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# → St. James' Church, ←

# ¬ STRATFORD, »

# PARISH MAGAZINE.

## JANUARY 1, 1895.

### SERVICES:

SUNDAYS.—Morning Prayer at 11 a.m. Evening Prayer at 7 p.m. Holy Communion on the first Sunday in the month at 11 a.m.; on the third Sunday at 8 a.m.

Baptisms every Sunday at 2:15 p.m. Sunday School and Bible Class at 3 p.m.

SAINTS' DAYS.—Services at 5 p.m.

WEDNESDAYS.-Services at 8 p. m.

RECTOR-REV. DAVID WILLIAMS, M. A.

Churchwardens,

Mr. John Square.

Mr. Wm. Maynard.

Mr. S. S. Fuller.

' Trustees,

Mr. S. R. Hesson.

His Honor Judge Woods.
Organist

Choirmaster,

Mrs. R. Smith.

Mr. Clarence W. Young.

Sunday School Officers.

Superintend't, Rev. D. Williams, Ass't. Sup'ts., Mr. S. R. Hesson and Mr. W. T. Butler. Sec-Treas., Mr. Herbert Johnson.

Librarians, Messrs. E. Tiffin, F. Clarke and Geo. Patterson.
Sexton.

Mr. H. J. Emms, Caledonia Street.

Any persons who receive this Magazine but do not wish to subscribe to it will kindly notify Mr. G. Horne, Bank of Commerce. Subscription Price—5-cents per copy or 50-cents per annum.

### Parochial Organizations.

### WOMEN'S CHAPTER.

President, Mrs. Williams; Vice-President, Mrs. Beatty; Treasurer, Mrs. W. Lawrence; Secretary, Mrs. levine. No. of members. 31. Regular meeting first Monday in the month.

### WOMEN'S AUXILIARY.

President Mrs. Williams; Vice-President, Miss Dent; Secretary, Miss Hay; Delegates to Annual Meeting, Mrs. W. Lawrence, Mrs. Pattillo, Mrs. Stamp; Members of Local Board of Management, Mrs. Lawrence and Mrs. McMullen. No. of Members, 27.

### BROTHERHOOD OF ST. ANDREW.

President, the Rector; Lay Director, Mr. James Makins; Secretary, Mr. A. McMullen; Treasurer, Mr. H. W. Conus; Chairman of Reception Committee, Mr. Alf. Johnson. Time of meeting, every Monday at 8 p.m.

### DISTRICT VISITORS.

President, Mrs. Beatty; Treasurer, Mrs. Johnson; Secretary, Mrs. Wm. Smith. Regular meeting last, Thursday in the month. YOUNG WOMEN'S GUILD.

President, Miss Spencer; Vice-President, Miss Carpenter; Secretary, Miss E. M. Smith; Treasurer, Miss Whin.iey, Executive Committee, Misses Burritt, Spencer and Fuller. Time and place of meeting, every McWhinney. Executive Committee, Mi Monday evening from 7 to 9 o'clock p.m.

### THE KING'S DAUGHTERS.

No. of Members, 43. Leader, Mrs. Mooney. Time of meeting, every Tuesday at 7.30 p.m.:

### JUNIOR AUXILIARY.

Lady Managers: - Miss Steet and Mrs. Moore; President, Annie Neild; Vice-President, Winnie Ridge dale; Secretary, Hester Voung, Lieusurer, Nora Maynard. Number of members, 40. Regular meeting ever Monday at 4.30 p.m.

CHURCH LADS' BRIGADE:

Teacher and Bible Class, Rev. D. Williams: Drill Inspector, H. W. Copus. Regular day of meeting, Fri day. 7 p.m. No. of Members, 38.

### Parish Register.

BAPTISIMS.

Dec. 2nd—George Wellesley Lawrence, city. Dec. 23rd—Lorne Magwood Wanzel, city. Dec. 30th—Earl John Dempsey, city.

### BURIALS.

Dec. 4—Olive Yeardle, Avondale comotery. Dec. 10—Lizzie Allen, Avondale cemetery.

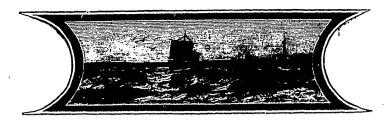
### The Sunday School.

Messis. Ed. Tiffin and Fred. Clarke have become Sunday school librarians in the place Mr. W. Watson, who has kindly taken a class in the Sunday school.

Five new classes have been formed in the Sunday school two from promotions from infant school, and three by the subdivision of Mr. Wilkin's, Miss Cook's and Miss I Smith's classes, which had become unmanagably large. We are very glad indeed for suc. increase. But will our good people remember that with this growth arises the need of moteachers? And not only more teachers, but substitute teachers, i. e. people who will not tal a permanent class, but will take one occasionally. Such people might attend the bible classed if not required as teachers be themselves taught. There is never a Sunday on which for or five teachers are not wanted, and as it is, we have none but the members of the bible class draw from, many of whom are too young to take classes and most of whom come unprepar to teach. We would like to see a far larger proportion of older people in the bible class, m and women, than at present. Surely there is something in the bible which they may learn.

### The Bishop of Moosonce.

The bishop of this extreme northern diocese will visit St. James' church about March 12 and will address the Women's Auxiliary in the afternoon and a missionary meeting in evening. It is hoped he will be here for a Sunday also. Let us all prepare for his coming a welcome him with a large crowd.



### "REDEEMING THE TIME."

BY THE RIGHT REV. THE LORD BISHOP OF RIPON.

(Eph. v. 16.)



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the margin of the Revised Version the translation stands thus: "Buying up the opportunity." In this rendering both Bishop Lightfoot and Bishop Ellicott

The precept is very simple. opportunity is to be lost. Whenever there is a chance of doing or speaking good we should be prepared and alert to To be wise too late, it has been said, is the exactest definition of a fool. any one can be wise after the event. There were plenty of people found who rere ready to prove that there must have een such a continent as America, after His olumbus, by discovery, had shown that Tere was one. The wise man is the An who possesses all his faculties and powers in such order and under such control that he sees when to act. He grasps the occasion. He buys up the opportunity. He knows how to

"Seize the skirts of happy chance,"

and to climb upward till he attains some place of power and usefulness. man marks the rising tide, and launches forth his little boat. He knows the danger of lingering. He knows that the only moment truly at man's disposal is He has learned the lesson of The chance of to-day, Sybilline books. if it comes back to-morrow, comes back and asks a higher price. We must pay

double, treble price of effort, thought, and patience. The chance of to-day may, however, never return.

"We must take the current when it serves, Or lose our ventures."

The lost opportunity is not only the lost venture, but it is the source of constant regret. We look back; we know now what we have lost in neglecting the happy chance, the golden hour which was within our grasp; and self-reproach sits upon the throne of our hearts.

"Miss not the occasion; by the forelock take That subtle Power, the never-halting time, Lest a mere moment's putting off should make This chance almost as heavy as a crime."

All this is simple and clear enough. Lost opportunities, like good intentions, pave the way to hell. The wisdom of all ages has taught us this lesson; and in all ages some men have failed to learn Shakespeare, Bacon, and Wordsworth, as well as the Apostle, have echoed the precept, Buy up the opportunity.

Does, then, this ancient wisdom counsel opportunism? There is a bad and good The man of no principles opportunism. and of selfish ambition is an opportunist. He is the man who is clever enough to adopt opinions at popular moments. He is ready to stand on any platform, and to give in his adhesion to any programme, so long as he feels sure that the platform will bear him, and that the programme will be popular. He can as adroitly change his creed or his politics as a skilful yachtsman turns his sail to catch the veering breeze. The bad opportunist is bound only by the occasion, and not by convictions; he is making for no port; he is intent only on a successful sail. He is the slave of the occasion, for he will sell his principles for the opportunity. This side or the other side, no matter which. It is the winning side for which he goes. Judas Iscariot was such an opportunist.

If, then, the opportunist be the man

VIII. 1.]

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to whom the chance of success is of moment, and the goodness or badness of the cause is of no account, then no good man can be an opportunist. But there is a sense in which every good man will regard opportunity as a sacred thing, a Heaven-given chance. The man who buys up the opportunity is the merchant who knows what he wants, and sees the occasion when he can secure it. He is not the man who is just ready to buy anything and everything. He is the man who knows his own mind, and the market; and who, therefore, by the possession of a clear and trained sagacity, understanding the real value of merchandise, is able to buy wisely and promptly. He does not merely buy because things are cheap. He is no mere accumulator of bargains. house is not crowded up with things which he never wanted, but only bought because they were going so cheap. Rubbish is dear at any price. The immoral opportunist buys only rubbish.

What is required that we may be good and wise purchasers of every opportunity is a due understanding of the value of things—some knowledge of the market of the world, some clear appreciation of what is worth having and what

is not.

A few words will clear our minds on this point. Success is very pleasant, but

we may pay too high a price for it. Money is useful, but we may pay too much for it. And the reason is simple; neither money nor success are the end of life. Truth is worth any price. Therefore buy the truth, and sell it not. Wisdom is more precious than rubies. Therefore, with all thy getting, get understanding. It is clearly some high purpose which the Apostle feels must possess the breasts of his hearers when he says, "Buy up the opportunity." The high purpose is the pursuit of the highest good. "Buy up the opportunity," "Redeem the time," he says, "because the days are evil." He sees the conflict between the evil and the good. urges his disciples not only to pursue the good, but to exercise a vigilant care, so as to lose no opportunity of advancing the good. Push forward what is good on every occasion. Watch your opportunity; seize it. Your are soldiers of Christ, disciples of Him who is good. Do not be outwitted, outbought by any evil; for it is not only important to love that which is good, but—

"The means that Heaven yields must be embraced,

And not neglected."

The servant of Christ whose eye is upon the things eternal cannot afford to neglect Heaven's golden *now*.

### THE REAL OWNER OF SWALLOWDALE.

BY RUTH LAMB, Author of "Katie Brightside," "Look on the Sunny Side," etc.

CHAPTER I.

A COTTAGE HOME AND ITS INMATES.

T'S coming, Susan, as sure as I am here."
said Andrew Fowler, in a doleful
tone, as he paused on his threshold
one morning in June.
"What's coming?" asked his

"What's coming?" asked his wife, as she joined him in the doorway.

"Look up, and then you'll not need to ask. Anybody with half an eye can see that rain will be pouring down in bucketfuls before an hour's over. I may as well put away my tools and make up my mind to a lost day. If I go to the hayfield I shall just have to march back in the rain, with only the double walk for my pains. It is hard that when a man is so willing to work, and wants his wages so badly, some-

one and getting the other."

Whilst Andrew was speaking, his eyes were turned Heavenward, and his finger was

thing should happen to hinder him from doing

pointing to the very darkest cloud amongst those that had gathered overhead. Surely that was enough to convince Susan if

anything would.

But Susan Fowler did not always see things in the same light, or rather darkness, as Andrew did, and she replied, "I don't think it will rain, after all. It is very early yet, and I've noticed these several mornings that it has looked cloudy to begin with, but we've had grand days later on. Let's hope it will be the same to-day."

Susan's tone was cheery, and had a right pleasant ring with it, but Andrew was not convinced. He shook his head in worse than doubtful fashion, and trudged away as though he had no faith in her prophecy that things might change for the bitter, and sunshine take

the place of gloo. 1.

The wife watched her husband's retreating figure for a few moments, and until a bend of the road hid him from view, then went back into the cottage. A faint sigh escaped her as she closed the door, for Susan always felt troubled when Andrew went off to his work with a foreboding grumble on his tongue.

There was a wonderful resemblance, and yet a great unlikeness, between these two of whom marriage had made Both were steady, sober, trustworthy, honest, and industrious. Of Andrew it might be said that at his own kind of work he was "bad to beat." He had been used to husbandry nearly all his life. He had started as a little blue-eyed, flaxenhaired. Saxon-faced lad in a pinafore, as a crowtenter; or, as our Lincolnshire folk would express it, "He tented craws when he was only six year owd." By dint of sturdy lungs and a pair of wooden clappers he drove away those hoarse-voiced plunderers from the ripen-

At eleven years old Andrew wore a smock frock suited to his size, and was trusted to take horse and cart to a town five miles away, and bring back a load of coal. That same year "he let himself as indoor servant from May-day to May-day," according to Lincolnshire custom, and his new master was the farmer in whose fields he earned his

first penny.

Step by step Andrew gained in skill until, whether at ploughing, sowing, harrowing, or mowing, whether using spade, scythe, reaping-hook, or hedging-bill, he had few equals and no superiors

in Swallowdale and its neighbour-hood.

With so many good qualities it is not to be wondered at, that whenever there was work to do, Andrew was certain of being employed, and consequently, his days at home were few and far between. Yet there are times when the most skilful and industrious labourer has nothing to Just between seasons there may be a few slack days, or the weather may render outdoor work impossible, and then even Andrew would know what it was to be without a job. He had less to compain of than most of his neighbours, but he had a way of considering himself as an ill-used man, and grumbled as much over a very little trouble as if it were a great one.

Andrew's disposition was the very opposite of Susan's in that he persistently looked at the dark side. good meeting sorrow halfway, dear lad," Susan would say. "We only double "We only double our trials, and often suffer about things that never happen. I get ever so much more pleasure out of my life by looking for good instead of evil. Do you remember when your brother James was bad; and you got no sleep all night because you made sure you would get a letter in the morning telling you he was dead? And you worrited ever so, because you knew we couldn't go into black for him without getting into debt."

Ay, Andrew remembered that time well enough, and the self-reproach that followed when good news came in the morning. James was better, and still living and life-like for the matter of

Andrew remembered, too, that Susan had slept peacefully, and he had thought her a bit unfeeling to rest contented when his brother was lying at death's door. He had said as much to her, and Susan's answer had been kind as could be, but all the same it was a reminder of his own want of faith.

"I'd thought about James all day," she said, "and wished I could help him. I could not go to him, but I took him in my heart and my prayers to God, and I left him with Our Father. And after I got up from my knees last thing at night, I bethought myself of a little text. I daresay it was put in my head as a bit of comfort and a sort of answer to prayer. It was this, and it is about a 'man that feareth the Lord'; 'He shall not be afraid of evil tidings; his heart is fixed, trusting in the Lord.'

'When those words came to me like a message, I just said to myself, 'What's good for a man is as good for a woman. I'll just try and think how God has blessed me and cared for me all through my life, and I'll trust Him.' So I went to sleep just like one of the children when I've put it safe and comfortable in bed.

"The little un knows he's all right so long as mother's about, and I felt safe 'trusting in the Lord.' When morning came you were tired, and not fit for work through lying awake, waiting for bad news, and I felt as fresh as a lark, and as full of song almost, for my heart was glad at the good news that

came."

Andrew well knew that he had made many such mistakes, but his disposition was to look at the dark side. As on the morning when we first see him, he always sought for clouds, and refused to think there was a chance of sunishine.

Point out that his neighbour on the right was worse off than himself, because where Andrew had known one "put off day" he had known two, he would refuse to look in that direction. He turned to him on the left instead, and reminded Susan that his neighbour had nothing to complain of, having had full work all the year round. Thus Andrew's daily life was rendered less bright and happy than it would otherwise have

been.

"It takes me all my time to keep my master from fretting," Susan would say. "He's soon down. But then, what a good thing it is that my natur' is just the other way about, and I can't help looking on the bright side, and making the best o' things. Not that I've any call to expect praise for that. It's just of God's goodness I was born so, and I'm more thankful to Him for a cheerful spirit than words can tell. It has been better than either food or physic many a time."

In one sense, Susan Fowler felt trouble as keenly as Andrew did. Her disposition was too tender and affectionate for her to do otherwise. But she had the simple faith which enabled her to see God's Hand and His love manifested alike in those gifts which all account to be blessings, and in those other dealings which many would regard as the opposite.

Andrew, on the contrary, could never magine that to be meant for his good which brought trial or anxiety at the outset.

Susan was "not much of a scholar." as she expressed it; and as for Andrew, "Well, we're much of a muchness," she would add, "and can't make game of one another for dullards. My hands are good for any sort of house work, and Andrew won't turn his back on anybody out of doors. But we could neither of us shape a letter to save our lives. We hadn't the chances when we were young that the children have now. Anyway, they can write our letters for us when we want to send any, which isn't often. But I do wish I was a real good reader, and didn't stop and stumble at big words in my Bible."

Susan, however, made the best of her opportunities. The fact of being a poor reader made her a more eager listener, and her memory was a well-filled storehouse, in which she treasured precious seed, as it fell, grain by grain, from the preacher's lips. Texts thus carefully stored would be sure to come to mind when most wanted, and prove sources of help, strength, and comfort to the simple-minded Christian woman.

Susan's affection for Andrew was unselfish and whole hearted; and, to do him justice, he set a proper value on his faithful helpmeet. He might envy his neighbours' luck in some respects, but not in the matter of wives, and he never hesitated to say that in all Swallowdale—ay, and for many a mile round—there wasn't a woman fit to hold

a candle to his missus.

Many people admire in others the qualities in which they are themselves deficient. So it was with Andrew. He liked to mark the smile on his wife's face, and to listen to her hopeful words. He felt their effect on himself, and knew that he was happier for them. Almost in spite of himself the knitted brow would become smoother, and if the frown did not quite turn into a smile, at any rate the frown had to go when Andrew saw the kindly light in his wife's face. He did not get to the length of deciding that if her cheery ways made him more comfortable he might as well return like for like.

It is the way of too many of us to admire without thinking it our duty to imitate that which we feel to be good.

As soon as Andrew was out of sight on the morning alluded to, Susan went indoors, and began to prepare for her weekly household washing. She had risen before five o'clock and baked a cake for her husband's breakfast, though it was an early hour to begin cooking.

Many of our farm labourers say that they can work longer and better if they have a hot cake for breakfast, and weather. She had a large pile of garments to get through, for those of her two eldest sons, strapping fellows of nineteen and twenty-one, both away in farmers' service, came home to be washed, and were returned as white



"SHE WAS SOON UP TO THE ELBOWS."

during haytime and harvest Susan Fowler never let Andrew miss this little treat. There were wives enough of a different sort, but she could never lie in bed whilst he was waking and working.

As it was washing day, Susan had her own reasons for wanting fine

as hands could make them. Then there was Andrew junior, a lad of thirteen, besides her husband and herself. Often, too, additions would be made to the family collection, for Susan was ever thinking how she might help a neighbour by taking extra trouble on herself.

If a mother were worn out with

watching a sick child, or ailing herself, Susan's voice was sure to be heard at the door asking "for a few things to rub

through along with my own."

"But you've enough for one pair of hands," would be the answer, whilst wistful eyes told how welcome such help would be, though the speaker shrank from accepting it.

"Never mind what I have. Let me give you a lift. With tub and suds on the go, and copper boiling, a few more things will be little trouble. Thank God, I am well and strong!"

"It's a shame! I'm sure it is. And yet I'm so thankful to you," would be the further reply, as the weary hands gathered a few articles of which she stood in greatest need; and Susan's extra work would be sanctified by the thought that, in a very humble way, she was helping to bear another's burden.

"Silver and gold have I none; but such as I have give I thee," said an Apostle of Christ, many ages ago. In the same spirit did Susan Fowler, a humble, nineteenth-century disciple of the same Divine Master, help those around her according to her ability. She did not sit down with folded hands to wish that she was rich, or think that because she had no money to bestow she had nothing. On the contrary, she thought of the words, "If there be first a willing mind, it is accepted, according to that a man hath, and not according to that he hath not."

"I'm poor enough, but I have the willing mind, and health, and strength. I can give a little time and work; and sometimes they mean as much as money where a bit of help is badly wanted."

where a bit of help is badly wanted."

The "bit of help" was bestowed in the spirit of a thankoffering for the health and strength which made it possible for

her to render it.

Susan lost no time on washing The clothes of hard-working morning. folk need hard work to bring them to the state which she deemed as needful for the poor as for the rich. So the stool, which in summer stood beneath the thick hedge that skirted the garden, and at which the men folk paused to wash themselves before they entered, was moved under cover, the tub placed upon it, and the washing began. Susan had a motto with regard to work in general: "If a thing has to be done, the sooner one makes a start the better." So in place of staying to consider what sort of drying weather was likely to follow, she was soon up to the elbows

in soapsuds.

Whilst she is busy, let us glance at The cottage was thatched the dwelling. and whitewashed-one of the sort which look so pretty upon paper, but are too often comfortless within. Susan's was a gem in its way. It consisted of three rooms, all on the ground floor. first, or "house," as Lincolnshire folk call the one living room which does duty for every social purpose, cooking and washing included, was, even on the busiest day of the week, beautifully neat and orderly. The walls were white as snow, the flooring tiles red as cherries, the simple wooden chairs were bright with hard rubbing, and the patchwork cushions fit for the daintiest dress to rest on. The very flitches of bacon that hung on the wall, because the ceiling was too low to allow of their hanging from it, were covered with coarse, white linen, that had once served a more important purpose, but which thrifty Susan kept well washed, and used again in this fashion. The salt made its way through sometimes, and the crystals sparkled again when the fire blazed in the evening.

The door of a little corner cupboard stood open, and showed Susan's best china, bestowed upon her by her mistress at her marriage, and still without an

article cracked or broken.

There were four mugs with the children's names on them, one of which had no living owner, so was deemed almost too sacred for use. A few tumblers of different patterns, a wide-necked bottle holding some very green tea, kept for grand occasions, and other articles, some for use, others deemed ornaments only, though on what ground an outsider would have found it difficult to determine.

A high-backed Windsor chair, elbowed and cushioned, was set apart for Andrew's sole use. It was placed as far as possible from the wash-tub, lest the cushion should come in for a flake of snowy suds as Susan's work went on.

Through the *house* you passed to the first parlour, and from it to the second,

without any dividing passage.

These were the bedrooms. All had windows opening on the garden; and when they were open in the summer time the roses pushed their fair heads in, and rested them, or showered falling petals on the narrow sills.

The house place had a second wide window at the end looking on to the road; but passers-by were few and far between, and nearly all owned familiar faces at the date of this story, thirty-five years back.

In the early morning there were none to attract Susan's eyes from her work; and she was a little surprised when she heard the click of the gate, followed by the sound of footsteps on the causeway which led to the door.

### CHAPTER II.

### AN EARLY VISITOR



OUNTRY neighbours are not given to ceremony, but run in and out of each other's houses without a warning knock, so Susan Fowler was not surprised to see a visitor directly after hearing the sound of a footfall. A slatternly woman planted herself in the doorway, and leaned against

the post as if preparing for a gossip.

"Eh, Susan," she exclaimed, "but you are throng. You never let grass

grow under your feet. I hardly thought you'd have started yet, though I knew it was your wash morning. I got up as soon as you did, meaning to start myself, but I hardly know what to do for the best, it's so like rain. What do you think about it?"

"You may judge what I think by what I am doing,"
and id Suran with a good hurnward or it's feet.

replied Susan, with a good-humoured smile. "It may rain or let it alone, but I mean to get my washing done.

"But I don't like having my clothes ready and then not be able to hang them out, so I'm whether or no to wash to-morrow instead."

Susan understood this remark perfectly. Ann Jackson was her next-door neighbour, and by no means a pleasant one in some respects. She put off every kind of household work to the last possible minute. She allowed pots, pans, and crockery to rust into holes, or get cracked and spoiled, for want of cleanliness and care, then borrowed her neighbours' belongings to make up for those she lacked.

"I shall be glad to lend you anything I have," she would say, when a doubtful look came on a tidy housewife's face, and she seemed unwilling to let some cherished chattel pass into Ann's keeping for a time.

Nobody doubted the woman's willingness, only as a quick-spoken neighbour at

"Your things are in such a muddle, Ann, that you have none worth borrowing, and turn about is fair, so I'll keep mine to myself till you have."

Washing day was Ann's evil day above all others; and though it was supposed to be the same as Susan's it was sure to be put off on the smallest excuse. If no real one presented itself Ann was sure to invent one, so her cottage was in a muddle with work that was going to be done from Monday morning to Saturday night.

"If the clothes are washed to-day," said Susan in answer to Ann's last remark, "they will be ready for hanging out the first thing to-morrow morning, if it should rain before then. They'll take no harm by waiting, if you rinse them well and leave them in clean water."

While Susan was speaking she went on working, soaping, rubbing, and wringing with wonderful quickness, for she had no machine to help, except the old-fashioned dolly tub, and cared for none. What a contrast there was between her appearance and that of her visitor, who stood idly wasting the precious time which should have been used for the comfort of her family.

Susan, though at work, was a picture of cleanliness. Ann, from the crown of her tousled head to her slip-shed feet, was a dingy slattern, and her cottage, only

a stone's throw distant, matched its mistress.

Smoke-blackened walls, greasy floor, ashes up to the grate, and a litter of odds and ends for which no special places had ever been found, met the The supper-plates of the night before mingled with the crockery used by her husband at his comfortless break-

fast, and all were unwashed.

In fact, Ann Jackson's home, never tidy, was always worse than common on what she called her washing day, though the laundry work might not be begun. It was an article of faith with Ann that muddle and the family washing must go together. Yet, as the woman looked at Susan and her surroundings a dim notion came into her mind that her neighbour at least could separate needful work from needless muddle, though she had never done it in her life.

"Law, Susan!" she said, " how straight your house does look. I can't think where you put things. Our house is bigger, but I never have a bit of room to put a thing down. I want a lot of new pots and pans, but if anybody made me a present of 'em I shouldn't know what to do with 'em. What bits of holes poor folks like us have to spend our lives

in, to be sure!"

Susan well knew that she had more furniture and less room than her neighbour, but she had contrived a place for each article; and putting it away the moment it was out of use, she kept an air of neatness and comfort in what Ann called "a poor hole of a cottage."

To be sure she was put to shifts and contrivances to keep food and milk in the summer time, for the only closet in the house, though called a pantry, was too near the fire to be of use for storing eatables. Though meant to hold crockery, cooking utensils, and provisions, the place was so small that if Susan had not been very careful in her movements, she would have swept half the shelves of their contents in turning round.

"I've had a nice bit of fresh meat spoiled for want of a keeping place,' said Anne, after a moment's pause.

"It is hard to keep it sweet this close weather," replied Susan. "I've had to contrive something for myself, and it answers pretty well. Come and look at it."

She wiped her hands, and led the way to the farther parlour, in which were two beds, though only one was in use now the eldest sons were absent.

"The room does not look quite straight, for I always leave the beds open and the clothes spread to air before I make them up. It isn't wholesome to cover them up directly. can show you my pantry though," said

Stooping down, she drew from under the unused bed two large shallow puncheons, each of which had a wooden cover pierced with small holes. these were arranged the milk, with a plate over it, on which was the butter. Bread, meat, and other perishable articles of food were neatly arranged in the two vėssels.

"You see," said Susan, "the floors are brick, and always cold. made these covers out of some pieces of wood the master gave him. pierced the holes, painted the covers white, and we had two places to keep food in. The air gets through the holes, but no dust can get in, because I throw clean white cloths over all."

Ann shook her head as if she did not approve. "I don't know that I like putting eatables in a place where folks

sleep," she said.

"No more do I; but as I have no choice I do the best I can, and I keep the place sweet and clean. I often wish that when gentlefolks build cottages for poor folks they would just think what is wanted for decency and I would ask no more than health. that.

"They think!" Ann replied, with almost a shriek. "They think nowt about such as us so long as they get

all they want for theirselves.'

"I hardly think that. Some don't know how we are put about in these old places, or they would do something. They don't build such now, and when an old thatched place is pulled down they put up a nice brick and

slated one instead.

"Not always big enough," persisted Ann. "I know some new ones with kitchen and parlour downstairs, and two little bedrooms above them. All right they are for a young couple to start in, or an old one to finish in, after the children are gone to service. But look at my nevvy's, for instance. His cottage was built for him when he got married by as good a master as ever stepped. It was nice enough for the first years, but now he has six little children just one above another. Father, mother, and baby have a bedroom, and the five older children, two boys and three girls, are packed somehow in the other."

"That comes of not looking far enough ahead." said Susan. "If only Mr. Richard had moneytospend building, Swallowdale would soon be a different place. He has a good head and a kind heart, but n empty pocket, more's the pity."

She sighed; for Richard R a v e n's poverty was a trouble to many of the humble folk to whom he had been deservedly dear from his childish days.

"They say that every penny of the rents has to go to pay interest on the

money his father raised on the Swallow-dale property. And that puts me in mind I heard something about him vesterday." replied Anne

"Did you? I hope it was good news. Poor Mr. Richard! He was born the same day my oldest girl was. He will be twenty-four come Martinmas. Mrs. Raven was a lady, and I was a labourer's wife; but when he was left motherless and I lost my baby; I did wish that I might be his nurse without taking a penny. It would have been a comfort to me and the poor baby, too, and I was fit to think things had been ordered on purpose."

"You didn't nurse him, Susan?"
"No; Mr. Richard was brought up by hand. Whathave you heard about him?"

Thus far Susan had managed to talk and work, but she was so much interested in her young landlord that she dropped the garment she was rubbing, and looked eagerly for Ann's reply. She was not the only one who felt deeply for him



"'NO DUST CAN GET IN."

who had been born heir to so many broad acres, but could not call a foot of land really his own. Through the wicked extravagance of his father young Raven was really less independent than her own husband who toiled for their daily bread.

"I've heard nothing bad," said Ann, "leastways no worse than we've all known since the old Squire died. Things must come to an end some time. The gentleman that lent so much on the property wants his money for something else, and there'll have to be a settling somehow. Mr. Richard can't pay, and unless he can get another gentleman to find what's wanted the estate will have to be sold outright."

Tears fell from Susan's eyes at the

Tears fell from Susan's eyes at the prospect. "I'm sorry for Mr. Richard, He is so fond of Swallowdale, too. He loves the very grass under his feet. What will he do when all is gone?"

"He'll be no worse off than he is now, in a way. He never has a pound he can call his own."

"His uncle might help him if he would." But old Mr. Stanley is too fond of his money to part with any of it. Beside, he was as bitter as he could be because Mr. Raven spent his wife's fortune as well as his own. You know Mrs. Raven was Mr. Stanley's only sister, and the marriage was sore against his will, for he was her guardian."

"If Mr. Stanley won't lend money on the property he might buy it, and leave it back to Mr. Richard when he dies. He is not likely to marry at sixty-five, and his nevvy is his next-o'-kin," said Susan.

"Folks might do many a thing they don't do. It's my belief that Mr. Stanley is just the man to hunt up somebody as rich as a Jew and leave the money to him, just because he doesn't want it," replied Ann.

"One has heard of such doings; and as to Mr. Richard, he'll never hang after his uncle for the sake of his money. He's not that sort."

"Uncle and nevvy are just black and white, as one may say. And," continued Ann Jackson, with a look which, conveyed more than her words, "it's my belief old Stanley will be right glad when Mr. Richard's well out o' the country.

"Out of the country!" exclaimed Susan. "You don't mean to say that Mr. Richard is going to forrin' parts

again?"

"I do mean to say it, and it's true. But you must wait a bit till I ren in home for a minute to see if those children are out o' bed, then I'll come and tell you how I got to know."

(To be continued.)

### SOMETHING ABOUT SAINTS AND SAINTS' DAYS.

BY THE REY. A. JESSOPP, D.D., Rector of Scarning; Author of "The Coming of the Friars," etc.

AM often asked to explain the meaning of certain very queer-looking words in the Calendar which is to be found at the beginning of our Prayer Books; and I am not ashamed to confess that I find it sometimes very hard to give the explanation required. The truth is, that there are few subjects which present more difficulties than those which beset us when we begin to study the Calendar. The diffi-

culties are not only historical, but they have to do with a great deal else than mere history. They begin actually with some abstruse problems of Astronomy, and end I scarcely dare to say where. The early Calendars all took for granted that the Sun moved round the Earth in the course of a year; and it is most wonderful, all things considered, that the old astronomers were so nearly right in their calculations as to the time which this revolution was assumed to occupy -so nearly right when they ought to have been so entirely wrong. But they were nearly right for all that; and because they were so nearly right, they managed somehow to get along with a kind of rough-and-tumble Calendar for many hundreds of years, and to divide the year into months and seasons (you must be good enough not to ask me what that word seasons means, for that is a perplexing word, and we do not much want it), and to calculate the changes of the moon, and even to predict eclipses of the sun, and to do a great deal else that they had no business at all to know anything about, because they started on a wrong assumption, and so might have been expected to end only in a hopeless tangle of error and confusion. (I mean to preach a very instructive sermon on that subject one of these days, but I must gut that sermon off for the present!)

11

Well, about fifty-five years before the coming of our Lord Jesus Christ into the world, the astronomers found that there were very grave mistakes in the Calendar. The seasons somehow would not come right, and the years were always losing ground, if I may so say. The sun had got into the wrong place in the heavens, or the earth had, and the Almanacks were abominably full of mistakes. Then the great Julius Cæsar said we must have our Almanacks and our Calendars corrected. (Mind, corrected means made straight!) And, as what Julius Cæsar said must be done had to be done, the Calendar was corrected, and they started afresh, and they went on again, and managed pretty fairly for another sixteen hun-Then a certain Pope dred years. of Rome, in the year 1582 A.D., who goes by the name of Gregory XIII., by the help of certain commissioners, who were the greatest mathematicians and astronomers of their age, introduced some very important Reforms into the Calendar which were sorely needed. Calendar, in fact, was found to be ten days wrong, and what was set down as the 1st of January, for instance, was found to be really the 10th of January. So in that year, 1582, by the Pope's orders, ten days were dropped out, and treated as if they had suddenly vanished.

England and Englishmen rebelled against this innovation, and would not change their Calendars at the bidding of the Pope, and they went on in the old way for nearly another two centuries. England, in fact, kept to what was called the Old Style, though almost the whole of Europe was now following the New Style of Pope Gregory. At last it was found so inconvenient to go on in the oldfashioned and foolish way, that in the year 1752 it was ordered by Act of Parliament that the 2nd of September should be called the 14th of September, and since that time all the Christian world has been using

the Gregorian Calendar, and is likely to continue using it till time shall be no more.

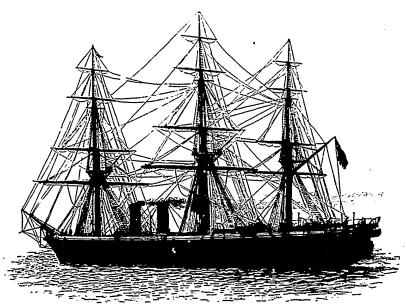
Ever since there were Calendars, and the days; and the weeks, and the months were set down in them, there were always certain special days or Festivals, which were distinguished by the makers of the Calendars as days on which some great events were commemorated, some great religious ceremonies were to be observed, or the deaths or births of some great men were brought to the notice of the people among whom such Calendars were recognised. have only to call to mind the Feast of the Passover among the Jews (for one such instance is as good as a dozen), to see that the setting apart a day as a great day of remembrance is no new thing. Every civilised nation on the face of the earth has had its festival days, the keeping of which has been imposed by authority upon the nation at large, and has been observed with more or less scrupulous obedience by the authority which fixed it. And what nations do that we all do in our smaller family circles. We keep our wedding days and our birthdays, and some of us keep many other days in the year to bring to our remembrance the great events of our lives. .Sometimes it is a birth, sometimes it is a death, sometimes it is a great success, and sometimes it is a great deliverance which we keep in one way or another as the year rolls round. The anniversary (that means the turning of the year, mind!) brings each of these things to our remembrance.

When the Church of Christ began to grow into a large and highly organized society, it was only natural that Christians too, as subjects of the kingdom of Christ, should see and feel that they too ought to have their special days of commemoration, their annual festivals, the anniversaries of their great deliverances, the birthdays of their heroes and wise men, of their great teachers and examples, who by

their life or doctrine had done good service to the Church of God; and thus it came to pass that certain days were set apart in the Christian Calendar which should be observed by Christian men and women whose minds might be awakened to the remembrance of such remarkable events and such great and gifted persons as it was well that Christians should not forget as time went on.

"Well, but all this is only round-

about talk about Calendars. When are the Saints coming, eh?" I hear you say. My good man or woman, or if you like it better, my good lady or gentleman, do be patient! There really is no short cut to knowledge; and if you are very good, and really want to know any more on the subject of Saints' days, and a little about the Saints of our English Calendar, there may be something more to tell you if you can wait for it.



H.M.S. WARRIOR.

### WITH THE IRON WORKERS:

### A VISIT TO THE THAMES IRONWORKS AND SHIPBUILDING COMPANY.

BY F. M. HOLMES,

Author of "Jack Marston's Anchor," etc.

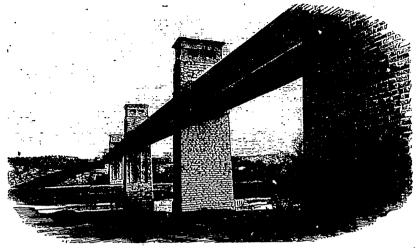
Yes, you answer, and not to be touched by hand; for, see, the boy to whom they are thrown

picks them up with long pincers.

They are red-hot rivets, and the boy at the movable fire blows them to a glowing heat with his foot-worked bellows, and then tosses them to his colleague with the utmost unconcern.

Boy number two picks them up with his pair of long iron fingers, pops them through the holes of the iron plates prepared to receive them, and then, while the "holder-up" workman keeps the head in its place with a massive iron instrument, the lower part is beaten flat to a head with hammers, and the rivet is fixed.

But why, you ask, is it necessary to



BRITANNIA TUBULAR BRIDGE.

fix rivets red-hot? One reason, of course, is that the end may be beaten down to form a head; but another is that the iron contracts as it cools, and thus draws more firmly together the plates of metal But here are plates which it joins. being bolted together by rivets without A hydraulic squeeze is The machine has two hammering. used instead. powerful jaws, one on either side of the two plates, and when the rivet is placed, a jaw is adjusted on each side of it, and a handle turned; the jaws close, a flame flashes out from the red-hot iron—as if in protest of the terrible squeezeand the rivet is fixed with rounded flattened heads. It seems much easier than cracking a nut with your teeth.

Then as to the holes for the rivets—surely some time is occupied in cutting out these? No, for in another part of these extensive works they may be seen stamped out quickly by powerful machines, or drilled out almost as speedily by powerful drills, a stream of oil constantly trickling down on the

work while it is in progress.

In yet another department you may see strong planes at work, driven by the all-powerful steam, and steadily whittling off shavings of metal from the plates or bars beneath; while in other divisions you may witness the moulders carefully building up the black sand into shapes they desire the molten iron to assume. Yet again, you may watch huge girders being built up and riveted for bridges, massive plates being bolted

together and raised for dock-gates, or long, snake-like angle-irons being bent red-hot, and afterwards put up as the frames and ribs of a ship. It is the shipbuilding, indeed, which is the oldest and most important department of these works, and the directors claim that the commencement of English iron shipbuilding was made here by Messrs. Ditchburn To them Mr. G. C. Mackrow-& Mare. the present Company's naval architect was articled; and in his time no fewer than 830 vessels have been built here truly a notable record.

Where, then, are these big works? Surely they must lie on Clydebank, or make busy the side of the Wear, the Tyne, or the Tees! or nestle in the shipbuilding towns of Barrow or Belfast!

Nay, they rear their heads much farther south, even by despised Father Thames himself-despised, that is, for shipbuilding. Down by Bow Creek, which is the mouth of the river Lea. where it joins the Thames, these works have their dwelling-place; they occupy thirty acres on the Essex side and three on the Middlesex. They are known familiarly as the Thames Ironworks, and here are lengthy and capacious dry docks opening direct on to the noble river, and capable of receiving with ease the huge Dunottar Castle, one of the crack, greycoloured boats of the Castle Line trading to the Cape; and here also have been built some of the most noted warvessels of Her Majesty's fleet. The Sans Parcil, the sister ship to the ill-fated Victoria, the Benbow, the Blenheim, the Grafton, and the Theseus have all been born here. At these yards, too, was constructed from 1859 to 1861 H.M.S. Warrior, the first sea-going ironclad of the British Navy in the world; and the details of that new movement in battleship building were worked out here.

But the Company is not proud. The managers build a humble barge as well as a huge battleship; and, indeed, here are two or three being constructed now. In these you can observe some of the chief principles of iron ship-building. Angle irons and plates-which may be of steel-are used. The angle-bars or irons resemble "planks" of metal bent at right angles all along their length. These are also further bent by heating them to redness, and then quickly drawing them to the "bending blocks," which are heavy iron slabs placed on the ground, and filled with holes, into which are dropped stout iron pins. The pins are placed to form a rough outline of the shape to which the bar is to be bent.

See how speedily the men draw the red-hot iron from the furnace and force it to the required shape among the pins. It is bent round them in almost less time than it takes to tell the tale. Then, when fairly cold, it is hauled off to the "scrieve board" close by. You would perhaps pass by this flat-looking floor

quite unconcernedly, and give it no notice. Yet it is one of the most important pieces of apparatus in the whole thirty acres of works.

"What! that?" you exclaim in surprise; "that flat-looking piece of floor with a few wayy lines on it, and pierced

with a few holes? That?"

Ay, that, for on it is marked with accuracy the plans and the outlines in full size of the trames and curves of the ship. The workmen therefore haul off their bent irons to this board and test them, in order that they may reach the

exact shape with accuracy.

Chalk marks are now made where the rivet holes are to be punched, and the frames and plates-the plates being rolled to the requisite shape or thickness -are taken outside to the spot where, amid high shores of timber to support its growing body, the ship is being put together. Everything, when it reaches this spot, has been formed to fit together with the accuracy of a watch. The bent angle-irons jut outward and upward from the keel to form the shape of the ship. One side of the angle is presented to the side, so as to give a surface upon which the plates forming the outside or skin of the vessel can be riveted. Where necessary a reversed angle-iron is riveted to the other side of the angle, forming a flat surface to which an inside "skin,

or deck, or floor boards, or iron plates, can be

riveted.

Riveting! riveting! riveting! It is nothing else but riveting where an iron or steel vessel is being put together; and gradually angle-bar after angle-bar-or hane after bone—is put in its place, and covered with plate after plate-or piece after piece of thick skin—until the shapely hull of a huge ocean-going liner or the squarer proportions of a knockabout barge have grown into sight.

Almost everything made of iron seems to be constructed here except guns. Here, is a huge five-foot casting of an iron cylinder for the immense engines of a mammoth steamship; there, is the forging of



the wrought-iron rivets for fastening ironwork together. Here, are steam hammers which would forge a crankshaft weighing forty tons, and there, are heavy rolling mills which will turn out plates as thin as an eighth of an inch or as thick as twenty-four inches. Nothing comes amiss to these ready iron and steel workers by the Thames, whether it be a simple tank for oil or an armourclad turret for the Government - a wrought roof for a public building or huge spans for a bridge. Indeed, it may be added that the iron superstructure for the famous Britannia Tubular Bridge was built at these works in 1846-7, as also was the ironwork for the new London, Chatham, and Dover Bridge at Biackfriars. But various as are the constructions, the principles pursued are much the same. Iron is melted and cast into moulds; or it is forged under hammers heavy or light; or it is twisted red-hot on the bending blocks; or rolled in ponderous mills to any thickness or

shape required so stupendous and so well

directed are the powers employed.

And what of the workmen? Mr. A. F. Hills, the Chairman of the Directors. has said that a scheme is in operation by which the authority of the Company is determined and the legitimate functions of the Trade Unions recognised. Every workman is paid a standard trade rate; but, in addition, a premium is also paid to specially skilled operators, thus obviating a general dead level of only average work. Further, a system of profit-sharing has been adopted, by which all profits, after 10 per cent. has been paid to shareholders, are divided equally between them and the workmen. As for the much-talked-of eight hours' movement, the Company have adopted it definitely, with a proviso, however, as to overtime when necessary. By such a scheme, which provides also for sickness and accidents, the proprietors and workmen are practically made to feel that their interests are identical.

### GARDEN WORK FOR JANUARY.

Kitchen Garden.

N hard frosty weather manure should be placed in heaps on the vacant ground, so as to be ready for spreading and digging in during mild weather. This should

be done whenever the opportunity occurs. Peas may be sown thickly for an early crop when the weather is mild in a sheltered position. The rows should be about six feet apart. Early potatoes or dwarf kidney beans may be planted between the rows. Sow broad beans also for an early crop in a warm border. Lettuces may be sown in pans. and placed in the greenhouse, and pricked out into other pans when ready. Keep them as near the glass as possible. Water should be given sparingly.

Fruit Garden.

Plant fruit trees of all kinds, and protect from the frost by putting loose litter on the ground round the stems, and where the soil has been disturbed in planting. Prune all kinds of fruit trees which require it.

Flower Garden.

Bulbs may be planted in open weather. trees may be planted, but they thrive better when planted in November or December.

Stoop! Stoop!—Benjamin Franklin, when a young man, visited Cotton Mather. At the close of the interview he showed him by a back way out of the house. As they proceeded along a narrow passage he said to the lad, "Stoop! stoop!" Not immediately comprehending the meaning of the advice, Franklin took another step, and brought his head rather violently against a beam that projected over the passage. "My lad," said Mather, "you are young, and the world is before you; learn to stoop as you go through it, and you will save yourself many a hard thump."

The Makings of a Hero.—When Hawke left his father for the first time, for shipboard, the latter expressed a hope that he should live to see him a captain. "A captain!" exclaimed the boy. "If I did not think I should come to be an admiral, I would not go to sea at all!"

Bad Temper.—When Robert Hall was a boy he had a very passionate temper. He knew that he ought to try and conquer it: so he resolved that whenever he felt his temper rising he would run away to another room, and, kneeling down, would use this short prayer: "O Lamb of God, calm my mind." So completely was he enabled by the help of God to overcome this sin that he grew up to be a man of remarkably gentle temper.

be a man of remarkably gentle temper.

### OUR BIBLE QUESTIONS.

BY THE REV. W. SUNDERLAND LEWIS, M.A., Vicar of St. Mary's, Hornsey Rise, N.; Author of "Festival Hymns," etc.

Class H. For Competitors Under Sigteen. BIBLE TREES AND PLANTS.

r. Which of these is described in the Bible as humblest of all?
2. In which of the Prophets do we find pre-

dictions of the most famous of all?

3. Where are we told of what appears to have been the most wondrous of all?

4. Where do we read of the humblest of all being most honourably employed?

5. Which prophet saw both the worst and the best of a common description of fruit?

6. What tree was thought to be "good," yet brought about death?

o. What tree was tinught to be good, yet brought about death?

7. Where do we read of a tree transplanted from one famous land to another?

8. Where of a portion of a tree which was a message of joy to the world?

9. Where of one or more portions of another

tree so employed as to speak at once of glory and shame and of unexampled "sorrow and love"?

to. Where are we told of some very choice trees at once lowly and honoured?

11. Where of a carefully tended collection of trees which brought forth bad fruit instead of good?

12. When the contract of the

12. Where of a single tree condemned, after long patience, for bringing forth none?

### Buried Truths .- Class B. Open to All.

Where does Holy Scripture tell us (1) of one who taught more than he himself knew by going to where he was told to go by another; (2) of one who was made a teacher to a company of one who was made a teacher to a company of teachers by standing where he was placed; (a) of one who became of much bodily service to thousands of learners by being himself in the way of instruction; (a) of one who is thought to have illustrated one of the most vital of truths by consenting to die? In what respect does No. 4 appear to have differed from all the rest?

\*\* We repeat our offer of Twelve Volumes, each published at Half-a-Guinea, for the twelve competitors in Class A who send the best answers to the Questions inserted in January to June inclusive, and Twelve Volumes, published at Five Shillings, for the twelve competitors who send the best answers to the Puzzles. The winners will be allowed to choose the volumes. Competitors must be under sixteen years of age, and all replies must be sent in on or before the first day of the month following publication. For example, the answers to the above questions for January must be sent in on or before February 1st. The answers must be attested by a Clergyman, Sunday School Superintendent, or Sunday School Teacher. For Class B a special Prize of a Half-Guinea Volume is offered, but these papers need not be attested. Competitors will please give their names and addresses in full (and in Class A state their ages), and address the envelopes containing their rebties thus:—

Bible Questions," or "Puzzles," Mr. Fredk. Sherlock, "Church Monthly" Office, 30 & 31, New Bridge Street, London, E.C.

### A PARSON'S OUTING.

BY THE REV. FREDK. LANGBRIDGE, M.A., Rector of St. John's, Limerick; Author of "Sent Back by the Angels," etc.

HE Parson's wife set down the lamp: "Why, John, you're white as wool, dear; Unwind your muffler, sha e and stamp; Now let me give a pull, dear." He blinked his starry-dazzled eyes: "The snow is shovelling from the skies, And down the brow (Just hear it now!) The wind's a tearing bull, dear."

"Don't talk, but put your slippers on, I've got them toasted finely; And something else is toasting, John-Hot cakes! they smell divinely.

Now there's a fire for toes that freeze-Excuse me, pussy, if you please:

You're nicely browned, And Master's drowned, So, prithee, move benignly."

He took a chair. "It's worth one's while,
With scarf and hat-brim flapping, To butt along o'er ditch and stile And take the rough wind's slapping For sake of coming home like this, To find that little face to kiss,

And feel the glow The red gleeds throw, And-hark! It's some one rapping."

They listened: first a snoring gust, And next a scampering flurry; Then in old Mary's face was thrust:

"'Tis little Alma Murray; Her mother's ill; but Towton Scar-Dear heart ! four-mile's a step too far : It snows and blows "-

The Parson rose: "My boots! be off now-hurry!"

The wind had whips that lashed and stung, The flakes did burn and blind him; The frightened child that sobbed and clung With dragging arms confined him. But well content he took the track To brave the whirling wildness back, For tears were shed, And fears were fled. And peace was left behind him.





Drawn by Paul Hardy.] \*\*A PARSON'S OUTING."

[Engraved by R. Taylor & Co.

### FROZEN OUT AND BAKED OUT.

BY THE REV. THEODORE WOOD, F.E.S.,

Author of "Our Insect Allies," "Our Bird Allies," "Life of the Rev. J. G. Wood," etc., etc.



E require more food in winter than in summer. A greater amount of bodily heat has to be forthcoming. That heat can only be produced by the combustion of fuel. And the fuel of the body is food.

Now it would seem that the same rule must hold good with animals—that they,

too, would require more food for precisely the same reason. Yet by an apparent contradiction, at the approach of winter, in very many cases indeed, their supply of food is wholly withdrawn.

Bats, for instance, feed entirely upon insects; and many birds do the same. But in winter there are no insects to be found. Snakes feed upon frogs; but the frogs are all in hiding. Blindworms feed upon slugs; but the slugs are in hiding too. How is the lack of food to be made good?

This question is answered in various ways. Insects, as a rule, settle the question very simply, by dying. The first chilly breath of autumn brings death to millions. Frost is as fatal to them as it is to a hothouse plant; and butterflies, moths, beetles, flies, and others too numerous to mention are swept away in countless hosts.

Birds, being provided with wings, and possessed of great powers of endurance, follow their food to countries over the seas. In August the great exodus begins. The swift and the cuckoo are the first to go; and they are quickly followed by the nightjar, the whitethroat, the martin, and the swallow,



BLINDWORM.

while the quaint little chiff-chaff almost invariably brings up the rear. There are insects in plenty to be had in warmer countries, where winter is unknown; so they fly away to seek them, while visitors from climates colder far than ours come to take their place.

But what are those animals to do which cannot follow their food? Bats have wings, it is true; but those wings are not sufficiently strong to carry, them over the ocean. The squirrel, the hedgehog, the dormouse, and the lizard have no wings at all; so they must stay behind too. Then there are many insects which, though they appear in the autumn, do not lay their eggs until the following spring; and some provision must be made for these, or they would pass out of existence altogether; while toads, and frogs, and slugs, and snails, and many, many more—all must somehow exist without food for six long months at least. How is this to be managed?

Nature is equal to the difficulty. If her creatures have to be kept alive

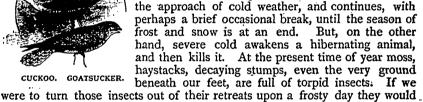
during the winter, and there is no food for them here, while they cannot seek it over the sea, she simply sends them to sleep! In their case the French proverb is certainly true, that "He who sleeps, dines." But it is not such a sleep as that into which we ourselves pass almost every night of our lives. During that the bodily functions are still carried on. We breathe, although less frequently than by BEETLE. MOTH. BUTTERFLY. day; our hearts beat; our blood flows through vein and artery; our food is digested. But when an animal passes into its long winter slumber all these functions cease. It does not breathe; its heart almost entirely ceases to beat and its blood to circulate; the process of digestion is not carried To all appearance the animal is dead. It is perfectly motionless; perfectly unconscious. It does nothing, feels nothing, knows nothing. And so it remains until it is roused again to life by the warmth of returning spring.

We usually call this strange torpor "hiber-

nation." It is not a good title at all, for "hibernation" simply means "passing the winter," and all animals which do not die pass the winter in one way or another. The Germans have a name for it which may be rendered in English as "winter-sleep"; and this is better, although the torpor is more

than sleep. Perhaps the only word that we have that at all describes it is the word "trance."

Strangely enough, this torpor is not altogether due to cold. It is quite true that it comes on at. the approach of cold weather, and continues, with perhaps a brief occasional break, until the season of frost and snow is at an end. But, on the other hand, severe cold awakens a hibernating animal, and then kills it. At the present time of year moss, haystacks, decaying stumps, even the very ground beneath our feet, are full of torpid insects. If we



be dead in ten minutes. The cold would kill them. So they are very careful, when the first sign of their torpor comes creeping on, to take refuge in some cosy nook where the direct action of the frost cannot reach them. And some hide in hollow trees, some in rubbish heaps, and some in moss, while others bury themselves in the

ground. But do these frozen-out creatures take no nourishment at

> all during their half-year's slumber? As a rule, absolutely none. The squirrel, it is true, on warm, sunny days, will visit its store of nuts, and the bat will hawk for WHITETHROAT. CHIFF-CHAFF. But the great majority of hibernating animals take no food whatever until they finally

> leave their retreats at the coming of spring. Yet with some small amount of nourishment they are nevertheless provided. For they always become exceedingly fat in the autumn; and upon this stored-up fat they

live, until food is again forthcoming.

Just in the same way the camel lives upon the fat contained in its own hump during its long journeys across the desert.

Thus is the absence of food compensated for in the numberless creatures which in winter are "frozen out." It is a strange and curious fact. Yet it is stranger still to find that the same mysterious torpor, in tropical countries, is produced in those creatures which during the heat of summer are "baked out."





SOUIRREL. DORMOUSE. HEDGEHOG. LIZARD.



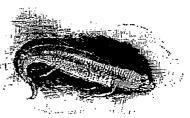
We may take as an example the Lepidosiren, or Mud-fish, which is a very odd being indeed, half reptile and half fish, with one or two peculiarities which do not strictly belong to either.

This strange animal inhabits some of the smaller African rivers, which run dry during the hot season, while the mud of their beds is burnt as hard as a brick. As soon as the water becomes low, the lepidosiren begins to burrow, and after a considerable amount of labour contrives

to bury itself at some little distance beneath the surface, very much in the attitude of a fried whiting. Having accomplished this feat, it proceeds to pour out a quantity of thick slime, which completely envelopes its body,

and protects it from the hardening clay. And then it passes into profound torpor, from which it awakes only when the autumn rains dissolve its dwelling place.

I was present once when a big lump of clay, containing a lepidosiren, was opened. In the centre of the block was an oval cell, or cocoon, thickly lined with hardened : slime. And in the midst of the slime, still tightly coiled up, was the lepidosirenunfortunately, dead.



LEPIDOSIREN, OR MUDFISH.

### COTTAGE COOKERY.



WINTER Soup.					Average Cost.			
r Pound Shin of Beef 2 Ounces Pearl Barley 4 Onions 3 Potatoes	•	•	• :	•	•	•	<i>d</i> . 8	
Teaspoonful Salt Pepper Quarts Water	•	•	•	•	•	•	2	
							10 .	

Soak the barley twelve hours in cold water (half a pint). Cut the meat in small pieces, put into a large saucepan with pepper, salt, and a pint and a half of cold water. Bring slowly to boiling point, skim thoroughly, add the barley with the water in which it was steeped, then all the vegetables, the onions and carrot peeled, scraped, and cut

very small, the potatoes pared and cut in quarters. Simmer all very gently for three hours, and serve very hot with toasted bread cut in squares.

THE BEST BOOK.—Dr. Johnson tells us that he visited William Collins the poet during his last illness. Collins confessed that he then cared for only one Book. Johnson took it into his hand; it was a New Testament. "I have but one Book," said Collins, "but that is the best." During his youth he had wandered from the fold into the desert, but trial had revealed to him the miseries of the shepherdless soul. His marble monument in Chichester Cathedral is a beautiful poem and an eloquent sermon. His lyre and poems lie neglected on the ground, while his Bible lies open before him. Only in his Bible did he find the green pastures and the still waters that refresh the world-weary soul.

# PAGES MISSING

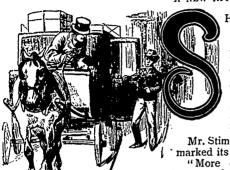
### IN TIME.

BY THE REV. A. R. BUCKLAND, M.A.,

Author or "The Patience of Two," "Strayed East," "The Rose of Truscott's Allev." etc.

### CHAPTER I.

A NEW APPRENTICE.



HOVE him! Hit him!"

"Sha'n't; you're not worth it!"
"Oh no; I suppose not. Hit him if

you dare, and I'll-

But here the violent threats of Mr. William Virtue were cut short, for the door opened, and Mr. Stimpson came in. Behind him the company saw the figure of a new apprentice, and, in the pleasing prospect of a novice to deal with, ceased to squabble amongst themselves.

Mr. Stimpson's grey eye moved over the room, and

marked its disorder.

"More quarrelling," he grumbled; "you are always at it, some of you. One of these days I'll---"

But here Mr. Stimpson also broke off, only, however, to continue upon another line.

"Now, here's a new apprentice. He's to sleep in your room, Critters. See that he is properly treated."

With this Mr. Stimpson withdrew, leaving the new-comer standing disconsolately in the middle of the room.

This was Walter Cragey's introduction to business life in London.

He came from a little Suffolk town, where his father and grandfather had been in business for many a long year. If you looked at one of the billheads of Cragey, Senior, you would find the nature of his trade described with a good deal of detail. On either side of a woodcut of the shop ran this comprehensive statement:-

### JOHN CRAGEY,

Draper, Grocer, Tea Dealer, and Outfitter.

BOOTS AND SHOES, HATS AND UMBRELLAS, EARTHENWARE, CHINA AND GLASS, CHOICEST WINES AND SPIRITS.

### Funerals Carefully Provided.

To Walter Cragey himself it had always seemed that this reference to the funerals came in a little awkwardly after the wines and spirits; but it is hard to satisfy

youthful critics.

Now, Mr. Cragey had long made up his mind that the drapery, millinery, and outfitting part of the business might be developed with great profit to the family How was it to be done? His two daughters he had kept at home with an especial eye to their usefulness, but they knew no more than he could teach them. Finding Walter, however, to be not without taste in these matters, it seemed to him that the best way would be to have the boy well trained. Whilst in town one day making purchases for the spring and summer, he spoke of his plan to Mr. Thomas, the junior partner in the ancient house of Marksman & Thomas, with whom the Crageys had always dealt since they opened the shop.

"Send the boy to us," said Mr. Thomas; "we will take him on easy terms from

an old customer like you, and he will learn all he ought to know here."

Mr. Cragey said "Thank you," and accepted the offer on the spot. For almost as long as commercial historians could remember Marksman & Thomas had one of the largest wholesale and retail houses in the city of London. Moreover, everybody said that their young people were very much better used and looked after than those of rival establishments. So to Marksman & Thomas it was settled that Walter should go.

His mother gave him much good advice and a large plum cake, which, she reasonably

judged, would not come amiss to a hungry lad even in London.



"'WHY, HERE'S ANOTHER !'"

His sisters added many kisses, and begged that he would tell them just how the ladies, most fashionably dressed, wore their hair.

His father gave him a small supply of pocket-money, and many commands as to making the most of his time and opportunities. He added, "Mind you read your Bible, and don't forget to hear the church bell when it rings."

So Walter came up to London by train, and at Liverpool Street Station, according to "advice," took a fourwheeled cab, and, with his box upon the roof, set off to his destination. That destination was not the great pile of buildings in which Messrs. Marksman & Thomas carried on their business. It was, indeed, an old house in one of those quiet squares still to be found in the busiest parts of London. firm" always held that young lads coming up to town would be better and happier if not allowed to mix too freely with their elders. Whilst, therefore, most of their assistants lived on the premises or in rooms conveniently near, the apprentices were placed under the care of a superintendent and housekeeper in a separate house for each sex.

Mr. Stimpson was head of that in which the young lads were at first stationed, and Mrs. Stimpson acted as housekeeper.

It was a cold spring evening when Walter drove up to Marksman House,

as the establishment was called. He was received by Mrs. Stimpson, who gave him some tea, and said her husband would be in presently. Mr. Stimpson did not disappoint his wife. He came in soon, and, after Walter's sending box upstairs, took him into the general sitting-room, and left him amongst his new companions as I have already described.

The room was large and the walls were panelled—a witness to the age of thehouse. A long table, covered with American cloth, ran

down the centre, and some cane-seated chairs were dotted up and down the room. A bookcase, evidently locked, was in a recess, and one or two fly-blown maps hung upon another wall.

maps hung upon another wall.

"Hallo!" said a youth, who looked seventeen, but still wore the jacket of an over-grown schoolboy; "why, here's another! I wonder how many more they'll want to put into this hole?"

This was not the kindest way of welcoming a stranger; but then Stanley Bacup never tried to do kind things. His great joy in life was to grumble; at somebody else for preference, but, failing that, at himself and his own many sorrows. He was the oldest apprentice in Marksman House. "And it isn't long I'll stick to this trade," he loved to say. "As soon as time's up I shall cut and run."

"Never mind him," said the lad named Critters, into whose care Walter Cragey had been given, "but come and sit down by the fire."

"Never mind me?" said Bacup, taking a step towards Critters. "Never mind me? Let me tell your rejoicing friend" (here Bacup jerked a rather grimy thumb in the direction of Cragey) "that, if he takes your advice, his life in this hole will be a misery to him."

This threat had an alarming sound, but Walter's fears were at once removed when Bacup's words were met with a

peal of laughter.

"Never mind him," repeated Critters, "but come and sit down."

"All right," said Bacup, in a resigned tone. "Very good. We shall see."

"Most likely," said Critters.

"We shall see," continued the other, loftily disdaining any reply or notice of this comment. "It wasn't this way when I first came into the house. Then the youngsters were taught to respect the older fellows; and they got it if they didn't. But now—" And here he broke off, allowing an expressive silence to tell what he could not bring himself to put into words.

"Maybe that was because some of the older ones had more sense than some of

them seem to have now."

It was a little bright-eyed fellow, Chester by name, not long apprenticed,

who made this suggestion.

"What do you mean?" demanded Bacup, wheeling round to get a good look at the offender. "Ah, I see; you want to make out that some of them had more sense than I had, and—"

"That's it, Johnnie," said Critters; "you've hit the right nail on the head

this time. Look at Jones, how he is getting on, and he's only been out of his time three years; and Wickins, too. They were both right good fellows, I've heard Mr. Stimpson say, when they were in this house."

"Maybe they liked it," returned Bacup, "and I don't; that's the differ-

ence."

"Yes," said Chester, "that's the difference."

"Then they are welcome to it. As for me, as soon as I'm out of my time, I'll cut the whole concern."

And when this familiar threat was met with more laughter, Bacup, with one last frown at the company, stalked moodily off to bed without his supper.

"Now then," said Critters, as the door closed behind Bacup, "we can make ourselves happy after our own fashion."

He drew his chair up to the fire, and the others did the same, Walter Cragey amongst them.

Even the two who had been daring each other to single combat put away their little difference, and sat down side by side.

(To be continued.)

### CLEANLINESS.

BY E. A. CAMPBELL, Author of "John Harker's Bond," etc.



"CLEANLINESS," says an old proverb, "is next to godliness." Many a time I have heard this quoted as a text from Scripture, and have heard people positively assert that they had read it in the Bible. And perhaps they are not altogether in the wrong; for if the words are not to be found in the Bible, the meaning is. Heart-cleanliness is godliness. But it is not of this kind of cleanliness I wish to talk to you now, but rather of the kind which affects our persons, our houses, and our surroundings.

If we would only consider the amount of pleasure, cheerfulness, and health we get out of cleanliness, perhaps we should some of us be more ready to practise it. We ought, by constant practice, to bring ourselves to that state of mind which feels absolute discomfort at the sight of dirty hands or a dirty room. I have heard it said that, if we cannot do away with dirty people, we should at least avoid them as a common nuisance.

We should be clean, because we give ourselves and

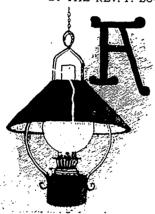
others pleasure by being so; because we encourage health, morality, and cheerfulness by being so; and because we set a good example by being so. We should not be dirty, because dirt affronts the senses of our neighbours and encourages disease and immorality. Where dirt is, there you will only too often find vice rampant—it deadens the moral sense and perception; whereas cleanliness is generally the accompaniment of industry, thrift, and good conduct.

Keep the house clean, leave no dark, dirty corners where dust and mildew lie unheeded for years. Clean your windows; let in God's blessed sunshine; it will find its way into those dark corners and light up the noisome heaps that might otherwise have lain unsuspected. Sunlight is as healthful to man as to plants. Keep plants in a darkened room, and what is the result? They live truly, but what a life!—drooping, sickly, blanched.

And so it is with ourselves shut away from light and sun. We, too, droop and become sickly, fit prey for disease, ever lurking in darksome corners, to pounce upon the weakly subject. Keep all drains and sinks thoroughly rinsed and clean. Where does all the typhoid come from but from bad smells? And these have their origin in dirt. Do you know that thousands die annually from this one disease—typhoid—all clearly traceable to neglected dirt and unflushed drains? Yet if each person would do his utmost to keep his own surroundings clean and sweet, how much might be done to rout the enemy! Nothing but care and cleanliness will ever drive away this scourge from our midst; and yet by neglect of the common laws of cleanliness and decency we do all we can to encourage it. We not only endanger our own lives, but those of our neighbours; for fever and cholera rarely stop at one victim, but sweep a whole neighbourhood, leaving woe and desolation behind them.

### A MILLION.

BY THE REV. F. BOURDILLON, M.A., Author of "Bedside Readings," etc.



MILLION is a thousand thousands. Even a thousand is a large number. Go and look for a friend among a thousand people, and you will find it so. But a thousand thousands! You could hard'y hope to find your friend in such a crowd as that.

There are in Lendon more than five millions of people, and in all England, Wales, Scotland, and Ireland, about forty-six millions; and the present population of the world is reckoned at considerably over a thousand millions, a number much greater than we can conceive. If a million were taken away, it would make hardly any difference, for there would still be nine hundred and ninety-nine millions left; a thousand taken away would not be missed at all; a hundred would be a mere nothing; but one person, one single person, removed—why, surely that is not worth mentioning or thinking of; you might as well think of one seed taken out of a bushel of corn, or a single grain of sand from a mile of sea-shore.

Yet there is an Eye that sees every person among those thousand millions, and sees them all at a glance. There

is no limit to an All-secing Eye, and such is the Eye of God. Numbers make no difficulty whatever to Him, and to Him there is no confusion in a countless multitude. At this moment, His eye is upon each person in the five millions of London, and on the six-and-forty millions in this country; but, further, His Eye is on the whole world, and on each separate person among its thousand millions. One's mind is lost in the thought; but it is perfectly true.

If He sees all, then He sees you. You may live in a small place, and be hardly known beyond it; or you may live in a large town, and be lost among its thousands; or you may be travelling abroad, and people may not know in what country of the world to look for you; and yet, wherever you live and wherever you are, the Eye of God is upon you. He knows just where you are, picks you out from all around you, and follows you wherever you go. You are not lost in a crowd, you are not overlooked because you live in a retired place, you are not gone out of sight because you are wandering about the world. Among all the millions God sees you and distinguishes you, and observes and knows you as well as if you were the only one He saw.

If God thus looks at you, singling you out from all others, do you look to Him, and think of Him? You are not meant to think chiefly of your fellow-creatures, those few whom you can know among the thousand millions; you are to think first of Him who

made you and them, your Creator, your Lord and God.

Yet you are to think of your fellow-creatures. Whomsoever of those millions you can reach in any way, you are to try to do them good. You are not to live for yourself only; you are to live to God, and to live to do good. For God has not put you alone on the carth; He has made you one among millions, and He has made all of one blood, and all are fellow-men.

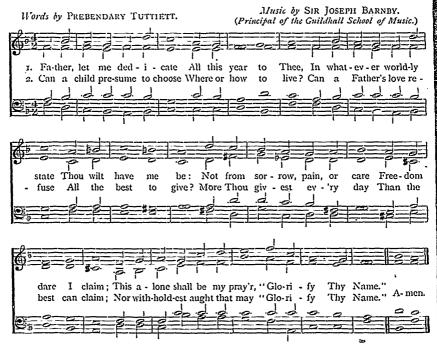
God, who made all the millions of mankind, did not forget or forsake them in their need. When they were fallen and ruined by sin, He gave His Son to redeem them; and now He calls each person to believe and be saved. Do you believe? Is the Lord Jesus your Saviour? Have you sought and received the Holy Spirit? Are you at peace with God? And are you doing anything to bring to God the millions who do not know Him? Are you trying to bring those of them who are nearest to you?



A HARD TASK.

It's very, very hard to teach the A B C To such a roguish, precious pet as you! Now, pray attend, and do your utmost, please, To learn at once these lovely letters, BO!

## A Ach Pear's Hynn.



If in mercy Thou wilt spare
Joys that yet are mine;
 If on life, serene and fair,
Brighter rays may shine:
 Let my glad heart, while it sings,
Thee in all proclaim,
And, whate'er the future brings,
"Glorify Thy Name."

4. If Thou callest to the Cross,
And its shadow come,
Turning all my gain to loss,
Shrouding heart and home;
Let me think how Thy dear Son
To His glory came,
And in deepest woe pray on,
"Glorify Thy Name." Amen.

### OUR PUZZLE CORNER.

### I. ENIGMA.

At Christmas time, when hearths are bright, I come to spoil papa's delight. When crumbs are spread on window ledge, I carry them to yonder hedge. The Christmas logs lie all around; To cut them up, I'm useful found; And then, to make a cheerful fire, I pile them to your heart's desire.

### II. CHARADES.

My first is in work, but not in play;
My second is in wheat, but not in hay;
My third is in lion, but not in tiger;
My flourth is in Nile, but not in Niger;
My fifth is in window, but not in door;
My sixth is in ceiling, but not in floor;
My seventh is in great, but not in small;
My eighth is in staircase, but not in hall;
My ninth is in no, but not in yes;
My tenth is in mantle, but not in dress;
My whole is one of the commanders
Who fought so well in Flanders.

### MISSIONARY GLEANINGS

### Fourteen Years' Work.

ETWEEN 1870 and 1893 missionary work on the North Pacific coast of British North-West America has made wonderful

strides. In 1879 there were three clergy in the diocese of Caledonia, now there are twelve clergy, three lady missionaries besides the wives of the clergy, one medical missionary, two European lay helpers, two native school-mistresses, six native catechists, and other native helpers. In 1887 Mr. Duncan carried off 600 out of the 690 native Christians from Metiakatla to Alaska. The remainder have grown from 90 to 1,154. In 1879 Masset, a village of 400 inhabitants, contained no Christians; now it contains no heathen. Portions of the Bible and Book of Common Prayer and other works have been translated into Simsbian, Nishga, Haida, and Kwagutl. A medical mission hospital, boys' and girls' schools, have been established. All this has been done among once degraded Indians—dog-caters, carrion-eaters, and cannibals

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### The Va. A. M. A.

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The annual meeting of the Women's Auxiliary was held in the vestry on Monday, Dec. 17th, and the election of officers resulted as follows: Vice-president, Miss Dent; secretary, Miss Hay; delegates to annual meeting Mrs. W. Lawrence, Mrs. Pattillo and Mrs. Stamp; members of local board of management, Mrs. Lawrence and Mrs. McMullen. The bale of the Embro road branch was forwarded to the North West on Tuesday, Dec. 18th. It was decided to forward our contributions henceforth half-yearly and not yearly as at present.

### To Our Subscribers.

Another year of the magazine is over and we ask all our subscribers to be prompt in the payment of their subscriptions. Upon their prompt payment depends its issue in the future. We want all dues paid before the end of the month. Payments are to be made this year to Mr. G. Horne, Accountant, Bank of Commerce, and not as hitherto to Mr. Plummer. Bank of Montreal. Let all subscribers kindly mark the change, and act accordingly.

## General Marish Mews.

The offertory for Christmas donations to the poorer members of the church was very liberal being in all \$15.55.

The services on Christmas day were in every respect encouraging. The number of communicants, and of the congregation and the offertory were the largest on our record. The services were hearty and joyous. The decorotions were tasteful and appropriate.

The last month of 1894 offers a marked contrast to December, 1893. The number of burials in Dec. 1893 was the larges. In the last two and a half years. This year only two burials took place from our people.

from our people.

Still considerable sickness prevails, but not any very serious cases. There are at present four of our people in the hospital, and among them Wm. Workman, of Daly Ave., who was taken to the hospital on Christmas day, suffering from an attack of typhoid fever.

The second lectuse of Mr. Marquis on Sh. kespeare, more especially on "Midsummer Night's Dream," will be given on the first Monday in January, i. e. Jan. 7th.

The first lecture given by Mr. Marquis was, considering the inclement weather, exce. dingly well attended, which was at once proof of the people's continued interest in the king of poets, and also of their appreciation of the ability of Mr. Marquis to handle his subject. The lecture was in every sense admirable.

overy sense admirable.

The evergreens for Christmas decoration were supplied free of charge this year by three of our members in the country, Messis. Wm. Makins, John Moffat and T. C. Dempsey. We are very thankful to them for their excellent supply and glad also, for it shows how our brethren out of town can take part in the church decoration.

Mr. Brotherhood paid us a visit during the Christmas holidays, but unfortunately only a very

Mr. Brotherhood paid us a visit during the Christmas holidays, but unfortunately only a very brief one.

Messrs. F. Tiffin, Jos. Monteith. F. Parker and Albert Knox are also home for the Christmas holidays and looking none the worse for their studies.

The sale of work was, on the whole, a success: but how much exactly has been made will not be known until the first meeting in January.

The debate on the abolition of Traffic and Sport on Sundays was well attended. Mr. G. Nornabell made a good beginning as a debater, and we hope to hear more of him. Mr. Abraham is an older hand and of course well maintained his side.

The annual convention of the Brotherhood of St. Andrew for the Dominion of Canada, will be held at Woodstock in the month of February, and it is hoped that many of our people besides the brethren of St. Andrew will attend it.

Mr. F. W. Gearing has rented the Wade's house on Waterloo St., and the family has already moved into it.

Miss Wade has left for the old country, where she will reside in future. In losing Miss Wade

Miss Wade has left for the old country, where she will reside in future. In losing Miss Wade we have lost one of our best all-round workers in the congregation. May every blessing attend

we have lost one of our best all-round workers in the congregation. May every blessing attend her in her new home.

Mrs. Plummer has kindly consented to become district visitor, and will visit the district lately visited by Miss Wade.

In the list of subscribers to the mission fund we have to make two corrections. Mr. Randolph Clarke should have been credited with \$2 instead of Mr. H. W. Copus: Mr. S. S. Fuller's subscription was \$6 not \$8. Since the list was published we have received also from Wm. Makins \$1, and Mrs. Wm. McEwin \$1.

Mr. Thos. Plummer, Bank 'f Montreal, has resigned the treasurership of this Magazine, after a service of two years in that capacity. We are much indebted to Mr. Plummer for his support and services, and regret losing him. But we believe we have an admirable successor in Mr. G. Horne, Bank of Commerce.

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