree, counterbalanced the prevailing low rates on Mortgage Loans, and the Directors are able to congratulate the shareholders on the excellent results of the year's business, and the thoroughly sound and stable position which the Company continues to maintain.

The Balance Sheet and Profit and Loss Account, together with the Auditor's report, are submitted herewith.

G. W. ALLAN,
President.

FINANCIAL STATEMENT OF THE WESTERN CANADA LOAN AND SAVINGS COMPANY
For the year ending on 31st December, 1893.

LIABILITIES.

To Shareholders.

Capital stock...	\$1,500,000 00
Reserve fund....	770,000 00
Contingent acc't.	78,461 55
Dividend, payable 5th Jan., 1894.	75,000 00
	\$2,423,461 55

To the Public.

Debentures and interest.	\$3,453,566 32
Deposits	1,030,135 35
	\$4,483,701 67
Sundry accounts, including coupons outstanding....	651 37
	\$6,907,814 59

ASSETS.

Investments	\$5,705,247 92
Office premises and furniture, Toronto and Winnipeg....	117,388 95
Cash on hand, and in banks...	85,179 72
	\$6,907,814 59

PROFIT AND LOSS ACCOUNT.

Cost of management, viz.:- Salaries, rent, inspection and valuation, office expenses, branch office, agents' commissions, auditors' fees, &c.	\$ 52,376 82
Directors' compensation	3,930 00
Interest on deposits	42,784 83

Interest on debentures	144,586 01	\$243,677 78
Net profit for year, applied as follows: Dividends and tax thereon.....	\$152,587 50	
Carried to contingent account	14,005 05	\$167,552 55
		\$411,230 33

Interest on mortgage and debentures, rents.....	\$11,230 33
	\$411,230 33

WALTER S. LEE,
Managing Director.

Toronto, 3rd February, 1894.

To the Shareholders of the Western Canada Loan & Savings Company:

GENTLEMEN: We beg to report that we have completed the audit of the books of the Western Canada Loan & Savings Company for the year ending 31st December, 1893, and certify that the annexed statement of Assets and Liabilities and Profit and Loss are correct, and show the true position of the company's affairs.

Every Mortgage and Debenture or other security has been compared with the books of the company. They are correct, and correspond in all respects with the schedules and ledgers. The bank balances and cash are certified as correct.

W. R. HARRIS, }
FRED J. MENET, } Auditors.
Wm. E. WATSON, F. C. A. }
The old board, president and vice-president were re-elected.

Brain Workers.

Horsford's Acid Phosphate is recommended by physicians of all schools, for restoring brain force or nervous energy, in all cases where the nervous system has been reduced below the normal standard by overwork, as found in lawyers, teachers, students and brain-workers generally."

Descriptive pamphlet free on application to
Rumford Chemical Works, Providence, R. I.

Beware of substitutes and imitations.

For sale by all Druggists.

SEEDS Wm. Evans, Seedsman,
McGill & Foundling Sts., Montreal.

Novelties and Standard Kinds of Vegetables and Flower Seeds.

Clovers, Fine Timothy and Seed Grain
Approved varieties of Corn for Ensilage.
Everything for the farm.

Choice Mixed Grasses for Meadows, Pastures and Lawns.

Illustrated - Catalogues - Free,
WRITE FOR ONE.



TENDERS.

INDIAN SUPPLIES.

SEALED TENDERS addressed to the undersigned and endorsed "Tender for Indian Supplies," will be received at this office up to noon of MONDAY, 19th March, 1894, for the delivery of Indian Supplies, during the fiscal year ending 30th June 1895, at various points in Manitoba and the Northwest Territories.

Forms of tender, containing full particulars, may be had by applying to the undersigned, or to the Assistant Indian Commissioner at Regina, or to the Indian Office, Winnipeg. The lowest or any tender not necessarily accepted.

This advertisement is not to be inserted by any newspaper without the authority of the Queen's Printer, and no claim for payment by any newspaper not having had such authority will be admitted.

HAYTER REED,
Deputy of the Superintendent-General of Indian Affairs.

Department of Indian Affairs,
Ottawa, January, 1894.

At 499 Queen St. West.

You will find an elegant assortment of Tailoring Goods in Scotch, Irish and Canadian Tweeds, also Overcoatings and Trousers in, all the latest designs.

ELMES & CO.

Easter Music Free Address Echo Music Co. LaFayette, Ind., or 324 Manhattan Bld., Chicago

MUSIC BOOKS FREE! Address E. G. Mack Co., LaFayette, Ind., or 324 Manhattan Building Chicago.

GEORGE BOSTWICK
MANUFACTURER
TORONTO, ONT.



ARTISTS,

DON'T ruin your picture with cheap German and American colors.

The best in the world are within reach of all.

MANUFACTURED BY

WINSOR & NEWTON,
Artists' Colors in

HER MAJESTY THE QUEEN AND ROYAL FAMILY.

Obtain them from your dealer and take no other.

A. RAMSAY & SON,

MONTREAL
Wholesale Agents for Canada.
Manufacturers of
Laud, Colors, Varnishes, Etc.