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OVER LAND AND SEA.

Dr. Dawson Burns contributed to the Times, London an admirable letter on the nation's drink bill for 1895, which will doubtless be reprinted and circulated on a large scale. The bill shows an increase of £3,676,984 over the figures for 1894, the huge total for 1895 being £142,414,812. It may be noted that this increase of dink expenditure is more than double the annual income of all the missionary societies of the nation. Considering the drink bill per head of the population, the average expenditure for last year was £3 128 914d., or £18 35 1014d., for every family of five persons, compared with £3 115. 615d. and £17 175. 815d. in 1894.

London's annual budget, as nearly as 1 am able to estimate it, for taking care of between 5,000,000 and 6,000,000 of people is as follows: Cost of lighting, \$26,000,000; water supply, \$10,000,000; police, \$9,500-000; schools, \$10,000,000; streets, \$10,000,000; paupers, \$12,000,000; private charities and hospitals of all kinds, \$20,000,000; health, \$3,500,000; fire protection, \$650,000; interest on debt, \$5,000,000; total, \$107,150,000. Of an offset for this enormous expenditure we have an income that when compared with the rest of England is simply gigantic. The assessed rental value of houses for London is upward of \$180,000,000, nearly 30 per cent. of the total for all England; net profits of trades or professions, \$265,000,-000, or over 41 per cent. In the schedules relating to particular properties and public companies, London represents nearly 60 per cent, or a total of \$445,000,000, and in salaries and fees nearly 70 per cent, or \$115,000,-000, a total annual income exceeding \$100,000,000 Perhaps these astounding totals representing incomes may give American readers some idea of the value of earnings that pour annually into the coffers of this great centre of the world's wealth, trade and commerce. The items of expense given in the table above only represent the more striking expenditures. It would be safe to estimate the total cost in round figures, say at \$110,000,000. Nearly a quarter of this goes for furnishing artificial light; another quarter for pauperism and charities. London's gas bill represents nearly one-third the amount expended for gas by the United Kingdom. Nor is the item of puaperism and charities large when we bear in mind the appalling fact that twenty-seven out of every hundred deaths in this aggregation of humanity occur in public institutions. Every fourth person you meet on the crowded, bustling thoroughfares of living London dies a pauper, an inmate of a hospital or of a lunatic asylum.

A new field awaits the tourist in Japan. The Rev. Walter Weston, in a lecture before the Glasgow branch of the Scottish Geographical Society, described a mountain range which he calls "The Japanese Alps." Its length was about a hundred miles, and one of the most remarkable features in connection with it was the extent and variety of its flora. A curious climatic phenomenon had resulted from the peculiar position of the range. On the west side of it the valleys were deep in snow, and the sky obscured with a dark valley of clouds. On the east for months together there was a bright sky, and comparatively little snow covered the ground. The picturesqueness of the valleys and the magnificence of the forests of the Japanese Alps surpassed, in his opinion, anything of the sort he had seen in all his Alpine wanderings in Europe.

About fifteen years ago a party of Americans founded a colony in Jerusalem. This has continued with varying success, though a number have returned to this country. Last week a party of seventy seven sailed from Philadelphia to join the colony. It is expected that a third party will be organized soon, so that in a few months one hundred recruits will be ready to join the main body at Jerusalem.

The Congregationalist remarks that the Jews at last have their revenge on Babylon. Nearly 2,500 years ago Babylon took the whole nation into captivity, but two Jews of Bagdad have now bought all that is left of Babylon.

England has a great many citizens of wealth and handsome incomes. The income tax reports recently published show that 66 Englishmen enjoy incomes above \$300,000, and that 2000 more have incomes ranging downward from that to \$50,000. Those who have \$25,000 to \$50,000 a year exceed 3000 in number, 5000 are taxed on incomes of \$10,000 to \$15 000, and nearly 15,000 are reported as enjoying annuities of from \$5000 to 10,000.

The total number of Protestants in France, according to the latest official year book, is 639,825, which includes 10,789 Protestants in Algiers. The reformed church of France comprises 101 consistories, 1,282 parishes, 638 pastors paid by the state, and 540,483 members. The Lutheran Church numbers six consistories, 48 parishes, 62 pastors and 77,553 members. Algiers has 3 Protestant consistories 16 parishes and 20 pastors.

From the report of the fourteenth annual meeting of the Federal Life Assurance Company, held at the head office, at Hamilton, it will be seen that the company has had a most satisfactory year's business. The directors have been able to place before the shareholders figures which show that notwithstanding the depression of trade, which has told so severely on similar institutions, the affairs of this company are such as to call forth the satisfaction of all concerned. The vclume of business has been considerable, and in the hands of the able management of the officers and directors there is every reason to look forward to a substantial ingrease in the near future.

The Presbyterian Review.

ned Eveny Transary, from the office of the Publishers, Booms Aberdeen Block, South-East corner Adelaids and Vistoria Steet

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Toronto, March 19, 1896.

The Financial Situation.

IN last week's issue we drew attention in plain terms to the state of the funds of the Church, pointing out the serious nature of the deficit, and suggesting one way in which it can be met. Our appeal has already borne fruit thus far, that some people who seldom take more than a passing interest in the finances of the Church have thought it worth their while to say that there is no cause for alarm. Let them prove their faith by works. Let them be the first to awaken an interest in the matter in their own congregations. It is easy to cast your burden on another, but it is neither Christian nor honest. The comparative statement of receipts published last week ought certainly to result in decided action as well as in anxious thought. The best method for revenue is that of small contributions from the many givers. To this end pastors and office-bearers and Christian workers must bend their energies. It is manifestly unfair that a few men, or a few congregations should be saddled with the worry of the maintenance of the schemes of the Church when if every member gave as God has prospered him or her there would be enough and to spare. Those who have the means and hold back from God's cause are incurring a terrible responsibility, for with what measure they mete, it shall be meted to them, both in this life and that which is to come.

Why should not an heroic effort be made to clear off every incumbrance of debt Ly an exhibition of general, wide-spread liberality. What a splendid thing it would be if every member of the Church were to contribute an additional twenty-five cents by the end of this month! A small coin but great in the aggregate and in the spirit of the suggestion. We cannot do better than add the argument of a powerful contemporary dealing with this very matter .--

Debt is an ugly, inconvenient thing. No sane man covets it; he may long for death, but he never courts debt. It hangs to one persistently, like an Old-Manof-the-Sea; it is a crushing burden, like a world on the shoulders of an Atlas; it is difficult to move, like the stone that Sisyphus tried to get to the top of the hill. Prudent men try to keep clear of it.

Missionary debts are the worst kind of debts. They affect many of the choicest men and women; they touch precious interests in many lands, they hinder the cause of God, which is the greatest cause known to men. They are due to a kind of default. The promise to pay is not made good by the churches, and the Societies have to borrow money to make up the deficiency. Interest has to be paid on these loans, and this is money wasted. It is thrown away absolutely; not a dollar of it goes to the support of any mission or missionary. It all goes to the money lender, and has to be taken out of

the sums given directly for missionary work. It is robbing Peter, not to pay Paul, but those, excellent men though they may be, who are not reckoned with apostles at all.

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Money ministers to life, but debts to death. What is more discouraging than trying to pay the bills of the dead past? The men who manage the affairs of missionary boards are worried, harassed, perplexed, disheartened by these missionary debts. Their duties are made tenfold harder, They have to send cruel messages to the brave, hard-working, self-denying missionaries in the field, and they are at their wits' end so to conduct the finances as to avoid bankruptcy.

The Institutional Church.

The ever-changing conditions and requirements of matkind call for a corresponding development of means and methods in the affairs of every day life. This is true of church work in an especial degree. New ideas must be met, new tastes satisfied, and new difficulties overcome. The work of the church is in the present and while rooted in the eternal principles, her agencies must be adapted to present needs. Consider, for example, the change in the form of service during the past fifty years and the truth of this statement will be admitted. Or, consider the advance in organization, and you have a still more striking proof of the march onward with the flitting years. It is a truism to say that each age has its own work to be performed in its own way, yet opportunities have been and are being lost by a too fond clinging to methods which have at most but their antiquity-admittedly a no mean recommendation-to commend them.

One of the problems which have to be faced is the relief from paralysing debt of struggling churches. .A new system of finance is here much needed. Another is the question of systematic giving so as to embrace all the church members. Another still, and a pressing one, is how to reach the down town masses who are too poor to dress for the fashionable church near by. and therefore go churchless, while the fashionable congregation itself is undergoing a slow but sure process of decay. To meet such a supposed case comes the idea of the Institutional Church, a new method in church organization which ought to receive careful study and consideration at the hands of the city ministers. An interesting and valuable article on the subject appeared in last month's number of Presbyterian College Journal, Montreal, by Rev. D. J. Fraser, M. A., B. D., the result of an examination into the working of Berkeley Temple, Boston. "If the poor cannot be reached by the ordinary means of grace, then we must use the extraordinary," he says and he proceeds to describe the aims of the Institutional Church and its methods. It knows nothing of the oldtime distinction between the religious and the secular. It recognizes the function of the Church to minister to all the legitimate needs-physical, intellectual, social, as well as spiritual-of the community in which it exists; and emphasizes the necessity of its modes of activity being accommodated to the peculiar needs of any particular community. It believes in the mission of the church to provide that material environment in which may be realized the spirit of Christ. "Ministration through adaptation" is its key-note. In the words of one of its champions, "it begins with men just as it finds them, meets the needs of which they are conscious, and so generally leads them to be conscious of new needs higher and nobler." If a man is hungry, it does not offer him a religious tract, but gives him a meal; and

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thus he is in a fitter state to receive religious impressions. To boys who want to play "nine-pins," it does not say "Let us pray," but it provides for then a bowling alley, through which they generally find their way to the prayer meeting or Sunday-school. And all this within the walls of the church itself. It is no stickler for ecclesiastical proprieties. It is nothing if not unconventional. It sanctifies all means for the saving of the world for Christ. It thus stands for the endeavor of the church to exert a continuous influence on the whole life of man. What differentiates it from the conventional church is just this-that it keeps its doors open every day and all the day, with all that this involves. Parlors, baths, amusement halls, reading rooms, educational and industrial classes, kitchens, offices where the pastors may be consulted by those seeking sympathy or assistance in any matter-these all form part of the church's equipment.

The time may not be far distant when an application of the Institutional Church, on a modified scale from that thus described, may be found desirable in Canada, and the progress of the plan ought to be carefully noted, and its work closely studied here.

Homeless Children.

It may be taken for granted that one of the most interesting reports laid upon the table of the Ontario Legislature this session was that on Neglected and Dependent children, by the Superintendent Mr. J. J. Kelso. The report ought to find its way into the hands of all who are interested in the protection and reclamation of town and city juveniles who without the kind help of others than their natural guardians would find themselves gradually drifting into a life of crime. The good accomplished under the Ontario Statute bearing on the subject is indicated by the following extract :—

The placing of homeless, dependent children in foster-homes, which is one of the main features of this law, has made admirable progress, the total number of children recorded as having been placed in families under the Act during the period of two years, being one hundred and eighty-six. Of this number one hundred and fifteen have been placed out during the past year, and the indications are that as the public are beginning to understand the object of the Societies, much greater progress will hereafter be made in this respect.

It is with the moral effect of this work that the Christian Church is especially interested. The financial side may well be left with the legislators. What is of most importance is that the statute provides an agency—the efficiency of which has, so far, stood the test of practical experience—for the rescuing of youth from the paths of criminal life to those of good citizenship and moral influences. It is a work the Church cannot but approve of, and if properly carried out, in accordance with the spirit and intention of the law, ought to command the active co-operation of the . Church as a powerful alley.

The whole subject is one that can be very properly discussed at meetings of the Young People's Societies, throughout the Province and literature containing the necessary information as to details can be furnished by the Superintendent at the Parliament Buildings, Toronto.

An Easy Case of The Church of Scotland has a heresy Herosy. case on hand. Rev. Alex. Robinson has published a book which the Presbytery of Dunoon,

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within whose bounds he labors, has found to contain much that is in antagonism to the Confession of Faith and the Holy Scriptures. It seems that Mr. Robinson excised from the Gospels the miraculous birth of the Saviour at Bethlehem—holding that He was born at Nazareth--the incarnation, and the transfiguration, the miracles—which he accounted for in a natural way and the resurrection of the body.

The Hullerest The eighth annual report of the Home. Hillcrest Convalescent Home, Toronto, is to hand showing a record of good work done last year for which the management is to be heartily congratulated. The object of the Home is to provide a place of rest for convalescents leaving hospitals, or living in houses where their recovery is retarded by the want of needed rest and change, and so well has this object been fulfilled that public interest in the home has been quite remarkable. It deserves the support and sympathy of the philanthropic and charitably disposed element of the population.

Golf-Playing on the We have heard much in Toronto of Sabbath. Golf-Playing on the Lord's Day, and the fact that the game could be indulged in in Edinburgh on the Sabbath, has been made use of to show that in Scotland's capital, liberty to play existed It would be a mistake to suppose however that public opinion, in the stronghold of orthodoxy, approves of the latitude allowed under an imperfect legal code. Prolessor Marcus Dods in a published opinion on the subject, says : "If anyone is so ignorant as to suppose that Sunday is a common holiday, without special significance or reference, or is so spiritual that he can dispense with a means of grace (public worship) which all Christendom has considered indispensable; or is so animal that he prefers physical exercise to spiritual culture; or has so little of the spirit of Christianity that the Resurrection is nothing to him; or if he is confident that he can draw the line at qu'et pursuits, and prevent Sunday from becoming the rowdiest and most mischievous day of the week-he may golf."

"Ian MacLaren" Rev. John Watson, better known as "Ian MacLaren" has received the Doctored. degree of D.D., from the University of St. Andrew. According to the British Weekly, the Ancient Scottish University was anticipated in conferring this honor, by the religious press of the United States, the Herald and Presbyter describing him as "that famous English preacher and writer, Dr. Ian MacLarcn." "Another American religious paper," says the British Wakly, "the South Western Presbyterian, came out a few weeks ago with severe strictures on the theology of the "Bonnie Brier Bush." Now the paper is warmly commending the book as a premium for annual subscribers. We hope no serious mischief will be done " The British Weekly is too old fashioned. Now a days the advertising department of a paper is run or distinct business principles, as are banks, factorics, and some churches. But to fetter the editorial department by business considerations would be decidedly irksome. It would not be fashionable. It might put an end to the inconsistency between Christian principle, and the laws and practice of Christians, and with the complex civilization of the present age it would be rather retrogressive to apply conscience to the business of making money. lan MacLaren is the coming Yale lecturer on Preaching. He will set out for the United States in September, and after delivering his lectures at Yale will make a tour of the United States and probably of Canada.

How to Read.

Written for the Review.

However, to leave the cloudy region of airy generalization and come down to the practical and useful little details of earth, two or three common sensible rules as to how to read may help us. And first, I would say, never read a book without pencil in hand. If you dislike disfiguring the margin and fly-leaves of your own books, borrow a friends, but by all means use a pencil, if only to jot down the pages to be re-read. Coleridge, as Charles Lamb tells us, annotated nearly every book that came into his hands, his annotations "in matter oftentimes and almost in quantity not unfrequently, yying with the originals." Second, the careful transcription of striking, beautiful, or important passages is a tremendous aid to the memory; these will live for years, clear and vivid as day, when the book itself has become spectral and shadowy in the night A manuscript volume of such passages, well of oblivion. indexed, will become in time one of the most valuable books in one's library; it is the essence of many others distilled in one's own alembic, and will be treasured by the literary alchemist as the housewife treasures her own particular pounce or pot-pourri. Of this practice we have numerous high examples; Demosthenes, so it is said, copied out the "Hisiory of Thucydides eight several times; Southey's "Common-place Book" extends to six volumes. But many books there are deserve more than mere tranzcription, Archbishop Whateley recommends " writing an analysis table of contents, index or notes." One man I know keeps a separate little note book for each work he Third do not read merely for reading's sake, and reads. thus be classified with those persons whom Mr. Balfour calls" unfortunate," and who he says "apparently read a book principally with the object of getting to the end of it." Such reading, to adopt a favorite simile of Macaulay bears about the same relation to intelligent and purposive reading as marking time does to marching : both may need exercise ; but one is progressive, the other stationary. As a corollary to this, too, it is well to remember that there are multitudes of books unworthy of careful and entire perusal which yet contain much important matter. For these take Mr. Balfour's advice and learn the "accomplishments of skipping and skimming;" learn in short, how to "eat the heart out of "such books. Fourth, suit the book to the mood of the mind. Why take up the essays of Bacon when the mind is not fit for food stronger than the essays of Elia? And if the mind is bright, active, and alert, why waste its energy over books that require no thought while those that do, remain unread? Fifth, remember there are some books that cannot be read too much, others that cannot be read too little. But, above all, one of the best habits to form in order to read successfully and with profit is so to read as that, while the mind is grasping the meaning of the proposition then before the eyes, it is at the same time calling up, rapidly and diligently, as many as possible of the propositions, cognate, similar or contra-dictory which lie embedded in the memory, themselves the result of past research and reading. I can perhaps best compare this process to that pursued by a geologist who, while travelling along a road, is not content with observing what is just at his feet, but forms mental images of the underlying strata with which this superficial soil is connected. And I do not think we shall go very far wrong in saying that he will be the most intelligent reader who is able to recall the greatest number of such underlying strata. One excellent little plan too, I know of by which to master and impress upon the mind the matter of the printed page, and this is when the chapter or the paragraph is finished, to close the book and try, in the simplest possible language to convey its contents to a mind more ignorant than your own-if possible to a child's. You will be astonished sometimes to find how very clear your own thought must be in order that you may convey it to another. Lastly, let us ever keep in mind Bacon's most admirable advice : "Read not to contradict or confute; nor to believe and take for granted; nor to find talk and discourse; but to weigh and consider."-Arnold Haultain in Blackwood's Magazine.

A Home Missionary's Wife.

BY MRS. D. H. FREEMAN.

History records the labors, trials, privations and selfdenial of hundreds of home missionaries, but how seldom is the faithful helpmeet at his side given more than a mere mention; too often not even that.

To day memory draws back the curtain from the past, and I bring a few pages from the life of a home missionary's wite.

when she was but eighteen when she took upon herself the vows which bind, "till death us do part," c...J, with faith in God and reliance on His promises to give the strength and wisdom needed, she took her place as the wife of a pastor of a prosperous church near her birthplace.

Life amid such surroundings was almost ideal. Husband, parents, brothers, sisters, loving parishioners and kind friends. She might well exclaim : "The lines are fallen to me in pleasant places.'

At the end of eleven years a call came to her husband to become the pastor of a colony in Kansas, then attracting much attention as the battleground between freedom and Feeling that the call was of God, he laid the slavery. matter before his wife. matter before his wife. Loyal to him and to the Lord, who redeemed her, she answered, "Whither thou goest I will go, thy people shall be my people."

She went out, knowing that this involved much of privation, for she had laid all upon the altar.

Can I ever forget my first call upon her in her new field? The house was a "preemption shanty" about sixteen feet square, made of rough planks without battens over the cracks in the wall. The earth was the floor and the clap-board roof the ceiling.

A single small sash gave the only light. Two beds (under one of them a trundle-bed) filled one side of the room.

A cupboard, improvised from a packing box, was in one corner, a small table in another, while various household utensils, trunks and boxes were placed to occupy as little space as possible.

In the centre of one side of this room stood a cooking stove, around which were gathered six little children, the eldest of whom was womanly little Maggie, aged only ten, who was carefully nursing baby Hugh, less than one year With such surroundings they were yet warm, being old. well clothed, and the mother's hands had covered the walls with carpet and quilts, that the bleak prairie winds might not reach her darlings. Without the faintest shade of embarrassment or a single word of apology for her surroundings, she received her guests with rare sweetness and grace. To this home during her first winter on the frontier, this refined and delicate woman, who had never known hardship or privation, cordially welcomed all who came.

The following spring the parsonage was ready for occupancy, a building of rough native lumber, unpainted and unplastered, but with floors, rough and unmatched, and one window in each of its three small rooms. This was her home for long weary years, filled full of labor and care for her little flock, for her husband's parishioners, the sick and unfortunate and needy of every class. No servant lightened her housework, no seomstress her needlework, no laundress her washing and ironing, only her own small hands for all these tasks !

The salary was not sufficient for the most urgent needs of the family, even when supplemented now and then by a "box" or "barrel" from the missionary society of that parish in the far-away East. "The Lord knows what we need, and He has promised,"

was her reply to the question, What shall you do? Once, blankets were dyed and made into suits for her boys, when the old clothing could no longer be mended. Again, she dyed sheets, with sumac berries, and made dresses for her girls. The mission boxes had brought a generous supply of these in former years. Out of their deep poverty the parishioners ordinarily were able to con-tribute for the support of the Gospel, food sufficient for the needs of the minister's family; the country was new and crops uncertain. Time came when the larder was almost bare. Once, when it contained only corn meal, sorghum molasses, and a very little bacon, one of the daughters "wished they had something good to cook." The gentle reproof was, "My child, we are only promised bread and water, and we have so much more." As the years passed, again and again came the Master's voice, saying, "Take this child and nurse it for mc," until eleven jewels were set in her crowu of motherhood. Each child was welcomed as a direct gift from His hand, "an heritage of the Lord," indeed. The last two of these were laid in her arms but a few hours, till He who gathers the lambs with His arm and carrieth them in His bosom recalled them. With unfalter-

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ing faith, she bowed in submission to His will. Sickness was almost a stranger in this family. Actual want came very near their dwelling, but God did not permit its entrance. But a day came when that angel whose face is bright, but whose shadow is so dark, touched this home and gentle Davie was given the joy of heaven without the conflict of earth.

There was no rebellion, no sitting in darkness, refusing to be comforted. Only a still more gentle tone of voice, an added sweetness to her smile, or deeper sympathy for all in trouble and a greater zeal for the salvation of souls.

Long years have passed since she heard the "Well done" of the Master. She rests; her works continue in the lives of her children. Maggie, the first-born, has long been a missionary in Egypt. Mary, a teacher at home; Rachel, a minister's wife. Upon sturdy Hugh fell the father's mantle, and he preaches the glad tidings.

To-day hundreds of our missionaries are suffering like privations

God will not forsake them. But what does He ask of us? Is He not calling u_{1} , n us to take care that there shall be "meat in His house"—. food for His servants, and fuel and clothes for their wives and children?

Our Treatment of Others.*

BY REV. ADDISON P. FOSTER, D.D.

Christ in teaching the tenets of the new kingdom con-These relations siders the relation of man to ** n. manifest themselves in feelings ¹eeds. In regard to feelings he assures us that

OUR JUDGMENT OF OTHERS MUST BE CHARITABLE.

Why so? Because, he says, "With what judgment ye judge ye shall be judged." Censoriousness awakens censoriousness. No temptation is greater or more commonly yielded to than that of fault-finding. Innumerable houses are spoiled by constant complaint. This is what is meant by the writer of the Proverbs when he says, "a constant dropping wears away the rock." This is akin to a modern fault called "nagging," a practice which is unquestionably the misery of many families and the destruction of all that is sweet in the character of many a child.

The censorious man, says Christ, is judged as he judges. His conduct awakens dislike and sets others to search for his faults. There was a certain Congressman, years ago, who was the subject of constant and irritating criticism from his fellow-Congressmen. How did he protect himself? By employing men to search into the record of his critics and find out all the weak points of their character and the facts in the past that they were most anxious to have concealed. When it was known that he was armed with these facts, his enemies no longer dared assail him. One who attributes evil motives to others at once awakens the suspicion that he is judging others by himself. He attributes to others motives that would at least occur to him under like circumstances.

Another reason why we do well not to be censorious is that we are ourselves open to criticism. We live in glass houses and are wise in throwing no stones. Besides this, if we allow ourselves a censorious habit we are presently blinded by prejudice and unable to see the excellencies of others.

Cenoriousness is made impossible by fidelity in selfcorrection. If we first cast out the beam from our own eye we shall be in a better position to correct our brother, and shall certainly be less disposed to criticise him harshly. The man who is loudly denouncing the faults of others, thereby proclaims himself ignorant of himself. He has faults as great, and when once he recognizes them the chances are that he will be so ashamed of them as to be silent concerning the faults of others. No man is more charitable in his judgment than he who knows himself.

But is all judgment of others forbidden? Not at all. Christ tells us not to give that which is holy to dogs nor to cast our pearls before swine. We must then determine who are like the snappish curs of the street or like swine in their characteristics. There must be a wise discrimination of character. This is needful to avoid waste of effort. We must use our time and strength to the best advantage. If they receive us not in one city we must shake off the dust from our feet and go to another. This does not mean

*A Meditation based on (Matt. vii, 1-12; Luke vi. 37-42) in the Bible Study Union Course on "The Teachings of Christ."

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that we are not to labor for the lowest and the vilest, but it does mean that we are not to persist in effort where it is useless. We are not to seek martyrdom. We are not to glory in being rent by dogs and swine. We are to protect ourselves and make the largest possible use of ourselves and our opportunities for the good of others. So much for the feeling toward others. What shall be

our action ?

WE MUST DO AS WE WOULD BE DONE BY.

Christ prepares the way for this sublime law by reminding us how God treats us. He answers our prayers and meets our needs. He shows Himself a Heavenly Father, and does for us what every one of us who is a father would do for his child, and much more. We are all dependent on Him, and He blesses us, for we are His children.

Aut if He does all this for us we ought to do something in the same way for our fellow-men. He sets us an example and shows us how he expects us, as His children, to do. We are in His kingdom and expected to live in harmony with Him. His example, then, should be the rule of our lives. As He cares for others, we must.

But this is not all the argument. If He is r Father, we are brethren. Our duties one to another are suggested in part by this fact. We each of us stand related to the Father in the same way. We, then, have equal rights and privileges. In the very Fatherhood of God and the Brotherhood of man as suggested by it and consequent upon it, we have a relation something like that of a hub of a wheel and its spokes. Each spoke is set into the hub and gains its strength from connection therewith. And each spoke has a similar relation to the hub and is equally important in that relation. In short the great doctrine of the equality of man is bound up in the twin doctrines of the Fatherhood of God and the Brotherhood of man.

And this brings us to the great all-persuasive law of Christianity in determining the conduct of man to man, the law we call the Golden Rule. It is simply this,-that you and your brother-man have equal rights and are bound each of you to respect the rights of the other as if they were your own. Do as you would be done by. This is the outward and active side of the precept, "Thou shalt love thy neigh-hor as thyself." Here are two spokes in the wheel, side by side, both fastened to the hub, both touching the rim, both equally sustaining the wheel. Let each respect the other's rights and needs as if the other were himself. A simple principle but marvellous in its application, and sure, if carried out to the full, to bring heaven down to earth.

" Helping Somewhere."

"Is your father at home?" I asked a small child on our

village doctor's doorstep. "No," he said, " he's away." "Where could I finn him?" "Well," he said, " you've got to look for some place where people are sick or hurt, or something like that.

don't know where he is, but he's helping somewhere." And I turned away with this little sermon in my heart. If you want to find the Lord Jesus, you've got to set out on a path of helping somewhere, of litting somebody's burden, and lo ! straightway one like unto the Son of man will be found at your side.

Are you "helping somwhere?" If so, you will find that "The great Physician now is near The sympathizing Jesus."

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The Annual General Meeting of E. B. Eddy Co. was held at Hull on Wednesday last.

The Secretary Treasurer submitted the audited accounts for the year 1895; the usual semi-annual dividend was declared; the following officers were elected for the ensuing year; Mr. E. B. Eddy, President and Managing Director; Mr. S. S. Cushman, Vice President; Mr. George H. Millen, Gen. Mechan-ical Superintendent; Mr. J. J. Gormully, Q.C., Solicitor; Mr. W. H. Rowley, Sec. Treas.; Mr. J. T. Shirreff, assistant Sec. Treas. assistant Sec.-Treas.

It is understood from a reliable source that although competition has been very keen and prices in all lines manufactured by the E. B. Eddy Co. very low, the peculiarly advantageous conditions under which these works are operated have resulted on the

whole satisfactorily for 1895. Mr. Eddy is still absent in Europe but is looked for to return in the spring or early summer,

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A Psalm of Life.

Written for the Review.

At the beginning of this poem we notice the words "What the heart of the young man said to the Pasimist." We ask ourselves the questions "Who is the Pasimist and who is the young man."

When the poom was first published innumerable disputes arose throughout the United States as to who was meant by the "Isalmist" and by the "Young Man." In order to settle the question some gentlemen went to Mr. Longfellow for an explanation. Upon being asked the question he replied, "You are the young man, I and the young man, every person in the United States is the young man."

Mr. Longfellow bad probably been reading Ecclesiastes and founded his poem on the words of the Preacher, "I have seen all the works that are done under the sun; and, behold, all is vanity and vexation of apirit." In "all the works" he certainly must include the creation of map.

Let us take man's spiritual nature for the young man, and Ecclesiastes for the Psalmiat.

The young man's spiritual nature crics out in passionate entreaty to the Psalmist to be seech him not to tell him that life is vanity.

" For the soul is dead that slumbers,

And things are not what they seem."

In Mr. Thomas Grey's " Ellegy in a Country Church yard," we notice

"Chill penury repressed their noble rage,

And froze the genial current of the soul."

In this case it was Penury which made the souls alumber. But in Mr. Longfellow's poem it was the lack of interest in the responsibilities of life. When we allow our souls to slumber we do not see things as they really are. We may see a beautiful painting, but we take no interest in it. We can make life (both for others and ourselves) a beautiful, almost ideal scene.

Our lives do not end with death, and our destinations is not the grave or joy, or sorrow, hut we must try to be more perfect each day.

Lives of men who have accomplished something in this world remind us that we can make our lives noble and help some poor friendless person to make his lifs noble.

Let us live to do good, to be good and to accomplish some purpose. Let us live to help God's cause on this earth. If God did not mean us to do good and live for a purpose, then why did Christ say, "By their works ye shall know them ?"

Brighten The Prayer Meeting.

We grieve that the young people and the unconverted do not oftener attend our prayer meetings. But is there not a cause? Are not our meetings often too melancholy?

In many meetings the troubles of the church or the trials of individuals are too much emphasized. Listeners would suppose that a great deal of unhappiness comes from religion. Our troubles should be laid at the feet of Jesus and not made the substance of long, drawn-out speeches that throw a comber shade over the prayer meeting.

Then too many of our prayers and testimonics are storeotyped. It is stra-ge that we always seem especially interested in "the sick and the afflicted, the poor and the needy" in our prayers, particularly as we do so little for them. Is it necessary to always ask for the same thing in the same words? Do we not want some fresh blossings? And have we not some new gifts for which to be grateful? Then why not vary our testimonies a little? Surely our religion and our life have many phases for us to present.

Again, do we not too often hurt the meeting by preaching to one another? We can little help our erring brethren by lecturing them in prayer meeting. A kind, private admonition may reach the heart, but personal thrusts in the devotional meeting separate brethren.

Brighten the prayer meeting by joyfol and loving testimonies, brief prayers for felt needs, short, varied and encouraging remarks, and lively singing. Praise ye the Lord.

The Decipline Of Uncertainty.

There is ample opportunity for the testing of character and the trying of principle along the ordinary routes of life's journey. Ways with which we are familiar, the crooks and turns of which are matters of experience, are not the less difficult on that secount. We know the heights of the bills and the ruggedness of the road, and our knowledge does not lower the grade nor smooth the course. But when we are called to go forth, not knowing whither, when the contingencies of uncertainty perplex us, the strain on faith and courage is much greater.

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It is easier "to bear those ills we have, than to ily to other s that we know not of." Yot this discipline we may not escape. Our great Teacher knows that our faith needs education—when the mists envelop us, and the way out is not discornible. We may fear as we enter the cloud, yot we must go forward. Military expeditions are often sent forth under sealed orders. It is not deemed best at headquarters to divulge the object and the purpose of the undertaking. Secrecy is part of the policy which organizes and equips the force. For the soldier there is nothing but faith in authority, and obedience to it.

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"Theirs not to reason why, Theirs but to do and die."

The analogy holds good in Christian experience. This bardness, the hardness of uncertainty, of apprehension and doubt, must be endured by those who would prove themselves good soldiers of Jesus Christ. Consecration is not specific and elective. Obedience is not qualified. Heroic faith must be the condition of entrance upon untried ways. "Who is among you that feareth the Lord, that obeyeth the voice of His servant, that walketh in darkness, and hath no light? let him trust in the name of the Lord, and stay upon his God."

Looks into Bcoks.

THE COMPLETE PREACHER.-Yew York and Toronto, Funk & V. agnalia.

I hate books so tightly bound that they will not lie open-the loaf overlaatingly escapes my negligent fingers and I lose the place. Here is a ponderous volume of 1,000 pages, and it lies open beautifully anywhere and n urbs my equanimity. The type is Funk Wagnall nover do give good good but the paper paper. It is a pity that a firm which has done so much for the circulation of good, healthy, cheap literature. never deals in the fine toned pages of the English publishers. Thought printed on paper of inferior quality seems to be emasculated. This is a volume of sermons-or rather three volumes bound in one. Some claim that sermons are unprofitable reading-and they never read them. They are quite mistaken. Some of the finest things in the English or any other language are found in the homilies of the great Preachers. For intellectual and moral stimulus give me a sermon from Frederick W. Robertson, or R. W. Dale, or Joseph Parker, or Theodor Christlieb, or Alexander MacLaren. By the way I am surprised to find in this collection, taken from between fifty and sixty of the most eminent preachers of the century, MacLaren is not represented. Certain it is that many smaller men are here and few greater. But it is not necessary to be a small man in order to be smaller than MacLaren. There are few small men represented here, and it goes without saying that these are not their smallest sermons. Some of them are historic, epoch-making, such as Archdeacon Farrar's sermon on "Eternal Punishment," with replies by other eminent men. There is one admirable sermon by Dr. Dabuey, on "The Popular Arguments against Endless Punishment," and another by Henry J. VanDyke, on "Why Christians Believe in the Doctrine of Future Everlasting Punishment."

I wonder if the forty-five-minutes or hour sermon will ever come back to our pulpits again, of course they would need to be strong, well elaborated and strongly delivered, in order to displace the large and growing element-properly called entertainment-in our Church services. What a benediction it would be, to get back to simple worship purged of anthems, pulpits fumigated, cleansed of the very odour of claptrap themes, and have such lofty Gospel pronouncements as these enthrontd! Imagine Liddon, or Dale, or Adolphe Monod, or Philip Brooks announcing such paltry catch-penny topics for pulpit performances as appear occasionally upon bulletin-boards on Toronto's streets! Unimaginable? The return of intellect-of depth and breadth of Scripture interpretation and application-with generous amplificationregardless of time limits, is not by any means impossible. We rather believe it to be a certainty, a necessity, when the sgo of deeper sympathies with truth, and larger unselfishness dawns. Men will seek to know the deep things of God and in patience wait for Him.

The value of a volume of this kind depends on the taste and discrimination of the compiler. There are not many sormons from any one man, and so it is a process of selection. There are a few names that we did not expect to find in auch company. Perhaps trade and denominational exigencies had something to do with their admission. Notwithstanding the volume is well worth having and cannot be read without profit.

One of the most pitiful sights is to see an old man, profersing faith in the promises of God, and in possession of plenty of the good things of this life, growings covetous and grasping as he nears the verge of the tomb;

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Literature.

The Knox Collego Students' Missionary Society has adopted this year a new method of supplying literature to the mission fields.

The Society requests that, instead of sending it to the college, congregations who wish to help in this work, communicate with the Corresponding Becretary, Students Missionary Society, Knox Collegs, and he will send the address of a missionary who desires literature for distribution. This will insure direct communication and will be more satisfactory to all concerned.

As it will be some time yet before the missionaries go to their respective fields, the Secretary will not be able to forward such address for a month or more.

The Society also requests that a careful choice of literature be made, and that it be at as early date as possible.

How to Increase the Efficiency of Missionaries in the Field.*

BY THE REV. R. P. MCKAY.

It is neither assumed nor suggested by this discussion that the spiritual attainments of missionaries are of a low order. On the contrary, it is believed that as a class they have produced a larger number than any other of men whose lives and labors have been an inspiration to the church at large. Such names as Martyn, Carey, Judson, Duff, and many others, at once occur as among the brightest ornaments of our Christian civilization; men whose influence for good continues undimmed by the lapse of time. But even for the best there is a better, which they themselves most readily acknowledge, and our enquiry is whether anything can be done that will result in yet greater efficiency.

Dr. R. N. Cust, who cannot be charged with either timidity or tenderness, says: "Quarrels are specially rife at small stations. Missionaries accustomed to command natives become very dogmatic and desirous to have their own way; thus a mission ceases to be a model of apostolio zeal and self-denial, and becomes a hotbed of jealousy; small men contending bitterly with each other for the exercise of a feeble power. These quarrels are always, according to themselves, on principle. Through the deceitfulness of the human heart, the workings of self-esteem and jealousy are regarded as zeal for the truth and the advancement of Christ's kingdom." In contrast, we might quote Gen. Lew Wallace, who says: "I have often been asked, 'What of the missionaries of the East? Are they true, and do they serve their Master?' And I have been always a swift witness to say, and I say it solemnly and emphatically, that if anywhere on the face of the earth there exists a band of devout Obristian men and women it is these. They live and die in their work-their work is of that kind which will be productive of the greatest good."

Or, we might quote the Review of Reviews, which says:

"It is our brave contingent of missionary teachers, and not the present groedy .que.ls of German and Spanish traders and officials, who have annexed the islands of the Pacific to civilization. Many of them have been completely transformed by the missionaries, whose labors alone have given them commercial importance."

We cannot doubt that the latter is the true characterization of missionaries as a class, although, unhappily, individuals may be deserving of Dr. Cust's strictures. Amongst a community of men as men are constituted, it may seem impossible to avoid all mis' understandings and collisions, yot the elimination of everything that can in any way hinder a work of such supreme importance is worthy of the most strenuous effort. We believe it is possible. Notwithstanding the depressing influences of climate and environment, it is possible by grace to vanquish such infirmities of character, and live in the joy and strength and blessedness of each other's fellowship, and of the fellowship of Christ.

What can be done in order to accomplish this, to cultivate to the highest degree possible the working power of the church's representatives in the foreign field?

(1) See to it that all additions made to the staff are of the desired quality. Foreign missions have won the attention of the church, and great numbers are volunteering for the work, which fact is a cause for gratitude, but brings its accompanying dangers. Numbers are not always strength. A select few, chosen with Gideon-like discrimination, will accomplish more than the great multitude lacking in spiritual attainment. All additions to the staff, of men or women, too weak to resist the adverse influences and temptations of new and trying conditions in which they may be placed, not only disappoint themselves and the church at home, but dilute the strength of others with whom they are associated.

Third.

The eagerness to send out more workers, and the eagerness on the part of the many who are offering their services, or will do so in the near future, make it imporative that beards should exercise the greatest possible care in making appointments. As to what course should be pursued there may be diversity of opinion, as there is divorsity in practice, but no pains should be spared in order to protect the church from the expenditure of consecrated funds upon men who presess neither tact, nor application, nor animation, nor humor, who could not successfully minister to an ordinary country congregation, and would inevitably, in a vory short .ime, be pronounced failures. Such men should not be sent into fields requir. ing more grace and better gifts than are required at home, and who, perhaps, may be tempted, in some cases, to seek such appoint. ment because the home prospects are not very hopeful. One thing is certain, that unless proper care is taken at this stage no subsequent efforts will counteract the injury done. Neither certifica. tion as to standing in college classes, nor testimonials from sympathetic pastors, should be accepted as a sufficient guarantee that the candidate has that experimental knowledge of the power of prayer and the fullness of the Spirit requisito for powerful, effective service in a warfare that is not with flesh and blood. It is not the intention here to emphasize the importance of collegiate training, or intellectual furnishing, which the reference to pastoral work in the home land might seem to imply. It is cordially acknowledged that many who have had no collegiate training have been ominently useful in the foreign field. The object is rather to make prominent the thought that there is a cortain spiritual quality, attainable by all, and without which, neither at home nor abroad, can our influence be strong and our lives fruitful, for the want of which there are more disappointed men in the church at home to-day than for any lack in intellectual power or finished scholarship.

(2) Lot the home boards cultivate and illustrate the spirit they seek to inculcate, and regard as so indispensable in their representatives in the foreign field. Is there any reason why the committee should be less burdened with the thought of perishing millions than the men and women whom they send forth? Is indiffcrence, or bitterness, or selfishness, more excusable in us than in them? Would the characterization quoted from Dr. Cust be regarded as less inconsistent and less reprehensible if applied to the members of boards than when directed against missionaries in the fields? Surely the officers should be equal to the ranks in courage and loyalty to the Captain of the Lord's hosts. Foreign mission boards should be the expression, the focalization, of the missionary spirit of the whole church. They should be deeply impressed with personal responsibility for the character of the missionaries sent, and for their maintenance, not only as to material wants, but as to spiritual power as well. We should be pre-eminently men of prayer, every movement being began and carried on in the spirit of dependence and intercession. When Jesus was about to choose His disciples, it is written: "And it came to pass in those days that he went out into a mountain to pray, and continued all night in prayer to God; and when it was day he called unto him his disciples, and of them he chose twelve, whom also he named aposites."

"There were in the church at Antioch certain prophets and teachers, and, as they ministered to the Lord and fasted, the Holy Ghost said, Soparate me Barnabas and Saul for the work whereunto I have called them. And when they had fasted and prayed, and laid their hands-upon them, they sent them away."

There were solemn occasions, fraught with infinite consequences, which the Lord fully understood, and the disciples at Antioch understood in measure. They accordingly wrestled in humiliation and prayer, until the Holy Ghost indicated His will, and then proceeded to the designation of those men whom the Lord had first set apart for this sacred service.

Is there any less solemnity in the performance of similar duties now? And, if not, do boards appreciate, as the early Christians did, their responsibilities in this respect?

If our missionaries always went forth carrying with them such lofty impressions as to the spirituality of the boards upon whom they are expected to lean in days to come, how much more likely is it that they would exercise themselves in a similar manner and manifest a similar spirit when the toils and trials of their work come upon them. The memory of the board would be a perpetual inspiration, a remembrance of duty. Even then, it financial depressions and deficits, came upon us, and it were found necessary to write discouragingly of the fields, we could still say, like Peter and John: "Bilver and gold have I none, but such as I have give I thee," and the work would be prosecuted with a faith and courage and success that can only some from living in habitual contact with the eternal, inexhaustible source of all strength.

* From Knox College Monthly.

It certainly goes without saying, it is one of the commonplaces

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of our teaching, that we cannot by machinery or theory put others right unless we are right ourselves.

(3) As to missionaries in the field, there are two or three suggestions that may be made:

(a) Lot them be impressed with the necessity of so arranging their engagements as to leave time for self-culture. Allknow how easy it is to allow ourselves to become so deeply engressed in works of many kinds as to leave no time for this, first in importance, and most sacred of all duties, the nourishment of our own couls. Yet there is no substitute for it, and without it we are but feeble workers. As the Rev. Andrew Murray says: "The manna of one day was corrupt when the next day came. I must every day have fresh grace from heaven, and can obtain it only in direct waiting upon God Himself. Begin each day by tarrying before God and letting Him touch you. Take time to meet God." That is of such supreme importance that it might be well occasionally to remind our missionaries, whose hands are so full, of their needs in this respect. If done in the spirit of loving sympathy and powerful co-operation, the reminder would be kindly received, and might be profitable to some. But the exercise is a personal one, and must be done by each for himself, and cannot be done by substituter.

(b) Let provision be made by which missionaries find access to stimulating, invigorating, health-giving literature. Most missionaries have gone into the field when young, immediately after leaving college, when they were not in a position to purchase many books, and, perhaps, have had but very limited acquaintance with the class of books that might prove most helpful. When in the field there is no opportunity of becoming acquainted, and there is danger of losing tasts for books altogether, which would be a ca. lamity to themselves and to the work. Hence the importance of making provision for those whose incomes may not be sufficient, or bringing under the notice of others such publications as are known to have proved helpful to many. Would it not pay any board to see to it that. c. g., the "Letters of Samuel Rutherford," and other similar works of a devotional character, are upon every missionary's bookshell? They should, in addition, have access to standard works in different departments of literature, and it ought to be possible for every missionary to see one or two of the best magazines, in order to keep in touch with the thought of the times, which would give freshness, fortility, and confidence in intercourse with other men. This latter might be arranged at no exponse, if the need were but known to many who would be delighted to discose so pleasantly and profitably of magazines that have been read and are to them of no further use-simply an encumbrance on bookshelves already overcrowded.

(3) Let conferences be held for mutual quickening and edification. If in our own land, in surroundings so favorable, such retreats prove beneficial, and are even considered necessary, of how much greater value must they be in non-Christian land?, especially in the newer fields in which the austaining influence of Christian sentiment is not yet felt. Rightly directed, they might be made, as they often have been, occasions of very rich blessing. On such occasions neighboring missions might co-operate to the advantage of all concerned. But if that should not be found practicable to any great degree, on account of distance, or other ovgagements, it ought, at least, to be possible, so far as individual men of special gifts are concorned. Of what incalculable value would a visit from such a man as the Rev. Andrew Murray be to any of our mission fields. Such men are rare, although by no means known, and, when they appear, should be regarded as a heritage of the whole church. To what other mae so important could the best gifts the church can command be devoted? Such visits would not only give an impulse to our workers, but be a beautiful illustration of the apostolic practice of having all things in common, an earnest of the fulfilment of the Lord's easrementa; and prophetic prayer, " That they all may be one."

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(4) It scarcely needs to be added that we shall never reach the best results until the church at home realizes more fully her obligations as to prayar for her missionaries. That is often preached as a duty, but it is very far from being universally practised. Exact statements are not possible, but it is well known that the monthly missionary prayer meating, which has never been very generally adopted, has, in many cases in which it was adopted. fallon into disuse. In a very large percentage of the ordinary congregational prayer meetings missionaries are rarely remembered. and, if any spiritual interests in their work exists, it scarcely manifests itself in congregational life. What does this mean? Is it only a symptom of general spiritual depression, or is it simply want of interest, arising from want of information ? Can nothing be done to awaken throughout the church a proper sense of her solemn responsibility ? Has every capedicut in the way of visitation, organization, and publication been exhausted? Or, have we

been depending too much on human expedients, and too little on the Almight arm? The latter may be true, and yet it does seem necessary that more should be done in the direction of inducing a taste for the reading of missionary literature. It is said that about one-seventh of all the religious literature published is of a missionary character, yet into about fifty per cent. of our families scarcely any finds access. I speak for the Presbyterian Church in Canada, what may be approximately true for other churches here ropresented. There is literature encugh, but it is not read. The increasing volume annually issuing from the press falls into few, and always the same, hands, whilst the masses of our church memborship are entirely ignorant, and correspondingly indifferent. Until that state of affairs is corrected, we can scarcely hope for the desired change. But how can this be done ? Would it be possible, and, if possible, profitable, to break down and put into readable form the contents of books too expensive for the masses, and distribute them freely throughout the church ?

Might wo not loarn a lesson from business enterprises that force themselves upon public attention by persistent advertising? One firm that operates extensively in the United States and in Canada issued at one time two and a half million booklets, the postage alone for which, at one cont each, would mean \$25,000. Experience has taught them that it pays. Is it not worth while considering whether or not a freer expenditure in this respect would be profitable to our cause by winning attention, eliciting interest, and intercession at the throne of grace? If that were only once secured, , if the whole membership of our churches were aroused, then might wo expect the speedy dawn of that millennial age when the kingdoms of this world will become the kingdoms of our Lord; when, instead of the thorn, shall come up the fir tree; when Jesus shall reign from sea to sea, and from the rivers unto the ends of the earth.

A Mission to Men.

A significant movement has been inaugurated in London, under the auspices of laymen, entitled "A Missionary Mission to Men." This does not mean, as one might well suppose, a mission to men in the slums of London, or to men in India or China or remote parts of the world, but rather a mission to men in the churches of England, to awaken in them a suitable apprehension of their duty to carry the Gospel to others. Is there no room for such a mission among the churches of this country?... The number of organized bands among men for missionary study of which we have ever heard could be counted on the fingers of one hand. It may not be necessary to form such bands, but the men should not neglect this subject and should not be neglected.—Missionary Herald.

Sunday-School Work.

One word as to perseverance in the work, if once it is taken up. It is a voluntary work, but none the less, and perhaps all the more, it should be thoroughly and conscientiously performed. No soldiers fight more grandly than the volunteers for a forlorn hope, for whom there is no such word as "retreat." We are collisted for a warfare in which the victory is certain, because we are on the side of good, and God is with us, so retreat should also be impossible for us. It is related that an old piper of one of the Highland regiments was taken prisoner and brought before Napoleon, who wished to hear the bagpipes. "Play a march" said Napoleon, and the old man played. "Now play a charge," and the wild music skirled out. " Now play a retreat." "Ns, ns," said the sturdy Highlander, "I no'er learnt a retreat." Let us say the same. We may change our positions or our kind of work in the great battle-field against evil, but let retreat be impossible. There is no discharge in this warfare. If Sunday school work has to be given up, let it be for some more urgently needed work in other spheres. And when any call comes, as it did to Isaiah from the very throne of God, saying, "Whom shall I send, and who will go for us?" let the answer come, promptly but humbly, "Here am I, send me."

Henry M. Stanloy, the famous African Explorer, recently arrived in New York from England. Speaking of the region in Africa between Mombaso and the Victoria Nyanza, the second largest lake in the world, he said: "When I was at the lake eighteen years ago there was not a missionary there. Now there are 40,000 Christian natives and 200 churches. The natives are enthusiastic converts. They would apend their last penny to acquire a Bible. They are not like the blacks of the west coast; in fact, there are no real Ethiopians among them. They vary in color from light yellow to dark copper and are much more intelligent than the blacks."

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OUR YOUNG PEOPLE.

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This department is conducted by a member of the General Assembly's Committee on Young People's Societics. Correspondence is invited from all Young People's Societies, and Presbyterial and Synodical Committees. Address: "Our Young People," PRESEVTERIAN REVIEW, Drawer 2464, Toronto, Ont.

A FLOURISHING YOUNG PEOPLE'S SOCIETY.

The Society of Christian Endeavor in connection with Cook's Church, Toronto, is the largest society of the kind in Canada, having a total membership of 460, of whom 373 are active and 96 associato.

The pastor of the Church, Rev. William Patterson, gives in the current issue of the Knox College Monthly, his impressions of the value of the Society as a help to the Church. He says : "I suppose a society, like a tree, should be judged by its fruits, and the question may now be asked, What has the Society done, and what is it doing?

(1) It has created a greater interest among the young people in Bible study, as many of them are studying the Scriptures systematically in addition to the topics taken up at the weekly meetings.

(2) By taking part in the meetings the young people have been developed into more efficient Christian workers. Many in the Society who, a few years ago, could not lead publicly in prayer can now take charge of a meeting and speak to edification.

(3) During the years of its existence many of our members have gone to different parts of Canada and the United States, some of whom have been instrumental in organizing other Christian Endeavor Societies, and nearly all of them are actively engaged in Christian work. Five who were members of our Society are now Preabyterian ministers in Canada, one of our number is a missionary in Africa, and twelve others are studying for the ministry.

(4) Through this Society our young people have been led to take a deep interest in missions, both home and foreign, and many are contributing systematically for this cause.

(5) The members assist in carrying on Christian work in connection with the Haven and the General Hospital, besides conducting meetings in three missions in the city, distributing tracts, and taking flowers to the sick. The Society has always been loyal to the Church, and willing to assist the pastor and session in every possible way. I may here say that seven members of the Society have been elected to the eldership.

WORDS OF ENCOURACEMENT.

A pastoral letter has been issued to the Young People's Societies connected with the Congregational Churches of Vermont. At the last general convention of the State, a committee was appointed to prepare and issue this greeting, from which we select the following paragraphs :

"We want you to know that we love you and rejoice in your growing strength. We want to come into yet closer relations with you. Some of you are our best helpers in the Sunday-school. We want you all there. Your bright faces and clear voices give new vigor to our church prayer-meeting. Let us hear you every week. Your gifts to missions make us glad. Remember that our six national societies have first claim.

" The future of the church is in your hands. Its responsibilities will be yours. We want those of you that are not members to unite yourselves with the church, that by confessing Christ you may be honored of Christ. By sitting at the Lord's table you may share the riches of his grace. By early joining yourselves in covenant with him you may become with us heirs to the 'crown of glory that fadeth not away.""

WHAT TO READ AND HOW.

A young man found that he could read with interest nothing but sensational stories. The best books were placed in his hands, but they were not interesting. One afternoon, as he was reading a foolish story, he overheard one say, "That boy is a great reader, doos he read anything that is worth reading ? "

" No," was the reply ; "His mind will run out, if he keeps on reading after his present fashion. He used to be a sensible boy till he took to reading nonsense and nothing."

The boy sat still for a time, then rose, threw the book into the ditch, went up to the man who said that his mind would run out, and asked him if he would let him have a good book to read.

"Will you road a good book, if I will let you have one?"

" Yar, sir."

"It will be hard work for you."

"I will do it."

"Well, come home with me, and I will lend you a good book. He wont with him and received a volume of Franklin's works.

"There," said the man, "read that, and come and tell me what you have read."

The lad kept his promise. He found it hatd work to read the simple and wise sentences of the philosopher, but he persevered. The more he read, and the more he talked with his friend about what he read, the more interested he became. Ere lorg he felt no desire to read the feeble and foolish bcoks, in which he had formerly delighted. He derived a great deal more pleasure from reading good books, than he had ever derived from reading poor once. Besides, his mind began to grow. He began to be spoken of as an intelligent, promising young man.

STOOD BY HIS FLAG.

A writer in the Youth's Companion tells this story of a true Christian Hero:

A dozen rough, but brave soldiers were playing cards one night in the camp. "What on earth is that?" suddenly exclaimed the ringleader, stopping in the midst of the game to liston.

In a moment the squad were listening to a low, solemn voice which came from a tent occupied by several recruits, who had arrived in camp that day. The ringleader approached the tent on tiptoe. "Boys, he's a praying, or I'm a sinner !" he roared out.

"Three cheers for the parson !" shouted another man of the group as the prayer ended.

"You watch things I I'll show you how to take the religion out of him 1" said the first speaker, laughing. He was a large man, the ring-loader in mischief.

The recruit was a slight, pale-faced young fellow of about eighteen years of age. During the next three weeks he was the butt of the camp. Then soveral of the boys, conquered by the lad's gentle patience and uniform kindness to his persecutors, begged the others to stop annoying him.

"Oh, the little ranter is no better than the rest of us," answered the big ringleader. "He's only making believe pious. When wo get under fire you'll eco him run. Those pious folks don't like the smell of guppowder. I've no faith in their religion l'

In a few weeks the regiment broke camp, and entered the Wilderness, and engaged in that terrible battle. The company to which the young recruit belonged had a desperate struggle. The brigade was driven back, and, when the line was reformed behind the breastworks they had built in the morning, he was missing.

When last seen he was almost surrounded by enemies, but fighting desperately. At his side stood the brave fellow who had made the poor lad a constant object of ridicule. Both were given up as lost.

Suddenly the big man was seen tramping through the underdrush, bearing the dead body of the recruit. Reverently he laid the corpse down, saying, as he wiped the blood from his own face :

"Boys, I couldn't leave him-he fought so ! I thought he descrved a decent burial."

During a Jull in the battle the men dug a shallow grave and tenderly laid the remains therein. Then, as one was cutting the name and regiment upon a board, the big man said with a husky voice :

"I guess you'd better put the words 'Christian Soldier' in somewhere! He deserves the title, and may be it'll console him for our abuse."

There was not a dry eye among those rough men, as they stuck the rudely carved board at the head of the grave, and, again and again looked at the inscription

"Well," said one, "he was a Christian soldier, if ever there was one I And," turning to the ringleader, "he didn't ran, did he, when he smelt ganpowder ?"

"Run!" answered the big may, his voice tender with emotion ; "Why, he didn't budge an inch! But what's that to standing for wocks our fire like a man, and never sending a word back? He just stood by his fisg and let us pepper him-he did!" When the regiment marched away, that rudo headboard remained to tell what a power lies in a Christian life.

One of the most wonderful revival stories that has been told of any place for a long time, comes from the little town of New Millport, Penn., a place of less than two hundred inhabitants. Beginning with the week of prayer, the Christian Endeavor Society held special orangelistic services that from the very first night were attended with much spiritual power. The definite results of the four weeks of service are converts to the number of more than seventy, sixty-one of whom united with the Latheran Church, and the rost with other churches. All of the associate members of the society were converted, and the membership of the organization increased more than one hundred per cent. A revival of giving also arose in the church. Both the hotels reliaquished their licenses to sell liquor. The entire community was stirred, and the good work is not yet at an end.

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STATISTICS CARDON

Christian endeavor.

CONDUCTED BY S. JOHN DUNCAN-CLARK

WORLD'S C. E. PRAYER CHAIN, SUBJECT FOR MARCH .--Foi pastors and preachers the world around, that they may be filled with power from on high, and that their people, young and old. may co-operate with them more effectively in all Christian work.

Daily Readings.

KEPT FROM GOD.

First Dav-Pride-Isa, ii, 10-22 Second Day-Falsehood-Pa. lii. 1.9. Third Day-Hatred-Lev. xix. 13-18.

Third Day-Hatred-Lev. xix. 13-18. Fourth Day-Hypocrisy-Matt. xxiii. 1-33. Fifth Day-Selfishness-Luke vi. 30 35. Sixth Day-Cowardice-Matt. xxvi. 60, 69.75. Prayme MEETING TOPIO, Mar. 29. -THINGS THAT KEEP US FROM Gob.-Prov. vi. 16-19; viii. 13-17. When we were yet sinners, and far from God, Heasent His only, begotton Son and through His rent fielsh opened up a way so that we who once were distant might now be made nigh by the blood of Christ; and with the gift of His Son, He has offered us freely all things else. Seeing that this is so, how insuperable must be the allurement that can win one from His love 1 But, no, when we come to look more closely the obstacle seeme no larger than a come to look more closely the obstacle seems no larger than a stubborn will, and the allurement no sweeter than the satisfaction connected will, and the allurement no sweeter than the satisfaction of onc's own desires; so that summed u_p in one word that thing which keeps us from God is our helpless, sinful and wretched self. How strange it is that we should cling so long and so strongly to this loathsome, hody of death which we dignify by the name of "self," when it is our privilege to possess God! How strange that we should allow our lives to be controlled by a power so utterly corrupt, our joys to be chosen by a taste so completely vitiated, when we might be under the sway of One who is the embodiment of holiness, and revelling in the fulness of joy and pleasures for evermore to be found at the right hand of God! Why cling to self longer then? Let us make a complete denial of it; reckon it by faith, desd on Calvary and buried in the tom bof Joseph, its place taken by the risen Christ in all His plentitude of power and fulness to satisfy, and then we will enter into the life of com-munion and fellowship with God, and height, nor depth, nor any other creature shall not be able to part us trom Hislove.

The Missionary Committee.

We are glad to be able to give our readers this week a paper written by Miss Jessie McBean of St. John's Church, Toronto, and read at the recent conference of the Y.P.P.U. We look upon it as one of the most suggestive and helpful contributions to the missionary literature of the C.E. movement that we have had the pleasure of reading. The great work of the Church of Christ to day is to preach the

Gospel to every creature. The work is done, only when the word of Truth is fally

preached, not alone at home but also unto the uttermost part of the earth.

carth. This then is the chief business of the church. It is the chief business of the congregation. It is the chief business of the Young People's Society in the congregation and of every indivi-dual in the Society. In this convention we are concerned with the part the Young People shall take in the work of the world's evangelization and this paper has to do with the duties of the Missionary Committee, in regard to that work. In considering the place of the Missionary Committee in the

II. Its work.

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11. Its work. I. THE COMMITTER.—A good Convener should be chosen for this Committee. It has been said, "That the Interest a congre-gation has in the work of missions is nearly always determined by the interest of the pastor, a missionary pastor will have a mis-sionary congregation. In like manner will it in some measure be true, that, the Young People's Society, will have an interest in missions in proportion to the zeal in this work of its Missionary Committee and the chief officers of the Society. So it is very necessary that a Convener should be chosen, who is fully alive on missions. missions.

There should be a judicious choice of members for this Committee. Only earnest consecrated workers should be chosen; those who realize their own responsibility to God of carrying the Gospel to every creature.

There should be regular meetings for conference and prayer

There should be regular meetings for conference and prayer, once a month at least. The injunction of our Lord as be looked upon the harvest field of the world was, "Pray ye therefore the Lord of the Harvest," and in Matt. xviii 19," I say unto you that if two of you shall agree on oarth, as touching anything that they shall ask, it shall be done for them of My Father which is in Heaven." With such a promise as this, should not the Committee very often pray to God for blessing and guidance in their work? The Committee should also meet as often as possible with their pastor. In our society a Committee meets with the pastor for half an hour before the prayer-meeting, on Wednesday evening. This is an excellent plan. It enables the pastor to become acquainted with the work of each Committee be much in prayer regarding their work. Henry Martyn, says: "Live more with Christ; catch more of His spirit; for the spirit of Christ is the spirit of Missions and the nearer we get to Him the more intensely spirit of Missions and the nearer we get to Him the more intensely Missionary we become." II. THE WORK OF THE CONNECTER :- The work is to do what it

1 Martin Carlo Martin

can, to deepen the interest of the members in Missions. How can this be done? By systematic study of Missions. The Com-mittee can draw up a programme of studies in which different countries may be theroughly considered, and the present condition and need of Christian work in these lands. If such a course of studies is to be carried out successfully two things are necessary :--The first a Missionary Library. For the sake of the society in general, and especially for the Missionary Committee, this is very needful. Furnish materials and you will have botter meetings. This Committee is to generate Missionary enthusiasm and intel-ligence. Can its members generate enthusiasm unless they are enthusinstic themselve? Can they be enthusiastic about anything unless they are well informed ? If any Society present has not a Missionary Library. Here is work for its Missionary Committee. We have one in our Society, containing sixty or seventy volumnes, three monthly magazines and the Encyclopadia of Missions, and we find it of the greatest value in our work. The second thing needed is a complete set of good maps. Nearly all the maps can be made by members ; this adds greatly to the interest. By the use of maps and charts you will be certain to teach your audience something. It is far easier to learn through the eye than by the ear. And when studying a field, if the exact location of a station can be pointed to, more interest will be taken in the work and workers. Another work of this Committee is the holding of public meet-

in the work and workers

Another work of this Committee is the holding of public meetings. Here is one plan which has proved successful. The Mis-sionary Committee joined their forces with the other missionary sionary Committee joined their forces with the other missionary organizations of the church, and for a week held an exhibit of curios costumes and products of mission fields. There were zea-lous addresses in the evenings and much prayer before, during, and after the meetings. Why not try this method? It may result in tired feet, tired hands, tired heads; but it is a blessed privilege to be tired for the Master's sake. After helding a week of such meetings you much have a very

After holding a week of such meetings you might have a very helpful meeting of the Society, to be called "A Memory Meet-ing," at which each member would relate the part of the lectures that especially impressed him, repeating such facts as he remem-bered. This is a good method of impressing missionary intelligence.

A missionary committee can do some very effectual work by Has a bright sunshinney letter over cheered you, correspondence. and brought your life rate sympathy with some other life? There are weary lonely men and wound in distant lands, where encourage-

are weary lonely men and wound in distant lands, where encourage-ments must be very slight and friendship almost impossible, what might not an hour's work with your pen, a spark of the bright life God has given you, do for them. If you want to make foreign missions seem real to you, try a little letter writing. J Here is a plan the Missionary Committee can use for keeping the missionaries whom they are interested in and who are in adicuous points in the meeting-room, cards bearing the names of the missionaries, these to be clearly printed so as to be read across the room. It is an additional assistance to have a large map of the world hung in the rocation of each missionary being

the room. It is an additional assistance to have a large map of the world hung in the room, the location of each missionary being marked upon it, with his name. Then the Missionary Committee can do so much to help home missions. There are mission schools to be started and helped along by attendance and aid in the music. There are orphanages, hospitals, and dostitute families where the field is ripe for doeds of charity, missionary literature can also be distributed. How many people there are who have plenty of reading matter just wasting, this they would gladly give to the committee who could give it to reedy schools and homes. In all these ways the seed of the Gospel may be nown.

The school and non-the indication of the spiritual condition of the Still another way in which the committee can work, is by arrang-ing for Scripture studies along the line of missions. Having sub-jects such as these: "What the Bible says about the spiritual condition of the

heathen.

What the Indie says sould the spintal condition of the heathen."
"The Missionary Commands."
"The Missionary Promises in Old and New Testament."
"The Missionary Parables."
We read so much in studying fereign missions of the Biblewomen, and the great work they are doing with the Grand Old Book. Why does not every Missionary Committee contain Biblemen and women even more powerful than these because the opportunity is greater. You are a special band of witness for Christ, don't forget to make good use of His written witness. The question of Christian giving, especially to missions, comes under the control of this committee. It is their duty to establish a right motive for giving in the Society. Systematic giving by envelope is one of the best methods. Many use the "Fulton plan" of a penny a week. This is surely in the power of all. Above all dear committee, do not forget your duty to be soulwinners, also out into the by-ways and hedges, win scule for Christian anywhere, overywhere. This committee hereafter, winners, also out into the by-ways and hedges, win scule for Christian anywhere, or your duty to be its pride. Is it?

FOR THE SABBATH SCHOOL CONDUCTED BY S. JOHN DUNCAN-CLARK.

International S. S. Lesson.

LESSON NIII.-REVIEW-MARCH 29.

(Studies in Luke's Gospel).

-" Whoseever shall confess me before men, him GOLDEN TRIT.shall the Son of man also confess before the angels of God."-Luke xiL S.

 IL S.
 CANTRAL TRUTH. — The Son of Man.
 PERION. — B.C. 5.— A.D. 29.
 INTRODUCTORY. — The leatons of this quarter beautifully portray the mission of the Son of God. In His character and life among man He was a perfect axample of purity, and devotion to the Son of Man. Father's will.

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Correspondence.

Public Worship.

No. 4.

To REV. JOHN LAING, D.D., Convener of Committee on Public Worship.

OTTANA, March 7th, 1896.

1.00

SIR, -From the circumstance that the three Sin, - From the circumstance that the three letters which I ventured to address you last November on the subject of Public Worship have been somewhat criticised, I feel it a duty to trouble you with a few remarks on some of the objections which have been raised

aome of the objections which have been raised A dialike has been expressed to a liturgy. My third letter deals with this point; it is therefore unnecessary to repeat the facts I aubmitted, (see note). I do not feel myself called upon to justify the use of an inflexible liturgy for I do not advocate its introduction. I alluded in my letters to a liturgical service mainly for another purpose; my object was to give prominence to the fact that such a service is related historically to our own branch of the Præbyterian family, that it is, and always has been, the form of worship in other Reformed Churches, and that there is nothing in our principles, traditions or standards to prevent the reading of prepared prayers.

standards to prevent the reading of prepared prayers. My aim has been to point out defects not in Presbyterian principles or doctrine, but in the form of our worship, as at present pre-vailing. My hope has been that we should find a remedy for these defects, not by re-volutionary change, not even by reverting to the practice of the fathers of our Church, in the first century of its existence, but in the first century of its existence, but rather by a process of evolution or well conaddered adaptation to present needs in com-plete harmony with the spirit and polity of Presbyterianism.

My appeal has been that of a layman plead-ing that the people be allowed as fellow worshippers a larger participation in the public service of the congregation than they now exercise.

now exercise. In my former letters I endeavoured to ex-press the views entertained by many like myself. We are convinced that Public Worship is a Divinely appointed duty in which all the people should have an oppor-tunity of taking a full part. Under the pre-sent system only a limited share is wonchasfed to the congregation ; too much is allotted to one person, the officiating minutor, and too little to the people. We recognize that it is the proper function of the minister, to preach, to exhort and to lead in the exercise of deto exhort and to lead in the exercise of de-votion; but we sak is it necessary or desir-able that the people should be excluded from participation in the service so much as they now are t. These who think with me, are of now are : Those who thus with me, are of the opinion that some of the prayors offered by the minister should be, what for want of a better name, may be tenned, congregational prayers or prayers of the people. That is to say they should not be extempore prayers previously unknown to any individual pre-sent: on the contrary that they should be familiar compositions expressing the common wants and supplications of the worshippers; and whatever our views on other peints, all must acknewledge that those wants and supplications of our common humanity do not vary from work to weak or from year to year. We hold it to be desirable that every member of the congregation should be member of the congregation should be acquainted with such prayers as well as the munister, such prayers should therefore be in printed form, and placed within reach of all, with the approval of the Church as a whola.

Some persons object, I think most un-reasonably, to forms of any kind. Cne minister thus expresses himself, "By reading proyers workip would become mechanical and those taking part become untrue to self and to God."

I remind these who hold these opinions that many of the Psalms and hymns are forms of prayer, and I ask what objections can there be to the use in a Christian con gregation of such procomposed forms of prayer as Faalms 8, 16, 25, 34, 67, 71, 56, 103, and many others' or take the common paraphrases and hymns, these beginning with the following lines for anample. the following lines for example.

- 1) "Spirit Divine attend our prayers, And make this house Thy home."
- (2) "O God of Bethel by whose hand Thy people still are fed."

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(3) "Safely through another week God has brought us on our way."

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(4) "O Lord of Heaven and earth and sea, To Thee all praise and glory be."

(5) "Lord of the Sabbath hear us pray In this Thy house, on this Thy day."

Great King of nations hear our prayers, While at Thy feet we fall." (6) **

All will acknowledge that such verses are forms of congregational prayer, that they have a perennial freshness and that most of have a perennial freshness and that most of the finest hymns in common use in our Church are of the same character. Who among our people would discard from public worship the Pealms, paraphrases, and hymns on the ground that they are forms of devotion familiar to every individual and not ex-temporaneous utterances from the pulpit? Who among our most learned and gifted ministers would furnish extemporaneous sub-stitites for these forms of devotion, not on consilon merely. but at every diot of worship consistent merely, but at every diet of worship throughout the year ? In an ordinary diet of worship the minister

In on ordinary diet of worship the minister In an ordinary diet of worship the minister offers two, three, or more extemporary prayers. These prayers, although framed on behalf of, and for the benefit of the congrega-tion, express only the minister's thoughts and feelings. They are his prayers, and from be-ing extempore differ continually in their con-text so that no person present can be familiar with them. Although some few may be able to follow the varing utterances of the minister or considerable portions of his prayer, others frequently have difficulty in so doing, and thus it is not always possible for the latter to join in the detotions in a proper spirit. If the prayers were written out and printed and placed in the hands of each worshipper, the cause of any such difficulty would be re-moved and every member of the congregation -would be aided in his detotion by ear, eye, and memory, and thus enabled to follow the voice of the minister with an ascenting mind. In every congregation there are man and

voice of the minister with an ascenting mind. In every congregation there are man and women whose hearing through advancing years or other causes is defective; such per-sons could with the printed prayers before them, attentively take part with their fellow members of the congregation in the common denotion. devotions

The discussion has confirmed me in the opinion that the Church ought seriously to opinion that the Church ought scriously to consider whether the opportunity of joining in public prayer should not be extended to the poople. If half the prayers at each dist were read it would be a boon to many pre-sent in the congregation. Even if for one of the extempore prayers a congregational prayer, from a prescribed collection, were arbitistic dit would be a improvement to abstituted it would be an improvement on

the present system. Those laymen who think as I do, are satisfied that it is in the interests of the Church that a concession should be made to congregathat a concession induite be made to congrega-tions in the direction indicated; we are decidedly of the opinion that its effect would be to make public worship more real, more reverent and more edifying without lessening its simplicity. We retain full sympathy with the wish to

maintain primitive Prosbyterian simplicity. We doure neither elaborate ceremonial por prescribed chast, no inflexible service, no rigidilitargy. We desire, it is true, uniformity but it is a voluntary uniformity in general but it is a voluntary uniformity in general order, a uniformity in excellence, in reverence, in purity, as well as in aimplicity. To these we assure, and while we earnestly aim at some modification in our mode of worship, in order better to attain these ends; we deem it inexpedient to introduce any change which would not commend itself to the Church as a bala wbola,

whole. In response to an overture from the Synod of Hamilton and London the General As-sembly has appinted a committee to con-sider how best to afford direction to the Church, to secure the reverent and edifying observance of public worship, with das-regard to Christian iberty and general uni-formity. Such being the case it seems desirable that ministers and elders should take steps to accertain the mind of the Church on points which may thus be formulated. I.--Is the present mode of observance of Pablic Worship in our congregations entirely satisfactory i

satisfactory 1

satisfactory i 2.—Have the people a sufficient oppor-tanity to participate in Public Worship ander our present system? 2.—What means can be best taken to give the congregations a fuller share in the service of Public Worship?

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4.--Would it be desirable to substitut printed congregational prayers, for ex temporary prayers, during some portion of the service ?

the service? 5.--What proportion of congregational prayer would it be advisable to introduce in any one diet of worship? 6.--Should forms of service be prepared for administering the sacraments, solemnizing marriage, and the burial of the dead ? 7.--Should a manual of suitable services be provided which may be used as aids to de-votion in new settlements and in localities where there is no settled minister or mission-

ary. Rospectfully submitting these suggestions for wise consideration, I leave the matter with confidence in the hands of our Christian people and the church courts.

SANDFORD FLEMING.

SANDFORD FLEMING. NOTE.—With respect to the subject of a liturgy I take the liberty of referring to an excellent paper prepared at the request of the Toronto Presbyterian Council by one of our foremost Presbyterian Iaymen, Mr. William Mortimer Clark, Q.C., M.A., chairman of the Board of Management of Knox's College. This j-sper appeared in the PRESETTERIAN REVIEW two years ago. The subject of con-gregational prayer is considered at some length in an article in Queen's Quarterly for July, 1595, to which I beg leave again to refer. S. F.

"A Holy Communion Table "-Is It Now an Altar?

Editor PRESEVTEBIAN REVIEW :

Site, — What next? I rub my eyes as I read over a second and third time in your last number, that "recently in St. John's church, St. John, N.B., an interesting and rather unusual service took place." Rather unusual; well, that is putting it very mildly we hope. But what occurred i We read: "A communwell, that is putting it very mildly we hope. But what occurred I We read: "A commun-ion table was presented to the church by the Sabbath school with simple and impressive ceremonics." This is strange. Is the Sabbath school not the church, or part of it I is this properly Sabbath school work I But what were the ceremonics I "After the reading of the Scripture lessons." What Scripture les-sons we sak I Were they taken from Exodus or Samuel to prove that in the tabernacle and the tample the table for ahew bread was holy I We read on: "The pastor an-nounced what was taking place, and the elders having been called to the front of the pulpit, a session was constituted." Can this mean more or less than that these proceedings were acts of a regularly constitut-ed Presbyterian church court I Is o, then the church is compromised and must be held, il no protest is forthoorming from the Superior Court of Review, as sanctioning and appror-ing these "rather unusual proceedings." Next we read: "The presentation was made by six of the youngest communicants in the school. Prayer was then offered, in which the tay table was solumnly dedicated to the secred purpose for which it is designed. After singing hymn No. 53, "Done is the Work that Saves," the congregation joined in repeating the Lord's Prayer. The anthem with which the interesting service closed was from Psalm 26, 'I will wash my hands in inwith which the interesting service closed was from Paslm 26, 'I will wash my hands in in-nocance' (Firth)." Are we then to undernocence' (firth)." Are we then to under-stand that the table which before was unclean has broome "holy i" that these "inter-cesting services" have produced a change on this piece of wood I It seems incredible that such a thing could occur in a Presbyter-ian church, and with the sanction of a Presby-terian church, and with the sanction of a Presby-

that such a thing could occur in a Presbyter-ian church, and with the sanction of a Presby-terian church court. Nay, the last sentence quoted seems to us a piece of ornel irony. Our directory for Public Worthip, in the appendix, says: "No place is capable of any holiness under pretence of whatsoever, dedi-oation or consecration." Is than a table capable of holiness when "dedicated" by the above mentioned notable corramonies T Behold here the full-blown dootrine of "Relative Holiness," a dootrine held and taught by Romanust and Ritualist, but repu-diated in all Reformed churches. The doo-time is anthwarsive of spintual religion, and contrary to the teaching and practice of Christ and the spottes. It is a return to the beggarly elements of "Juddin"; to a carnal externalism in religion and worship. It is Popish Christianity. On the same prin-ciple, if not arrested, we shall soon have error taught. "by any resease corresponse" of man's deriving. With just such imposing core-monies Popish bishops and priests are wont

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to consocrato and "make holy," persons, buildings, sites, burying-grounds, vestments, candles, water, patens and chalices, and bells blessed in baptism. Are Presbyterians preblessed in baptism. Are Presbyterians pre-pared for this; for holy men and holy things f And, Mr. Editor, of all men the man to introduce these Popish ceromonics and prac-tices which our reforming fathers advisedly cast out as abomination, is the energetic and earnest convener of our Sabbath School Com mittee entrusted by our Supreme Court with our schemes for the instruction of youth. He has, by indomitable perseverance, pre-pared an interesting, pretty, innocent-looking liturgical service forour Sabbath schools, which has been extensively used. He has establish

has been extensively used. He has establish ed also "Children's Day." (Is it holy 1). Now that we see how far this estnest and indothat we see how far this estnest and inde-fatigable worker has gone in his own school, we may well ask, kindly but firmly, what guarantee have we that he may not "consci-entiously" make way for and adroitly intro-duce other Popish rites and superstitions ! Nay, our sessions as church courts, may, un-der his guidance, be unwittingly led to take part in such "interasting, unusual, impres-sive coremonics," and thereby give their sanc tion to the gross appersition of a "holy table" and what not. And yet, Mr. Editor, this pastor and these elders of St. John's church are under vow "to conform to the purity of worship at present authorized "by the Presbyterian Church in Canada !! March 10, 1896. MIBANS.

The Aged Ministers' Endowment Fund.

Editor PRESBYTERIAN REVIEW.

SIR.--Owing to having to raise a large amount of money to assist ministers' families in poverty, I was led to present an overture before the Fresbytery of Toronto in 1882 to raise an endowment of \$100,000 for the Aged Ministers Fund, as the amount given by congregations was quite inadequate. This was carried by the Presbytery and agreed to by the next General Assembly in London in 1883. At the Assembly of 1887 the amount was raised to \$200,000, and the amount to be paid to retiring ministers after forty years or more service to be \$300 instead of \$120 as previously fixed by the committee. The Rev. Wm. Burns, who had been very successful in raising an endowment for Knox College was appointed agent to col-lect this endowment. But, owing to the hard times during the last fire years, he has not here she to mire the commencement.

times during the last five years, he has not been able to raise the amount as yet. Some of the pioneers doing mission work fifty years ago did three times the ordinary work done by young men now, and yet only received \$100 a year, which with keeping a horse was worth only about \$300 a year. Their salaries were so small for many years that they could not save any money. Yet last Norember the amount paid from the fund was much less than the year before, so that they scaroly knew how to pay their way. There is much need not only to complete the En-dowment, but also for congregations to con-tribute a much larger amount if the aged tribute a much larger amount if the aged ministers are not to be left to suffer. Some ministers are not to be left to suffer. Some of these man could have made large amounts by speculation but they did not think it right to do so, and Prof. Hume Brown in his life of John Kuox says that it is shameful for ministers to turn aside to do secular work; and the Divine Word says that they who preach the Gospel should live by the Gospel. It is avident from the Scriptures that it is God's will that His servants, Jewish and Chris-tiau, should be properly supported. tizz, should be properly supported. Toronto. ROBERT WALLACE.

A VERY pleasant surprise was in store for St. Andrew's Institute in Friday eraning, March 6th, when, at the close of the regular night school, Mr. F. C. Tisdale, one of the staff, presented to the institute a large and heating the state of the late with the state of the state. beautiful photograph of the late minister, the Rev. D. J. Macdonnell, B.D. Mr. Thedale, in well-chosen words, referred feelingly to the late minister's derotion to and untiring efforts on behalf of the institute, spoke of many noble lessons that could be learned from a lite like Mr. Macdonpol's, and unged the boys to follow his example and imits his character. The superintendent, on behalf of the institute, formally accepted the gift, and thanked the domor for the picture, which, he said, would be a continual resumber of a his hired for othern

Church News.

[All communications to this column ought to be sent to the Editor immediately after the occurrences to which they refer have taken place.]

Montreal Nuces.

AT the meeting of the Protestant Ministerial Association on Monday morning last, the Rev. Mr. Dewey, of Stanley street church, read an able and instructing paper on "The Minister's Personal Life as illustrated by the life of Jonathan Edwards." The paper was much appreciated and called forth an intercating discussion relating especially to the re-vival movements which originated with his ministry. The subject was felt on all hands to be an opportune one in view of the fact that the Rev Mr. Grubb, who produced such a deep impression in Toronto, had begun his work in Montreal by two services on the Sab bath proceeding, in the morning in the cathedral and in the ovening in Erskine church. At the close of the meeting of the Association Mr. Grubb was introduced and Association Mr. Grubb was introduced and addressed the members present on his work, with a view to securing their active co-oper-ation in his mission. Throughout the week Mr. Grubb has continued his services each evening in Brskine church, while the other members of his party have held meetings there and in Knox church during the day. The congregations have been large and a good deal of interest has ocen awakened. His connection with the Anglican Church has en-abled him to reach a considerable section of the church-going people not hitherto much the church-going people not hitherto much touched by any of the various revival efforts in the city. It is hoped that the movement may do something to quicken spiritual life in all the churches. For such quickening there is always room and abundant need, however active and vigorous they may be.

A LARGELY attended meeting of the con-gregation of Melvillo church, Westmount, was held on Wednesday evening to devise means for clearing off the balance of debt on their church, amounting t \$2,000. As was expected, however, the real question raised was the advisability of erecting a new church. The present one, though enlarged only a few years ago to double its former capacity, is again too small. A committee was appointed to prepare plans and obtain estimates as to to prepare plans and obtain estimates as to the probable cost. The matter is likely to be pushed to a successful issue. The congrega-tion is composed of some of the most enter-prising citizens in the place and the popula-tion is rapidly growing. Two other de-nominations have recently erected new churches in the locality, and a third is likely to do so during the coming summer. The Rev. Mr. McGillivray is to be congratulated on the prosperity of the work under his care. At a time when the Parliament of Canada

on the prosperity of the work noner his care. Ar a time when the Parliament of Canada is strongling w...h the problem of giving redress to the educational grierances of the Roman Catholic minority in Manitoba, and the toleration of the Roman Catholic majority in Quebec is being londly asserted, it may not be amiss to call attention to some of the anonymeet to main the proteiners are of the annoyances to which Protestants are subjected in the matter of education notwith subjection in the matter stendestrom notwith standing all guarantees. In order to avoid exemption from taxes for Catholic schools Protostants are required to give formal notice of dissant and maintain a school of their own. To this no objection is taken, but recently it has been observed that in a number of cases all kinds of technical difficulties are raised to prevent Protestants from deriving any benefit from this provision. It deriving any benefit from this provision. It is not clear as yet that there is any kind of concert in the matter, and if there is, the Education Department of the Province is not implicated in it, but the spirit of obstruction is one that gives considerable annoyance and may lead to trouble in the future. One case in the suburbs of Montreal has been falt to be especially grievous. Some threa years are in the suburbs of Montreal has been falt to be appecially grisrous. Some three years ago a special act was smuggled through the Legulature constituting a new school section and of the fragments of several municipalities and practically annulling all previous action that had been taken by the Protostant residents of the district. They had organized their own achools years before and had been paying their taxes towards the support of these, but now find themselves confronted with a demand for several years faxes for the school of the unsjority. The demand is no outrageously unjust that of course it has been contested. But in the face of the Act the

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courts seem unable to give any relief courts seem unable to give any relief and the government for some real-un some unwilling to intervene. All efforts so far at any rate have failed and unless the various Protestant minorities embraced in the dis-triet make a fresh legal dissent the claim made upon them will be equally valid for the future. Another illustration of the tendency to grasp at Protestant money for the support of Catholic schools is furnished by the law to grasp at Protestant money for the support of Catholic schools is furnished by the law itself, which provides that the taxes levied on joint stock corporations shall be divided between the schools according to population and not according to the faith of the stock-holders. As most of these compaules are controlled by Protestants this simply means that their school taxes are applied without consulting them in any way for the purpose of Catholic sectarian education. Under these circumstances the loud boast as to Catholic liberality and generosity in Ouebec does not liberality and generosity in Quebec does not Interainty and generosity in Quebec does not make a very deep impression or the minds of the minority here. They are, of course, thankful for the privileges they enjoy and are trying to make the best of them, but they would gladly surrender every one of them to-morrow if they had any satisfactory guarantee that it would secure a system of unsectarian public schools under efficient gover nant control such as has been established by the Legislature of Manitoba. Outside the large Legislature of blantoba. Outside the large cities the present dual system of schools is disastrous. It plants two poor schools where there might otherwise be one good one, and throws one of these entirely under the con-trol of ecclesisatics who have to real interest in popular education atall. At is no wonder that Quebec though the longest sottled is the most different schools and the second school of th most illiterate province in the Dominion today.

General.

KNOX Presbyterian church congregation in Woodstock will build a new church this summer.

A LECTURE on the "Pathos and Postry of the Family Circle" will be delivered by the Soottish Canadian poet, John Imrie, in Col-Jege street Pretbyterian church on Tuesday evening, March 24th. Admission free; silver collection.

Is the Preabyterian church, Wingham, on Tuesday ovening, March 10th, Rev. D. Perne delivered a vory interesting and instructive locture entitled "Elinburgh and Stirling, or Sketches from Scott.sh history." The collec-tion ammounted to \$12 50, in aid of Y.P.S. C.E. fanda.

THE congregation of St Andrew's church. Toronto, have voted a yearly allowance of \$1.500 to the family of their late pastor, Rev. D. J. Macdonnell. Rev. D. R. Drum-mond, M.A., of Ramsay, who has been in charge of the congregation for some time past, is in the meantime to continue to act as pas-tor. tor

The Rev. J. W. Macmillan, pastor, preached at both services in St. Andrew's church, Lindsay, March 8th The sacrament was dispensed at the close of morning service to a large congregation. At the close of the evening service Mr George Baskie, musionary among the lumbermen on the north shore, gave a short but interesting account of his work in that district. ork in that district.

THE annual congregational tea meeting of East Preabyterian church, Oak street, was held on Thursday, March 5th. After partsking of refreshments in the school room, these present adjourned to the church, where a pleasant programme of speeches and vocal and instru-mental music as given. The pastor, Rev. J. A. Morineou, occupied the chair. Ad-dresses were dolivered by Revs. Mr. Rochester and De Hunter. and Dr. Huuter.

and Dr. Hunter. WHILE Rev. Alexander Henderson was conducting the "preparatory," or pre-com-munion service in the London First Presby-terian oharch Friday night, March 13th, the electric lights went completely out; when the minister opened his eyes, to all appearance there was darkness there, and nothing more. With ready tact. Mr. Henderson changed the paslm to the familiat "The Lord is my Shep-herd." Mr. W. C. Barron, the organist, was equally quick witted, the organ pesied forth in the darkness, and the old refrain rang thrillingly through the vaunted gloom. Sub-acqually, the congregation repaired to the lecture hell, where a strong, thoughtful ser-mon was presched by Mr. Henderson.

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The Presbyterian Review.

Lenner Construction of the South South States of the

A MERTINO of the General Assembly's Sab-bath School committee will be held (D. V.) in the parlor of Central church, Toronto, Ont., on Wednesday. April 1st, at 10 a.m. It is hoped that members will some prepared to give the whole day to the work of the com initer, as matters of your work interference give the whole day to the work of the com-mittee, as matters of very great importance, involving the whole future work, will be dis-cussed. There are no funds for the payment of travelling expenses; those, therefore, who attend, to procure, at the R. R. station from which they start, certificates for attending the closing exercises of Knox College. These will be signed by the Rev. Win. Burns, secretary of the college, and entitle to a re-duced return fare. duced return fare.

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Guesa return iare. WHILK the Presbytery was in session in St. Paul's clurch, Smith's Falls, last week, a meeting was going on in St. Andrew's which was largely attended, for the completing of a Presbyterial organization by which the young people within the bounds of the Presbytery can better serve the interests of home mission work. Although the organization is but one year old the precurs for home mission puryear old, the receipts for home mission pur-poses amounted to over \$1,200. There are After the presentation of reports from socio-ties in the different parts of the Presbytery the new officers were appointed as follows: president, Dr. McIutosh, Carleton Place: 1 at vice-president, Miss Wylie, Almonte; 2nd vice-president, Miss Riddell, Peth; recording secretary, Miss Ida Gillies, Carleton Place; corresponding secretary, Mr. D. W. Stewart, Renfrew; treasurer, Mr. W. Baird, Smith's Falls. Executive committee-Miss Anderson, Pembroke; Miss Carswell, Pakenham; Miss Thom. Annlaton. Thom, Appleton.

ST PAUL'S CHURCH, Wiarton, held its anniversary on Sabbath, 8th March, and the anniversary tea on the Monday following. It was the fifth of the opening of their new church and the second of the settlement of church and the second of the settlement of their pastor Rev. Stiart Acheson, M.A. The moderator of Synod, Rev. J. B. Mullan, of Forgue, conducted the services. The sermons on Sabbath were rich and full of apiritual power and coming after the revival services so recently held in the church were much enjoyed as well as his popular address⁹ on his "Rambles in Britain." The offering on the Sabbath was \$300, and that of locture \$160, making a total of \$460. Everybody was pleased with the services rendered by S160, making a total of S460. Everybody was pleased with the acrvices rendered by the moderator of the Synod. He was pleased himself with his visit. 108 members have been added to the church during the past two years and the pastor and people are to be congratulated on the success of their fifth anniversary. The choir gave excellent music and the pastors of the town were present and gave short addresses.

Northwest Notes.

THE Rev. John Mowat gave a very inter-esting lecture at Indianford last week, recall-up his experiences in Jerusalem.

THE REV. A. McD. Haig, of Glonboro; the Rev. Dancan Campbell, of Holland, and the Rev. Bryce Innis, of Morris, have offered to their respective Prosbyteries the resignation of their charges.

THE Presbytery of Regins has resolved to establish a Presbyterial library. The mem-bership fee is to be \$2.00, and a committee has been appointed to carry out the plan.

The Presbytery of Winnipeg in offering to the Rev. Dr. Bryce a place as oue of its com-missioners to the next General Assembly, evoked from him the statement that he had evoked from and the statement that its has been chosen as a commissioner to every As-sembly for the last twenty four years and had attended twenty two of them, but that, as he was a delegate to the Pan Fresbyterian Council next June, it would be impossible for him to attend the coming Assembly.

attend the coming Assembly. The 10th of March was devoted in Winni-ies to the annual meeting of the Woman's Probuctral Foreign Mission Society. There were three sessions, all interesting and more largely attended than ever before. At the morning meeting Mrz. Wall was chosen as president, Mrz. Colin H. Campbell, Miss Biarne, Mrz. McFarlane (Dugdid) and Mrz. Hamilton (Stonewall) were elected vice-presi-dents, Mrz. A. D. MacKay, Mrz. Michaw and Mrz. J. M. McDona'd as accretioner, and Mrz. Hart as treasanter, nearly all being cases of re-election. There are fourtiern auxiliarnee, one less than last year, and an unset on bands, one lees than last year, and any number of advision, one lees than last year, and any number bands, two more than last year. The total revenue amounts to \$506, an increase of \$25 on last

The afternoon was occupied in hearing year. The afternoon was occupied in hearing addresses from representations of sister organ-izations and papers by Mrs. McFarlane, Mrs. J. M. Matthew and Mrs. C. H. Campbell. In the evening there was a public meeting under the auspices of the Presbytery. There was a large gathering, good music and appro-priate addresses by Rev. C. B. Pithlado, C. W. Gordon, Dr. DuVal and Mr. James Thomson, who superintends the Chinese Mission School in the city. The collection amounted to \$30 amounted to \$30

Presbytery of Brandon.

THE regular mosting of this Presbytery was held on the Srd inst., with a large at-tendance of ministers and olders. T. Beve-ridge was elected moderator for the ensuing ridge was elected moderator for the ensuing six months. Reports of standing committees were considered. Mr. E. A. Henry reported for committee on Young Peoples Societies, Mr. D. Carswell for committee on Church Life and Work, Mr. Shearer for committee on Statistics and Finance, Mr. Beattie for Home Missions and Augmentation commit-tees. Rev. D. M. Gordon, B.D., was nom-inated for Moderator of General Assembly. Dr. Robertson, T. C. Carey, T. Beveridge, mini-sters; G. Rutherford, Hamilton; J. A. Pat-terson, Toronto; and A. Ballytyne, Alexan-dera, elders, were elected commissioners to terson, Toronto; and A. Ballytyne, Alexan-dera, elders, were elected commissioners to General Assembly. The committee on Arrears reported that arrears in congregations and mission fields were provided for. Mr. C. McDiarmid was instructed to moderate in a call at Oik Lake when the people are ready. Au application was made for a lean from Church and Manse Building Fund, for a church at Brandon Hills was approved. It was agreed to hold a conference on Sabbath Schools at next meeting of Presbytery. Super-vising pastors for mission fields were ap-pointed. Next regular meeting July 14th, at 10 a.m.-T. R. SHEAREH, Clerk.

An Important Question Asked and Answered.

"ARE you a lawyer, or a doctor, or a clergy-man, or are you and your family dependent on some other profession or occupation for an income? How do you intend to provide for the continuation of the income after your death t" death ?

death ?" "Delvo, plod and contrive as you may to secure comfort and ease to those who come after you, you find nothing so sure as a life insurance policy to do it." The objecting argument, "I cannot afford to insure" should teach a man the impera-tive necessity for insuring immediately. If so much difficulty is experienced in paying a small premium now, what a trightful con-dition the family would be thrown into by the husband's or father's death. A life insurance policy is the most valuable species of property, because it is available at a time when all other resources may fail. The company to insure in is one which can point to a successful past record, having a low expense rate, large surplus and equitable

expenso rato, large surplus and equitable plans.

In respect of these and other important essentials the North American Life stands unercelled. The success which attended the operations of that progressive home company during the year 1895 was unparalleled in its

history. The excellent results which have been paid to holders of matured invostment policies in the North American combined with the com-pany's unexcelled financial position, should commend it to the patronage of all classes of intending incurses. intending insurers.

Full particulars of the Company's attractive investment plans and copies of its last annual report will be furnished on application to

Wm. McCabo, F.I.A., Managing Director, North American Lifo Assurance Company, 22 to 28 King street west, Toronto, or to any of the Company's sgents.



FRIDAY, MARCH 20TH

ANNUAL SCOTCH CONCERT

WESTMINSTER CHOIR

ASSISTED BT

Mr. Norman Salmond, Basso ; Miss Augusta Beverley Robinson, Soprano; Miss tessie Atex-ander, Elocutionist ; Mr. J. Churchill Arhidge, Flutist.

ADMISSION 25C.: RESERVED SEATS EOC.

Plan now open at Nordheimer's.





That are grown by a Canadian firm, to bloom in Canadian Gardens, in ever increas ing numbers and varieties. Our 72 page illustrated Catalogue describes all that is newest and best in

FLOWERS For the House or Garden, Ornamental

Shrubs for the Lawn. A card will bring it. Prices right. Write new to

WEBSTER BROS. HAMILTON, ONT. MENTION THIS PAPER.

The modern wheel for tearns modern wheelersthe lightest of the Bicycle strong-the strongest of the light. AMERICAN RATTAN CO., TORONTO, ONT

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Armenia.

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A second blue-book on Armenia has just been published, the contents of which we have read with the deepest sorrow. The former report upon the Sassoun massacre appeared to give an official contra diction to the general ideas about the stupendous magnitude of the horrors, great as they were undoubtedly shown to be; but it is no time to talk about relative exaggerations of the numbers, when we read Sir. Philip Currie's statement to Lord Calibbury on December table to moderate activ Salisbury on December 13th, that a moderate esti-mate puts the loss of life during the recent massacres at 30,000. Before such an incredible picture of horror and misery, words are too feeble things to use. We have been slow—too slow, some of our readers have thought—in accepting the current reports of the extent of the massacres, we only would that our hopes had been fulfilled, and that it had been impossible for such gigantic atrocities to exist except on paper, and in the minds of imagi-native journalists. But they have existed, and that too in spite of the protests of civilized Europe, and have devastated by a horrible mockery the very districts to which reforms were promised by the Sultan. The blue-book also makes clear the real cause of the failure of the European ambassadors to do anything to prevent these massacres. It is a melancholy satisfaction to learn that our Gove ment at least cannot be held blameworthy in the matter. The whole responsibility is shown by the despatches to rest with Russia, whose Foreign Minister, Prince Lobanoff, after various signs of insincerity in the "concert," answered Lord Salisbury's proposal that the European ambassadors should concert together on the state of the Ottoman Empire, with a refusal to countenance any interference with Turkey's internal affairs. It is evident that the Sultan has all along been relying on Russia's support. Hence his insolent pretence of refusal to believe the reports of the ambassadors, hence the renewal of outrage instead of remedy. The reason for Russia's policy is evident, but she has incurred a terrible responsibility.

Those who hold that human history is a record of evolution and progress should explain how it comes about that in Egypt the monuments of the Old Empire -the first six dynasties-are in many respects superior to those of later date. The further we trace back Egyption civilization the more perfect and developed we find it to have been.

FOUR HUNDRED NEW LIVES.

A YEAR'S RECORD OF THE FEDERAL LIFE ASSUR-ANCE COMPANY.

SATISFACTORY REFORT PRESENTED BY THE DIRECTORS AT THE ANNUAL MEETING OF THE SEARCHOLDERS - THE REFORT UNANIMOUSLY ADOPTED-BOARD OF DIRECTORS RE ELECTED.

The fourteenth annual meeting of the shareholders of the Federal Life Assurance Company was hold at the head office, in Hamilton, Tuesday, March the Srd. The president, Mr. James H. Beatty, occupied the chair, Mr. David Dexter, managing director, acting as secretary, when the following report was submitted: DIRECTOR'S REPORT.

Your directors have the pleasure to submit herewith for your Your directors have the pleasure to submit herewith for your approval the fourteenth annual statement of the company, showing the amount of insurance written, and the receipts and disburse-ments for the year 1895, together with the assets and liabilities of the company at the close of the year. Fifteen hundred and forty-seven applications for insurance, amounting to \$2,126,550, were received during the year. Of these applications, thirteen hundred and sixty-two were accepted, for \$1,530,050. The remainder were either declined or in abeyance, waiting further information, at the end of the year. The average new risk assumed on each life, and the premium obtained therefor, prove the satisfactory nature of the business written.

written.

Though the aggregate amount assured by the company was not greatly increased, more than four bundred lives were added to those insured.

these insured. The assets of the company were increased during the year \$7,966.12, and are now within a fraction of half ... million dollars. A very satisfactory result, in view of the considerable amount paid to policy holders for claims and profits. The security to policy holders, including guarantee capital, was at the close of the year \$1,119,576.30, and the liabilities for reserves and all outstanding claims, \$15,621.83, showing a surplus of

Station Barbar

Exclusive of uncalled guarantee capital, the surplus \$703,950.02.

\$703,050.02. Exclusive of uncalled guarantee capital, the surplus to policy-holders was \$84,151.02. The death claims amounted to \$92,500 (ro-insurance deducted), under 43 policies—a reduction in the amount of insurance paid by reason of death as compared with last year. Including each dividends and dividends applied to premium reductions (\$30,141.59) our total payments to policy holders amounted to \$123,224.55 during the year.

during the year. The depression in nearly all branches of business folt through-out the country in the previous year was increased rather than diminished during the past year. On the whole, however, the results of the company's business have given your directors reason-able satisfaction. It is hoped that the conditions of business in general will be improved during the current year, in which event we may expect additional prosperity. Our agents are active and intelligent workers, carnest in their efforts to advance the interests of the company and the insured, and can be relied upon for such results as may fairly be expected from their respective fields. Your directors have now to surrender their trust into your hands, and in doing so desire to express their appreciation of thu confidence reposed in them from year to year, and to acknowledge the able co-operation and efficient services of the office staff of the company.

company.

company. The accompanying certificate from the company's auditors vouches for the correctness of the statements submitted herewith, a.'! accounts, securities and vouchers having been examined by them. DAVID DEXTER. Managing Director. JAMES H. BEATTY, President.

AUDITORS REPORT.

To the President and Directors of the Federal Life Assurance Company : Gentlemen : We have made a careful audit of the books of your

ompany for the year ending Dec. 31, 1893, and have certified to their correctness.

The securities have been inspected and compared with the ledger

The Securities have been happened and compared with the ledger accounts and found to agree therowith. The financial position of your company as on Dec. 31 is indi-cated by the accompanying statement. Respectfully submitted,

H. STEPHENS SHERMAN E. TOWNSEND,

Hamilton, March 2, 1896. Auditors.

FINANCIAL STATEMENT.

INCOME.

TACOMPA	
Insurance promiums (not)	35 10 \$277,576 45
	(211)010 10
DISBURSEMENTS.	
Death claims and endowments (less re- insurance)	00
Dividends to policy-holders	59
Surrendered policies	
Total paid to policy-holders Commissions, salaries, medical fees and	\$113,224 55
travelling expenses	3 4S
Printing, advertising, stationery, rents and	
other expenses	14
•	\$ 97,999 62
Balanco	66.352 28
_	
▼	\$277,576 45
ASTETS.	
Loans on Mortgages and on policies\$209,695 41	
Municipal debentures	
Real estate	
Bank deposits and cash	70
Other lodger assets 18,601 (
Premium deferred and in course of collec-	•
tion, including short date notes	
secured by policies in force (commis-	
sions deducted) 85.020	08
	\$ 499,773 90
Guarantes capital	619,803 00
Security for policy holders	\$1,119,576 90
occurry to poincy bolacianticity into	61112/010 3V
LIABILITIES.	
	3
Reservo fund	52
Reservo fund	2
Reservo fund	2 -
Reservo fund	2 -
Reservo fund	2 \$ 415,621 88 .\$ 703,935 02
Reservo fund	2 -
Reservo fund	2 \$ 415,621 88 .\$ 703,935 02 \$ 1,119,576 90

At a subsequent meeting of the directors the officers of the board ware all re-elected.

THE LITTLE FOLK.

Marmalade.

BY MES. MOLESWORTH.

Huffy's roal name was Humphrey. He was six years old. He was short and stout and slow. Some people called bim stupid, but that was a mistake.

Huffy had brothers and sisters older than himsolf and one or two younger. But though he was very good friends with them all and loved them all he had no special crony among them. For a time, as long as the baby was a baby, he loved it the best, I think. He counted it his great triend, and it loved him and used to stare up at him solemnly with blue eyes very like his own. But all too soon Baby grow into a big little girl and being very quick and merry for her age, she took to playing with her lively little sisters and found them more amusing than quiet Huffy.

So Huffy seemed aloue again and grew quieter and slower than over.

If he did not speak much he thought a great deal, and in his own way he was quite a happy little boy. It never came into his head that any one was not kind to him or that he was to be nitied.

Two of his older brothers, like many boys, were exceedingly fond of playing tricks, and Huffy's serious way of taking things made them doubly enjoy tricking him, or what they called "getting a rise out of him," even though his great good nature when he found out that he had been taken in, somewhat lessened their pleasure, I fear.

But at the time I am speaking of, these two-Norman and Terence were their names-had been away at school for some months, so poor old Huffy had led a peaceful life. Holidays came however, and with them Nor and Terry, bubbling over with bigh spirits and mischief, really bursting to start their home "larks" again.

For a day or two no special chance of tricking Huffy turned up. And Nor and Terry were not had hearted fellows. They felt touched by Huffy's pleasure at seeing them again and by the little kind things he tried to do to please them.

It was the middle of the summer-July-and July was a very "birthday month" in this family. Two or three came at the end, the tenth was Huffy's own birthday and the eleventh was his mother's. These two days coming together in this delightful way were the happiest of all the year to Huffy.

They began by his coming downstairs to breakfast, which was a great treat, though he never could manage to eat very much ; he felt so excited about his presents!

"Come now, Huffy, old man," said his father on the morning of this particular birthday-his seventh one-"you must cat something more. What will you have? Here's some nice honey-you are foud of honey, I know."

Huffy held out his plate.

"Zank you," he said gravely. Then "won't mamma have some ?" he went on. "Sall 1 hand your plate for some, mamma?" Mamma was gotting up from her chair.

"No thank you dear," she said. "I have quite finished. And I don't care for honey. I like marmalade ever so much better-and our marmalade is all done."

The boys were left alone at the table. Nor and Terry were fond of honey if their mother was not.

"What are you staring at so, Huffy ?" said Norman. "Do you think we're cating too much honey !" for the little boy's eyes were fixed on the jar.

Huffy looked round alowly.

"No," he said, "I weren't thinking of the honey, 'cept-"

"What? 'said his brother, " out with it."

" To morrow's mother's birthday and she likes marmalade, and there san't any. I'd like to get her some. Where does it come from, Nor? I've seen the bees making honey, but-"

Norman kicked Terence under the table to make him understand that he was not to interfere.

"You don't know where marmalade comes from?" he said, raising her cychrows with a look of groat astonishment. "Why I had no idea you were so stupid. You know that bees make honey--well then-can't you guess? No ?" as poer Huffy looked up with a puzzled face.

"Really-just think a moment. Of course if bees make honey, you might guess that wasp's make marmalade."

There was a amothered gigle from Terry, but Huffy was too absorbed to notice it.

"Do they really?" he said. "No. I never know it before. 1 thought wasps didn't do nothing but sting. And how do they get the marmalade from them 1 Is it like getting the honey ?"

"Oh, much easier than that," said Norman. "You'te only

fgot to go to where you know there's a wasp's nest and whistle,

got to go to where you know there's a wasp's nest and whiatle, and they all come flying out and you've nothing to do but scrape out the marmalade with a big speen from the inside of the nest."
"How nice," said Huffy, but before he had time to say more, both his brothers, choking with laughter, hurried out of the room. He went on thinking about it to himself while he collected his birthday presents to carry them away to his own quarbers.
"If only I'd knowed about it," he reflected, "I might have got some marmalade for marma's breakfast to-day." Then a bright thought atruck him. To-morrow, not to day was mamma's birthday; it was not too late. If he could find out where there was a wasp's nest, he might get some this afternoon when he and the other little once were out playing in the garden—if only—oh he did hope Norman and Torry would not think of it! He would and the other little once were out playing in the garden—if only—oh he do hope Norman and to know.
Late that afternoon when Humphrey's mother was walking quictly homewards through at some little distance, she did not pay much attention to them, thinking it was parhaps the stable boys' playing or some willage children in the road. But as she walked on the sounda became more distinct and evidently came from some part of the garden. She stopped and listened, and words mingled with the cries grow clear.

Words mingled with the cries grow clear.
"Oh mamma, namma, oh nurse, do coma."
She hurried on and soon a little figure came rushing toward her.
It was poor Huffy, and his mother know that it took a great deal to make him rush. She felt really trightened.
"What is the matter, Huffy? Tell me quick, dear."
The little fellow raised his face—it was not only tear stained—

Info little fellow raised his face-it was not only tear-stained-in two places it was sadly swollen and red. "Have you been stung, my boy?" his mother exclaimed. "Oh yes, mamma, and my hand too," and then his mother saw that he was carrying a large spoon and a little china jug. What had he been doing? Soon the whole story came out, though any one less quick than mamma would have found it difficult to under-stand

"I whistled and whistled," said Huffy, "but they didn't come out. So I just touched the nest vory gently with the spoon-Simpson told me not to distairb the wasps. and I don't think he knowed about the marmalade. And then one came out and then

Simpson bin his hole to the art of the wasps, and I think then knowed about the marmalade. And then one came out and then another and another and they flowed at me, and I runned, but it was like burning fire. Oh, mamma, mamma, it is so sore !" Some "blue bag" on the stings and much petting comtorted the poor tittle man. Mamma kept him baside her the rest of the day, so that after all, Huffy's birthday ended happily—for him, that is to say. For Norman and Teroneo looked very grave and sober and ashamed of themselves, after a long talk with their father in his study that evening. I think their jokes were harmless ones for the rest of their holidays any way. And next day—his mother's birthday—his father himself took Huffy to the neighbouring town and bought a beautiful glass jar of the fineat marmalade for a present to his dear mamma. It was a beaming little boy that ran in to give it to her, though his poor face was still disfigured by the painful red lumps. But Huffy bore no malice, and now that he is a "grown-up" boy he often laughts at himself for having been so easily taken in as to believe that wasps make marmalade. that wasps make marmalade.

