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OVER LAND AND SEA.

A paper read by Dr. Vinton at the Decennial Conference of Protestant Missions in Korea, October 10th, 1895, gave the following Protestant Church statistics. These are the more remarkable when we reflect they are the glorious first fruits of a single decade of Protestant missionary effort in that kingdom. There are forty-two regular congregations, besides some twenty places where stated services are held; 528 living communicants, besides forty-four who died in faith, or 572 communicants. There are 567 catechumens giving hopeful evidence of conversion, or 1,139 converts all told. There are nine Sunday-schools, 455 scholars; total contributions above 1,000 dollars. Six churches have native pastors. 202 communicants were received the past year, making an addition of sixty per cent of the previous membership. Fifty infants were baptized, and fifty-five households are reported, all of whose members are Christians. The oldest Presbyterian Church, organized in 1887, has 156 members, and is building a house of worship entirely at expense of the members, who gave \$400 for this purpose last year. The oldest Methodist Church was organized in 1888, and has fifty-one communicants and seventy-four probationers, who contributed \$200 the last year toward a church building. Surely such vigor and rapidity of results have not been exhibited on any other modern missionary field. Is this to be the nation to be born in a day?

Dr. Cyrus Edson, of New York, has just given to the profession through the *Medical Record* a full announcement of his recently discovered cure for consumption, malaria and other germ diseases. He has given it the name of aseptolin, but it is really a preparation of phenol, the active principle of carbolic acid. Believing that by injecting this substance into the blood in a safe form its natural power of counteracting these germs could be reinforced successfully, he has made many experiments with the most satisfactory results. None of the objectionable effects connected with the use of the famous Koch's lymph are found to follow. Out of 218 cases treated, 212 showed improvement and 92 are either cured or on the fair way to a cure. Dr. Edson gives full directions as to the treatment as well as to the preparation of the remedy and commends his discovery to the consideration of his professional brethren. Past failures will naturally make them cautious in their reception of this or any other new treatment, but the immense blessing which a successful remedy would confer cannot be overestimated, and all will wish that this may be found to meet the need.

Dr. Stalker writing in the *Congregationalist* on Scottish homes says. The opening chapters of the *Life of Principal Cairns*, given to the world the other day by Dr. MacEwen, adds another to a series of Scottish domestic interiors with which literature has

recently been enriched. The most brilliantly written of them all is to be found in the first two chapters of autobiography of Dr. Paton, missionary to the New Hebrides. The most renowned is Thomas Carlyle's memoir of his father, forming the first chapter of the posthumous work entitled *Reminiscences*. If any one wishes to understand Scotland, let him read these accounts together of the homes in which three famous Scotsmen were born and brought up. All were typical Scottish homes, and any one who will acquaint himself with them will learn what are the true sources of the finest and most characteristic elements of Scottish life. In all three the parents belonged to those sections of the Scottish Church noted for independence of spirit. The Carlyle and Cairns parents were Burghers, the Patons Cameronians. In both the Paton and Cairns ancestry there was a Covenanting strain, the memory of which had descended as a proud possession.

The diplomatic service of the United States, says the *New York Observer*, costs a little over \$500,000 a year, and is cheap at that. Military and naval operations cost the United States during the civil war about \$3,000,000 each day. Hence, if war with all its improved methods should cost no more now than it did thirty years ago, the entire expenditure of our diplomatic corps for a year, as ex-Minister Andrew D. White pointed out at a recent dinner of the New York Board of Trade and Transportation, would be only about the expenditure of war during four hours; or, if a war should break out with any foreign power, the diplomatic service would way its own expenses for six years if it delayed, or shortened, the war by twenty-five hours.

The publication of Cardinal Manning's *Life* has created a storm. Cardinal Vaughan is indignant with Mr. Purcell, the late Cardinal's biographer—not, let it be remarked, because he has misrepresented anything, but because he has told the truth. This is Rome all over—a system that has grown great on evasion of the plain commandments of God, on suppression of the truth, and of endless hollowness and pretence.

At the battle of Doornkop, where the foolhardy expedition of Dr. Jameson against the Transvaal met its Waterloo, an act of heroism took place worthy of record in some future "Book of Golden Deeds." In a lull in the fighting, a young Boer named Jacobz took pity on a wounded trooper of Jameson's band and undertook to carry him some water. But while he was in the act of performing this act of mercy, he was shot down and killed by another wounded trooper who evidently mistook his object.

Excavations have been begun on the site of the ancient Roman city of Verulamium, near St. Albans, with the permission of the Earl of Verulam. The first thing to be dug for is the south gate on the road leading to Camelot. It is hoped that traces of the adjacent British city of Cassivalaunus, who was defeated by Cæsar, may also be found.

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Toronto, March 5, 1896.

The Christian Sabbath.

IT is perhaps more than possible that many of our Christian people who, while placing a high value upon the Sabbath or Lord's Day, and enjoying the opportunity it affords for rest and worship, and who would deplore, and doubtless resist, any change that would break in upon its quiet, are hardly aware of the real danger that threatens to destroy its sacredness by an attempt to secularize it.

We are living in an age in which money-making and money-getting is exercising a tremendous influence on mankind. This is true to such an extent that many men are inclined to lay hands on even sacred things which seem to stand in the way of gain. The Sabbath Day is one of the sacred institutions which is to-day threatened by this desire for greater gain. The gains of six working days in each week fail to satisfy the inordinate desire for greater wealth, and now many are striving to have that other one day, so benignly set apart by the Allwise and Gracious Creator, who best knew what man's physical and spiritual nature needed, secularized, that its gains may be added to those of the six.

The favorite plea of mistaken philanthropists and of men whose philanthropy begins and ends in their own selfish interests to drag in the interest of the workingmen. "Give them a chance to breathe the fresh air of heaven; to view the green sword of the suburban parks and the waving foliage of the trees; to meet nature in her solitudes and read lessons out of her ample book." Well, this is nonsense. Let the workingman and his family enjoy all the pleasure and benefit he can derive from nature and from fresh air in the suburbs, but he can do so on Saturday, and the effort of the philanthropist ought to be in that direction.

It is not the working-man who is seeking to do away with the Sabbath, for he knows too well that such a change will mean seven days' work for six days' pay, but it is the greedy rich man and the soulless corporations, and possibly a few who have no religious views and who esteem one day the same as another, that are seeking by insidious encroachments upon the Day to deprive us of the unestimable boon of the Christian Sabbath. We wish to impress upon our readers that the danger is a real one, and that there is cause for all who value the Day, either for the purpose of rest or worship, or both, to seriously consider the situation.

We gladly find space for the appeal of the "Ontario Lord's Day Alliance" in this issue, and commend it most heartily to the Christian people of our Province. Prevention in this matter will not only be much better, but will be infinitely easier, than a cure. We would urge christians to actively co-operate with the Alliance in this noble fight to preserve the Day for rest and

worship. Branches should be organized at all suitable centres and a large membership secured, so that the friends may make their moral and numerical strength felt. We believe the large majority of our people is in favor of the preservation of the Lord's Day, but its existence as a Day for rest and worship may be lost by a failure to realize the danger. We hope the Alliance will be fully sustained.

An Antipodean Veteran.

The British exchanges note with highly complimentary notices the retirement of Rev. Dr. A. C. Geikie, from the Australian ministry, after a long period of service. Dr. Geikie is a member of a remarkable family the members of which are known the world over. One is Dr. Cunningham Geikie, the author and preacher, whose "Life of Christ" is so popular, another is our own respected Dr. W. B. Geikie, who stands at the head of the Medical Faculty of Trinity University, and still another is the celebrated geologist, Dr. Archibald Geikie, on whom the mantle of the great Scottish geologist has worthily fallen. The following testimony to Dr. A. C. Geikie's worth is from the *Presbyterian of Sydney*:—"The departure of Rev. Dr. Geikie from Bathurst, the scene of thirty years' labor, is a marked and regrettable event in the history of our Church. Few workmen among us have earned a better title to rest or are more in need of it. Dr. Geikie has given the best portion of the laborious period of his life to the chief city of the West, and here, also, he has expended to the full those rare and shining abilities which would have made him a marked man in any walk of life. It was fit, therefore, that the veteran at the close of the fight should march from the field accompanied with flying colors and all the honors of war. This compliment has been paid him, according to the local press, in no stinted measure. One of the largest meetings ever held in Bathurst came together to bid farewell to its leading minister and ablest citizen, and at the same time to put into his hands a more substantial token of regard. Now that he has come nearer the centre, where we wish him a long and peaceful evening as the close of life draws on, it is permitted us to hope that the presence and advice of our aged Mentor will be of invaluable service to the councils of the Church; but even so, Sydney's gain must be Bathurst's loss. How keenly that is being felt where he had so long made his home, may be gathered from the following comment of a local journal:—"Bathurst owes a debt to Dr. Geikie which will be long remembered. His high intellect, his noble courage, his fearless denunciation of wrong, his broad co-operation for the common good, even his quaint conceits, have stamped St. Stephen's Church as unique. For forty years his commanding personality has permeated throughout the colony, marking the man and the place he filled as peculiar to each other, and by reflection and analogy, peculiar to Bathurst. The man may be succeeded, the place may be filled; but only the years can build up another Dr. Geikie, or cover up the crevices of the vacancy his departure has made."

Woman's Power.

In connection with the movement to form a Woman's National Sabbath Alliance in the United States, an official statement has been issued from which it appears that an earnest effort is being made to resist encroaching social customs, and that the organization will become general throughout the United States. From Washington, it has already extended to some of the

leading cities and recently was established in New York where a large and influential meeting endorsed its aims and methods. Mrs. Margaret E. Sangster, one of the best known literary women of America, advocated Sabbath observance in a speech which left a deep impression, and in the course of which she said:

"The Sabbath day is God's own perfect day, the one day in seven which He gave for humanity, and when He set His own example early in the history of the world, showing that one day in seven there shall be rest, we cannot but feel that we ought to voice our unity in the sentiment and do all in our power to keep this one day, God's day—holy.

"We love this Sabbath day, the Lord's day, which He has given to us and which He has set aside for Himself. How carefully we should guard it. From time to time we hear words spoken against the careful observance of the Sabbath by narrow and bigoted people who seem to think that they are being deprived of some of their rights because certain permits are prohibited on that day. It has been only lately that we have been conscious of a rising tide which has been creeping little by little towards our shores, a sort of feeling which has been pronounced in some quarters to take from the laboring classes the only day that they could rest. This thing has come to us as a revelation. It is something which we have need to fight against.

"Each of us stand for something. We stand for a great deal in our own homes. Every daughter, mother, sister stands for something in her own home. It is impossible to estimate what an immense amount of influence for good even one woman may exert if she will. Sometimes it is a very good thing to be narrow—to stand very firmly for principles.

"We make a great mistake to feel that organization is everything and that the individual does not count. An organization not made up of enthusiastic individuals would be a useless institution. An organization to be effective must be made up of strong, earnest, fearless men and women who are not afraid to show the world what cause they stand for. Even if we do not say very much we can make our influence felt."

We wish the new movement every success. On the platform of Sabbath Observance all Christian women can stand united. We hope the organizations of women that are doing such excellent work in Canada will adopt the Sabbath Observance plank and keep it in the front of their work.

Foreign Mission Funds. There is danger of a serious deficit in the Foreign Mission Funds. We learn that the receipts are several thousand dollars less than the amount received at this date last year. Exact statements will be given later, but in the mean time an ugly deficit is staring us in the face. This can only be avoided by greater liberality in the part of congregations.

The Busy Reaper. Men of literary note in connection with the religious press have been called home in unusual numbers lately. Among the best known whose obituaries have been recently written are Dr. Peter Bayne, the co-worker of Hugh Miller on the *Witness*, and his successor as editor of that paper and his biographer, also editor of the *Weekly Review*, and a contributor to the leading religious papers of the day. On this side of the Atlantic the deaths have been recorded of Rev. Charles G. Fisher, D.D., proprietor of the Reformed Church Publication House, and editor of the *Reformed Church Messenger*. Also of Henry C. Bowen, proprietor of *The Independent*, which he founded, and

continued its proprietor until his death; and from Chicago comes the news of Rev. Dr. Justin A. Smith's death causing a vacancy in the editorial chair of the *Christian Standard*.

Canada in Scotland. The friendly relations existing between the missionaries of the Church of Scotland and those of the Canadian Presbyterian missionaries in Trinidad are noted and acknowledged in the current issue of the missionary organ of the Scottish Church, and on the same page is published an appeal on behalf of Manitoba College by Rev. Principal King, with a brief but comprehensive account of the work done at that institution.

Presbyterian Alliance Meeting. Rev. Dr. Warden has made arrangements for reduced rates for Commissioners attending the meeting of the Presbyterian Council in Glasgow next June. The rates will be available for the wives of Commissioners, as well as for delegates to the Woman's Foreign Mission International Conference.

Detailed information may be obtained by addressing Dr. Warden, Confederation Life Building, Toronto, to whom early application should be made.

"Notes from My Bible." We would direct the attention of our readers to the advertisement of our special offer of the Rev. D. S. Moody's "Notes from my Bible," which appear in the current issue. Although every mail brings us orders for this valuable book, still we feel that it has not been as carefully considered by our readers and as widely recommended to their friends as this special offer would warrant. The book is one of great value to church workers or Bible students and should be in the hands of every Sabbath-school teacher, superintendent and the heads of families. Kindly consider this matter and bring it to the attention of your friends who, perhaps, may not be subscribers to the REVIEW.

Training of Foreign Missionaries. Mrs. Stewart discusses in the February number of the *Quarterly Register* the importance of some special training for Foreign Missionaries and especially for ladies before being sent out. Any delay thus occasioned is more than made up by their increased usefulness and efficiency after reaching the field. The training should embrace not only a good drill in the Bible, but some knowledge of medicine or nursing, different kinds of manual work and some experience in actual teaching. A number of institutions for giving such training have already sprung up both in the old world and the new. So far those on this side of the Atlantic have been largely undenominational. No doubt good work has been done by them, but the church cannot long continue to rely for this service on institutions over which it has no control and as to the real character of which it has no official information. Perhaps some one of our colleges might take the matter up and enlarge the sphere of its operations so as to make provision for it. The expense of organizing for such training in any of our large centres ought not to be very great.

Summer School at Halifax. It has been announced that the next session of the summer school of Theology will be held at the Halifax College from July 14th to the 25th, summer's happy prime. Dr. Watson of Queen's, and Dr. H. M. Scott of Chicago, are to come to us from afar. Our own professors are to give lecturer; and Drs. Forrest, Sedgwick, and Macrae, and Messrs H. Dickie, E. Smith, W. P. Archibald, T. Stewart, and J. M. Robinson are to treat of a variety of practical subjects.

The Pope's Perseverance.

Written for the Review.

If perseverance is a virtue, no one deserves more respect than Pope Leo XIII, for no one follows out with more persistence, one might almost say with more obstinacy, the designs which he has once formed or the dreams he has once conceived. The dreams of his later years is the union of all the churches. He would fain gather them all under his own pastoral crook. He would like to see the catholicism of which he is the head become once more what it has long ceased to be, what in truth it never has been, the universal church; and although his efforts so far have failed, he ever renews them. On the Protestant side the results have been simply *nil*; neither Germany, England, Holland, nor Switzerland show the least willingness to come to terms with Rome. Across the channel the Anglicans, including those who form the so-called High Church party, have replied to his advances with a categorical and somewhat sharp *non possumus*. Even the Ritualists, who copy many Romish practices, recoil when asked to submit to the papal authority.

No more has the Greek Church any thought of submission. Neither Moscow, nor Constantinople, nor Athens has the slightest idea of doing obeisance to the triple crown.

Leo XIII, however, is not discouraged. His efforts are now specially directed toward the East. He hopes to bring in the orthodox Greek, Armenian and Coptic communion by means of the so-called uniate churches—small scattered bodies of dissidents—who, for one reason or another, have separated from the mass of their co-religionists and put themselves under the protection of Rome. Its policy in regard to these bodies has shown no little skill. It bravely sacrifices uniformity to unity, leaving each uniate body its own liturgy, rites and usages. In most of these uniate churches celibacy of the clergy is unknown; in some, such for instance as among the uniates of Little Russia, marriage is obligatory at least for the inferior clergy. A graduate of the seminary can obtain a parish only after being married. Leo XIII not only refrains from interfering with these customs, however inconsistent with the principles of his church, but gives them his blessing and guarantees to the uniate churches the maintenance of their privileges. He even loads them with favors at the risk of dissatisfying his old time adherents. Thus he has just bestowed upon Bishop Macair, provisionally at least, the title of Patriarch of Alexandria.

Macair is a young Copt who a few months ago was a simple priest in the uniate Coptic Church. This body is utterly insignificant in point of numbers. Egypt has at least 600,000 Copts, there are only 8000 of these, (some would put it as high as 12000, but that is undoubtedly an exaggeration) who have recognized the authority of the Holy See. Eight or nine years ago they had only one bishop and the community was on the wane. The Pope wished to revive it. Macair who had studied at Beyrut with the French Jesuits is known as having published in 1894 a history of the Church of Alexandria from St Mark's time to the present day. As to the value of this work we know nothing; but the fact that the author begins with St. Mark shows plainly enough that he has followed tradition rather than aimed at a scientific history. However he appears to be the best informed and the most distinguished of the uniate Cops. Some months ago the Pope made him a bishop and now has elevated him to the dignity of patriarch. The title, it is true, is only provisional, but the abjective is only one more concession to the usages of the Copts, among whom, as in all the Oriental Churches, the patriarch is elective. No one doubts that the community will ratify the Pope's choice and be proud of having a patriarch. The only ones dissatisfied are the Catholics. The Latin Catholics in Egypt are indeed not numerous, but they are somewhat jealous that the Pope should give to the uniate Copts a patriarch who will certainly look upon himself as the successor of the early patriarchs of Alexandria. Catholicism of the Roman type has no chance of growth in Egypt. Leo XIII hopes that the uniate Copts will succeed in attracting to themselves many members of the Coptic Church and so place them under his authority. And he does not hesitate

for the sake of this hope—probably chimerical—to sacrifice the historic Catholic community.

A like policy is being carried out at the other extremity of the Oriental world among the Ruthenians of Galicia. Here we are no longer in Turkey but in Austria, and the case is no longer that of a church insignificant in members. The Ruthenians of Galicia, who are Slaves as to race and Greek as to faith but with a rite of their own, number more than two millions and are uniate. The head of their church, Bishop Sembratowitch, has been elevated by the Pope to the Roman purple, and as Little Russia borders on Galicia, as the Little Russians are of the same race as the Ruthenians and like them Orthodox but uniate the Pope hopes by their means to bring in the Russian Church.

He would be glad also to solve by this same means—that of a uniate church—a most difficult and thorny question, more political however than religious, which is now agitating Bulgaria. The Bulgarians belong to the Orthodox Greek Church and there are we believe only a few uniates among them. Their prince, the Prince of Saxe-Coburg-Gotha-Cohari, grandson of Louis Philippe, is a Catholic, and his son and heir the little Prince Boris is not yet baptized. All Bulgaria demands that he should receive baptism according to the Greek rite and be brought up in the Orthodox faith. In these countries where questions of worship are far more political than religious, this is with them a point of immense importance. The prince's throne will be established or shaken according to whether a young infant is made Catholic or Greek by baptism.

The Pope has clearly estimated that in the latter case the prince guilty of deserting the Catholic faith will be excommunicated, but at the same time he offers a compromise. "Have your child," says he, "baptized in the Greek uniate Church. In this way he will be Greek, which will satisfy your subjects, and at the same time he will be in a church, subject to my authority which will relieve me from the necessity of excommunicating you." No doubt he hopes that if the uniate baptism takes place, the example in such high quarters will be favorable to his cause and the uniate church be in a position to expect brighter times in Bulgaria, when the heir to the throne will belong to it.

So the matter stands. What the end will be we do not know. One may conclude, however, from this that diplomacy, even papal diplomacy, is not always an edifying subject.—Translated from *Le Protestant*.

Dealing with the Dying.

REV. J. A. R. DICKSON, B.D., PH.D., GALT, ONT.

For the Presbyterian Review.

Many solemn and exceedingly trying duties fall to the lot of the minister of the gospel, but among them all none is more difficult than this one of dealing with the dying. If the mind is clear, and there is a full view of eternity, and conscience conjoined with memory are busy, the soul may be troubled, and burdened with a terrible sense of unworthiness and shortcoming. Then all carnal confidence fails. Then the soul seeks for a firm standing ground. Then its works of righteousness cease to be of the high value at which they were held. Then estimates which once satisfied are so seen that they satisfy no longer. And amid the greatly changing scene the enemy may be diligent, so that this time is often to Christ's disciples what it was to Christ Himself—"the hour and power of darkness." Then special prayer is needed for special strength. Then the friendly hand of true faith may render friendly service in upholding the heart amid the fierce assaults of the relentless adversary. Then the promises brought to mind may stay the soul. Then Christ lifted up shall chase away all the darkness and bring rest to the whole nature.

At such a time there is need of wisdom. No one ought to speak in the dark. Drawing a bow at a venture ought not to be done in these circumstances. As the physician makes a thorough diagnosis before he prescribes his remedies, so should the minister find out the state of the dying man's soul e'er he attempt to speak one word of warning, or of hope, or of peace, or of promise. Martin Luther once visited a dying student, and he asked him what he should take to God in whose presence he was shortly to appear. The young man replied, "Everything that is good, dear

father—everything that is good!" Luther, rather surprised, said, "But how can you bring Him everything that is good, seeing you are but a poor sinner?" The pious youth replied, "Dear father, I will take to my God in Heaven a penitent, humble heart, sprinkled with the blood of Christ." "Truly," said Luther, "this is everything good. Then go, dear son: you will be a welcome guest to God." That is wise dealing. Another instance may be given. Luther visited an honorable matron drawing near the end of life's journey, and he said to her, "Muhuel Lene, do you know me? Do you recognize me?" and when she signified that she knew and understood, he said to her—"Your faith rests wholly and entirely on the Lord Christ." Then he added—"He is the Resurrection and the life. You will lose nothing; you will not die, but fall asleep as in a cradle. And when the morning dawns, you will rise again and live forever." She said—"Oh yes." Then Luther asked her and said: "Have you any temptation?" "No," she said. "How; does nothing then trouble you?" "Yes," she said, "I have a pain in my heart." Then he said, "The Lord will soon redeem you from all evil. You will not die!" Then he turned to those about the bed and said, "Oh, how well it is with her! For this is not death; it is sleep!" And he went to the window and prayed. At mid-day he left her, and at seven in the evening she softly fell asleep in Christ. One is greatly helped by standing for a few moments with such a Master in Israel in such circumstances. It is full of instruction. It points out our way, and makes what would be very difficult for us comparatively easy. Many a young minister is found in a position entirely new to him, at a death-bed, and he hardly knows what to do. There he may learn as well as teach; be helped as well as comfort; have the Word expounded to him as well as open it up to the one to whom he speaks. But at other times he may be needed there to pray or divine grace, to minister the word of reconciliation, to strengthen and encourage the soul in the Lord Jesus Christ. At other times he may require to deal with sins that have been cherished in the heart and that have been a blot upon the life—calling to repentance toward God and faith in our Lord Jesus Christ. Faithfulness and tenderness are both required in the circumstances. God must be feared rather than men. Nothing is to be suffered to hide the stern truth from the dying one. Better give offence that the soul may be saved than be pleasant and smooth the way to hell. Every refuge of lies must be broken down, every untruth must be laid bare. Christ and Christ alone must be seen. Francis Lyte's longing is that of every intelligent Christian man:

"Hold thou thy cross before my closing eyes,
Shine through the gloom, and point me to the skies,
Heaven's morning breaks, and earth's vain shadow's flee;
In life, in death, O Lord, abide with me."

Then, when heart and flesh fail, God alone is the strength of our heart, and our portion forever. In the death-bed scenes of Good men, nothing has been of any value, or of any consequence, but Christ, only Christ. He alone can satisfy. And so the statements touching Christ's presence with His people; His coming to receive them to Himself; His unchanging love; His divine truth and mercy and grace should be liberally employed where the soul is ready to receive them: that is where sin is repented of and Christ relied upon. No deceptive word should ever be spoken to a man, and least of all here. If nowhere else, here at least the light of eternity breaks in, exposing all untruth, all deceit, all duplicity. If the cathode rays of modern science penetrate so powerfully and searches so minutely that the invisible is seen, what will the light of eternity do for the soul of the man? All things lie naked and open under it—and therefore man must see that he is standing squarely on the Rock of Ages to have peace. That Christ is His Saviour alone. He who trod the winepress alone, is with him according to His promise, "Lo, I am with you, etc." So that He with sweet assurance can sing, "Yea, though I walk through the valley of the shadow of death, I will fear no evil; for thou art with me; thy rod and thy staff they comfort me." Then it is that an abundant entrance is ministered to the soul into the everlasting Kingdom of our Lord and Saviour Jesus Christ.

Should we not seek to assure ourselves and them who leave us that they are safe? Should we be afraid of close questioning? Should we not deal faithfully and even heroically if need be with them? Fidelity seems to demand this. To do this we should go from our knees with hearts tender and sympathetic: and minds alive to the issues of the

matter in hand. Then with kindness and firmness let the minister do his duty. It would be wise on the part of relatives and friends to withdraw for a little, and give the minister an opportunity of a private dealing with the one drawing near to death, so that they might both express themselves more freely and unreservedly. Very often the minister is hampered or hindered altogether by many sitting about in the sickroom. A little thought about his mission would give him greater liberty and a better opportunity to deal with the conscience. For in view of eternity and the judgment seat nothing but thorough dealing will do.

Ostentation in the Religious Life.*

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

The Lord Jesus in the Sermon on the Mount is taking special pains to emphasize the inward and spiritual side of religion. He has already set forth the importance of the motives and feelings in reference to law. He now considers the same truth in regard to the outward manifestations of the religious life. Necessarily the religious life shows itself in outward actions, and he does not object to this. He recognizes, however, a universal tendency to make much of the outward conduct and to ignore the purpose back of it. "Take heed that ye do not your righteousness to be seen of men." We are tempted to perform meritorious acts simply to win the applause of men. But good deeds lose their value under such conditions and degenerate into mere acts of vain glory. Their character as religious disappears. They are simply selfishness and pride in churchly vestments.

In pursuance of his purpose to indicate the importance of a religion that lies deeper than forms, Christ brings forward three illustrations. He selects one from each of the three great spheres of the religious life, God, man and self. As three spheres when they touch form a triangle, so our duties to God, to man, and to self, combine to form a complete figure, facing in every direction. Christ accordingly selects three of the most notable manifestations of the religious life,—almsgiving, prayer, and fasting. He selects these in part because the Jews laid such stress on them, and in part because they were representative of the attitude becoming in us in the three great directions already indicated.

The first great duty required is this:—

BENEVOLENCE TO MAN.

Almsgiving is a natural expression of benevolence, and often the simplest. Yet to have merit it must not be done for display. As an expression of righteousness, it must be prompted by love. There can be no real beneficence without benevolence. God cares nothing for a form devoid of right feeling.

Every man is repelled by almsgiving that is ostentatious. The poor value the sympathy in a gift quite as much as the gift itself.

The principle that love must be paramount in almsgiving controls and modifies almsgiving itself. Modern sociology has shown that nothing is worse for the poor than indiscriminate almsgiving. Such giving makes paupers, destroys manliness and saps energy. Christ's teaching meets this fact. Love will stop our giving when it is not wise, and impel us to give where it will accomplish most. It is no easy matter to give wisely. Benjamin Franklin's fund for Boston workmen proved impractical. A. T. Stewart's expensive Home for working women displeased those for whom it was designed, and so failed of its purpose. Individual beneficences often fail, but the benevolence that prompts them never. If the heart is right, and love is the motive power, such love is never wasted.

The next great duty which Christ enjoins is

COMMUNION WITH GOD.

Prayer is selected as the most striking and important form of such communion. Prayer, like almsgiving, may easily become ostentatious, meaningless, and insulting to God. There is something peculiarly offensive in words addressed to God but designed to impress man. Nothing can be more solemn or momentous than that hour when we come into God's presence and ask His aid. All our springs are in Him. What is needed in prayer is a right feeling towards God,—a sense of dependence, blossoming into faith.

*A Meditation based on (Matt. vi. 1-18) in the Bible Study Union Course on "The Teachings of Christ."

So connected is the thought that finds expression in prayer with the spirit required in prayer that our Lord even gives His disciples a form of prayer. "After this manner therefore pray ye." This does not mean that they are bound to any servile repetitions of the Lord's prayer; the rather is it intended to indicate the channels that prayer should take and the spirit that should govern it. Looking at the prayer in these aspects, we see that we are required in prayer to love God as a Father and man as a brother, and ever to fix our thought on heaven as the goal of our endeavor. We learn, also, that in prayer our first thought and desire must be for God and the triumph of His Kingdom, and that while our second thought may properly be given to personal needs, yet even then we must consider least our physical necessities and lay the stress of our petitions on our spiritual needs. Above all things else do we need an escape from sin.

The last of these outward duties here considered concerns THE RELIGIOUS LIFE AS RELATED TO SELF, OR SELF-DENIAL.

Fasting is an act of asceticism, a mortification of the flesh. But Christ was no ascetic. He came eating and drinking. It is a peculiarity of false religionists, who would gain a reputation for sanctity, to afflict their flesh as an evidence of piety. Such treatment of self Christ denounces. It is hypocrisy; it is selfishness; it is pride; it is deceit. What Christ wants is the spirit of self-denial.

Fasting, however, is legitimate and desirable when it aids us to gain control of self and to promote righteous ends. In deep emotion we lose our appetite, and, if we are seeking deep emotion, it may be helpful to fast. But fasting is not enjoined in Scripture, and its use has steadily fallen off in the history of Christendom. There is a plain reason for this. Outward manifestations of our religious life towards man, like almsgiving, are necessary. How else shall we do him good? Outward manifestations of religion towards God are equally necessary. How else shall we fix our thought on Him, or join in common worship? But there is not the same need of any outward manifestation of our religious life in its relation to self. Our fellow-man does not need it, for he has little to do with it. God does not need it, for He knows all our heart. And we ourselves seldom need it. Ordinarily we best develop the inward life by secret self-denials. And the more the spiritual life is cultivated, the less need and the less inclination are there to fasting. The heart is glad; the Bridegroom is with us; and fasting is inappropriate.

"Why Take a Church Paper."

It might seem more pertinent to turn the question around. *Why not* take a church paper? Some say it is too high in price. The yellow-backed novel is less in price than Tennyson's poems, but for all that Tennyson is the cheaper. Religious papers, on the best material, filled with good, elevating reading and responsible information, are unfairly compared with cheap weeklies on poor paper, bad print, patent sides, and filled with local gossip, sensational crimes and irresponsible yarns. The comparison is unworthy and misleading. As a matter of fact where our church papers are compared with periodicals of a literary or educational character, it is quickly found that we have the cheapest periodicals, of a desirable grade, in the world.

Some claim that they cannot afford it. Yet they take from two to ten papers which tell them how the devil is getting on. Would it not seem consistent to take one at least to ascertain what the Lord is doing? This claim in most instances is either mistaken or insincere? A man, after making this claim to me as an excuse for not taking one Church paper, spent \$4.05 the same month for daily papers and magazines. He was insincere. But others are mistaken. They believe they cannot afford it. Such ones neglect to buy books and good papers for their young folks. Then they are surprised to find these young folks going away from home for entertainment and falling into evil. This is pre-eminently a reading age. Young folks if not supplied with good reading, will read trash.

Why take a Church paper? Because it tells you the progress the cause of Christ is making. The great secular weeklies and dailies give very little space to Church work.

They seek for news of an exciting and sensational character. The idea that many Christians have, that

the world is getting worse, comes from reading only one side of the case.

A proper interest and pride in our Church should cause us to want to know what it is doing. In politics and in many of the fraternal societies, men are anxious to take periodicals which inform them about the progress of such things. If we are to keep in touch with the Church and its work, we must take a Church paper to know what it is doing.

The money spent for the Church paper goes not to enrich private individuals and corporations, but is sent out on its benevolent journey to help those who have been worn out in the Master's service.

Why take a Church paper? Why eat? Why sleep? The Christian who would be strong must feed upon the things of the Lord. "For they that wait upon the Lord shall renew their strength."—*Rev. C. O. Larrison, in Cent. Chr. Advocate.*

March Magazine Articles You Should Read.

- Colonel Washington, by Woodrow Wilson (illustrated) in "Harpers."
- French Binders of to-day, by S. T. Predeaux, in "Scribners."
- A Century of Painting, by Will H. Low, in "McClure's."
- Stamping out the London Slums, in "The Century."
- The Failure of Scientific Materialism, by Prof. Wilhelm Ostwald, in "Popular Science Monthly."
- The Goodly Sword, by Mary Stuart M. Kinney, in "St. Nicholas."
- Mary Anderson as she is to-day, by Ed. W. Bok, in "Ladies Home Journal."
- Thirteen at Table, by Mrs. Burton Harrison, in the "Pocket Magazine."
- Mutual Aid Among Modern Men, by Prince Kropotkin, in the "Eclectic."
- The Old Preaching and the New, by Prof. H. W. Parker, D.D., in "Homeletic Review."
- Cecil Rhodes in Africa, by W. T. Stead, in "Review of Reviews."
- The Elements of Pastel Painting, J. L. Boyd, in "Art Amateur."

All the founders of McClure's Magazine are recent graduates of Knox College, Galesburg, Illinois, and the editor, Mr. McClure, is a trustee of this college. They have undertaken to assist the college in establishing "The Abraham Lincoln School of Science and Practical Arts," as a worthy memorial to Abraham Lincoln.

Before Lincoln was even nominated for the presidency, Knox College conferred on him the degree of Doctor of Laws, and at the time of the famous Lincoln and Douglass debate, held in Galesburg, October 7, 1859, the students carried banners inscribed "Knox for Lincoln."

The publishers of McClure's Magazine have established 100 scholarships in this new school. Each scholarship entitles the holder to all the privileges of Knox College, and can be earned by securing 500 subscribers to McClure's Magazine. A scholarship pays the board, room rent and tuition of any young man or woman for a year. The publishers of McClure's Magazine have also undertaken to raise an endowment fund of a quarter of a million dollars for this new department of Knox College.

On October 7th, of this year, the college will celebrate the anniversary of the Lincoln and Douglass debate. The oration will be delivered by the Hon. Chauncey M. Depew, and many men of national fame will be present. Excursions from all over Illinois and adjoining States will bring thousands of Lincoln's old friends together. It is planned to have a much larger concourse of people than attended the debate. There will undoubtedly be thousands present who were present at the debate.

The excellent publications of the Presbyterian Board, Philadelphia, are to hand, and in each case maintain the high reputation that they have for many years enjoyed. The present series of the Westminster Junior Quarterly is particularly good and full of information; in fact the entire series should be very generally used.

THE STRAND MUSICAL MAGAZINE. George Mewnes, 8 to 11 Southampton Street, Strand, W. O. London, Eng.

It may be said to be the best music magazine ever published, judging by the large number of songs and solos, and the elaborately illustrated articles on most interesting subjects, as for instance in the January copy before us are a translated literary sketch of Chopin, a History of the Pianoforte, the Art of Composition, by

Fred N. Cowen, and also a comic department. As to the supply of music, it is larger than expected and contains this time such pieces as, Beside the Dee, Frank Moir; a polka, by E. Bacalossi; Barcarolle, F. Spindler; Ohanson Triste, Tschalkowsky and a capital piece, The Jap's Patrol, for banjo and piano and quite a novelty as a piano duett. The Strand is in a neat form, printed on good paper, costs 9 shillings a year and is now in its 3rd volume.

The *Expository Times* (February), (T. and T. Clark) is of more than usual interest. It contains a portrait of Professor Sanday with a study of the man and his work by Mr. Vernon Bartlet. The first instalment of Professor Sayce's Archaeological Commentary on Genesis is also interesting. The editor gives an account of Romanes' correspondence with Mr. Gulick, a missionary in Japan and a man of extraordinary power. Mr. Gulick in Romanes' opinion was the most profound of Darwin's disciples. The interesting account of how the Christian and Darwinist helped the Sceptic and Darwinist may be read in the present issue of the *Bibliotheca Sacra* of America. An outline only is given here. T. and T. Clark will shortly publish a new dictionary of the Bible under the editorship of the Rev. James Hastings, M.A., editor of the *Expository Times*. A feature of this great undertaking will be that most subjects will be given to two or more specialists as such subjects range over different departments of knowledge. Professor Sanday has undertaken the article JESUS CHRIST, and Professor Gwatkin the whole subject of the organization of the Apostolic Church.

Western Assurance Company.

FORTY-FIFTH ANNUAL MEETING OF SHAREHOLDERS.

The annual meeting of the shareholders of the above company was held at its offices in this city on Thursday, the 20th inst. Mr. Geo. A. Cox, President, occupied the chair, and Mr. C. C. Foster, having been appointed to act as Secretary to the meeting, read the annual report of the directors.

The report showed that there had been a considerable increase in premium income over that of the preceding year, and that in the fire branch a satisfactory profit had been realized, which result was due mainly to the moderate loss ratio on the business of the company in the United States. In the marine department it was shown that on account of the low water in the lakes and rivers during the past season and from other causes the general experience of companies engaged in that business had been particularly unfavourable. Under these circumstances last season's operations on the lakes had shown a loss which materially affected the total result of the business of the company for the year.

The following is a summary of the

FINANCIAL STATEMENT.

Premium income, less re-insurances.....	\$2,332,239 31
Interest account.....	75,652 56
Total income.....	\$2,407,891 87
Losses.....	\$1,566,264 77
Expenses of management—agents' commissions, taxes and all other charges	765,091 04
	\$2,331,355 81
Dividends on stock.....	\$ 100,000 00
Total assets.....	\$2,321,195 72
Total liabilities.....	1,248,243 56
Reserve funds.....	\$1,072,952 16
Cash capital.....	1,000,000 00
Subscribed capital.....	1,000,000 00
Security to policyholders.....	\$3,072,952 16

The President, in moving the adoption of the report, said:—

In considering the report, shareholders should bear in mind that the year with which it deals has been, in many respects, a remarkable one in our business. It will be remembered by those connected with fire and marine underwriting, in this country as a year which brought with it disasters of an exceptional character—heavy losses upon classes of business regarded as the most desirable—and, therefore, as one which was generally disappointing in its results to insurance companies. Under these circumstances, I feel that we may claim that there is more matter for congratulation in the balance-sheet now before you than there has been in many of the annual statements we have had the honour of presenting to shareholders, in which, under more favourable conditions, our revenue account exhibited a much more substantial balance of income over expenditure than is shown as the outcome of our transactions for 1895.

The serious fires in the early part of the year in this city, involving an aggregate loss of some two million dollars, are, no doubt, fresh in the minds of shareholders. The "Western" was called upon to pay to its policyholders in these disasters \$102,500, about one-half of which, however, was covered by re-insurances in other companies. Closely following these, came other fires of exceptional magnitude, to which I need not refer in detail, but I may say that, on the whole, the company never experienced a more unfavourable opening in any year than its fire records show for the first three months of 1895. The ultimate profit shown on our fire business at the end of the year, was, therefore, as gratifying to us as

it was reassuring to the theories we have entertained, based on the doctrine of average. It will be of interest to shareholders to know that we regard the existing arrangement for the joint management and supervision of the United States branches of this company and those of the British America Assurance Company as contributing in no small measure to this favorable result. This arrangement, as will readily be understood, enables the companies to provide for a more thorough inspection of their risks, and a more efficient oversight of their agencies than could be secured, without undue expense, by either company independently; and, as intimated in the report, it is to the profits from our fire agencies in the United States that we have had to look in the past year to make up our losses in other departments. In some previous years, it will be remembered, our experience has been the reverse of this, and these varying results in different fields go to confirm the wisdom of the policy of extending, as widely as possible, with proper provision for local supervision, the operations of companies engaged in the business of fire insurance, and enabling them thus to distribute over a wide area the burden of conflagrations, such as experience has shown us may occur at any time and at any place where large values are concentrated. It is, I may say, the recognition of the vital importance of this principle—and the conduct of the business upon these lines—that enables the British, American, and Canadian companies, operating throughout this continent, to offer property-holders a guarantee of indemnity from loss by such disasters; and I will say further that it is the absence of facility for the application of this essential principle of insurance, namely, a wide distribution of risks of moderate amount, that must be fatal to any scheme for municipalities assuming the fire risks upon the property of their citizens, as it has been suggested they should do by some ardent social reformers, who appear to lose sight of the fact that investors will look for larger returns in the way of interest on municipal bonds, if they are called upon to assume greater risks than are undertaken by the shareholders of an insurance company. In making this reference, I wish it to be understood that I speak as one more largely interested in the debentures of the City of Toronto and the general credit of the city than in the stocks of our fire insurance companies.

Although the fire business has always been our chief source of income, we have, as you are aware, almost since the organization of the company, been engaged to a limited extent in marine underwriting. In this branch our operations during recent years have been chiefly confined to the inland lakes and rivers. From this source we have, on the whole, over a series of years, derived a moderate margin of profit, but from various causes the record of the lakes for the past season has been one of continual disaster to shipping, the casualties having been, as far as can be judged from published records, more than double those of any preceding year in the amount of property lost. As a consequence we have to report a very considerable loss on the business of the year in this branch, the losses and expenses having exceeded the premiums by upwards of \$100,000. I have little doubt that as a result of the generally unprofitable nature of last season's business an improvement in rates, which is recognized on all hands as necessary, will be brought about before the opening of navigation. Failing this there would appear to be no course open to us but to discontinue this branch of our business altogether.

I may briefly summarize the past year's experience of the company by saying that the profits on our fire business were practically absorbed by the losses of our marine branch, and that our interest earnings were sufficient to pay (after providing for the amount written off for depreciation in securities) about 7 per cent. upon our capital stock, the additional 3 per cent. required to make up the usual dividend being taken from the reserve fund accumulated from the surplus of previous years. On account of the larger volume of business on our books we have increased the amount estimated as necessary to run off unexpired policies to \$794,460. The actual liability under this reserve is, of course, dependent upon the number and amount of the policies which may become claims before the expiry of the term for which the premiums have been paid. Similar estimates in previous years, however, have proved to be more than ample, and our reserve for this purpose, I may say, is considerably larger for our volume of business than that set aside to provide for unexpired risks in the statements of any of the British companies which have come under my notice.

At the last annual meeting we reported that the company had re-insured all the risks in Canada of the United Fire Insurance Company of Manchester, England, which company ceased operations in this country on the 15th of January, 1895. The liability under this contract is nearly run off, leaving a profit to the company, in addition to some new connections which promise to be of permanent advantage.

It would, of course, be premature at this date to attempt to form an estimate of the probable outcome of the present year, but it is, nevertheless, gratifying to be able to say that our experience thus far in 1896—both as to volume of business and moderate loss ratio has been very satisfactory, and taking into account the evidence which the report now before us presents of the ability of the company to meet out of the year's premium receipts such exceptional calls upon it as the losses of the past year, I think we may say, without laying ourselves open to the charge of optimism, that the prospects of the present year—in fact, of the future of the company—are very encouraging.

In conclusion, I wish to bear testimony to the ability and zeal which the officers and agents of the company have shown in furthering its interests during the past year.

The Vice-President, Mr. J. J. Kenny, seconded the adoption of the report, which was carried unanimously.

The election of directors for the ensuing year was then proceeded with, and resulted in the unanimous re-election of the old board, viz.: Messrs. George A. Cox, Hon. S. C. Wood, Robt. Beary, G. R. R. Cockburn, M.P., Gen. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne and J. J. Kenny.

At a meeting of the Board of Directors held subsequently Mr. George A. Cox was elected President, and Mr. J. J. Kenny Vice-President for the ensuing year.

MISSION FIELD.

CANADIAN MISSION, DHAR, C. I. JAN. 9th, 1896.

DEAR REVIEW:—It is some time since I proposed sending you a few other items touching the work here which may prove of interest to your readers. To will is in such a matter always present, but to do is usually a totally different thing. A new field of work where the foundations are to be laid, and all the hindrances incident to such an undertaking to be overcome, the last thing one finds time for is to sit down and write letters. The present one is written because I feel that we have work going on here that claims the interest and sympathy of the people at home, and that has about it many encouraging features not at all common in first beginnings. When I last wrote we were just putting in the first stones for our bungalow, and were looking anxiously forward to its completion. Now as I view the building through the open door of our tent, I see it half way up, with a fair prospect of being soon finished. Only those here can understand what this building means to us. It is not merely a place to live in. It is a substantial testimony to the fact that we missionaries have come to this heathen city to stay,—a fact which its people would otherwise find it hard to realize, as most of them look on our work as a chimerical scheme which we shall soon have to abandon. But I look on this as only the first of many buildings which shall in the days to come arise in the midst of this people, dedicated to the service of our Lord.

Let me speak first of difficulties and hindrances, as these have been few, though persistent. Our greatest opposition has come, naturally, from the Brahmans, who have done all in their power to prevent the people from coming to our services, or to the dispensary for medicine, and have been vigorous in the persecution of those who shewed an inclination to favor the new teaching, or anxious to learn another way of salvation than that to be found in the worship of their superiors. We have also to contend with the propagandism of the Arya Somaj, with their plausible but utterly fallacious admixture of Christian morality and Vedic sophism. I regret to say that some of the latter opposition has come from one who has had all the peculiar advantages of higher education in a Mission institution, thus exemplifying one of the great difficulties which higher educationists in India have to face, and which is becoming yearly a more serious problem,—the control of a huge body of young men whose intellectual conceit has been ministered to at the expense of their religious instincts, and whose native bigotry has taken on a slight veneer of Western liberality of thought, without being in any degree modified thereby.

Another of the difficulties we are called on to face is the want of a suitable place to carry on our services. We are still where we were several months ago, preaching on the street, practically, that is to say on a sort of verandah, in front of a house in the *bazar*, a situation, which, while it has its advantages, on account of its nearness to the street, has these more than counterbalanced by the continued noise and disturbance inevitable in such a place. There are several sites about the city which would be very suitable for building a preaching hall, and probably available, had we the money necessary for their purchase, and the additional sum for the erection of a hall, but neither of these is forthcoming at present, and we shall have to depend on the liberality of friends at home to render this phase of our work in Dhar more systematic and satisfactory by assisting us in this matter of a building.

We have, however, great cause for rejoicing. From the beginning of our work here, in spite of the most determined opposition, we have had large attendances at our meetings, and the people have shown an ever-increasing interest. So great, indeed, is the interest excited, that a meeting which begins at six o'clock in the evening may continue till ten, or even later, without the attention in the least degree flagging. The other night, when I was unable to attend the meeting, the two workers whom I employ to assist me in the evangelistic work told me later that till after ten o'clock they felt constrained to continue the preaching and singing, and only then stopped because the hour had come for closing the city gates. When we consider that during all this time the listeners were compelled to stand and did so with a quietness and attention I have never seen excelled and seldom equalled, even at home, it must be admitted that there was room for encouragement.

(I was interrupted at this point by the arrival of the Maharajah's carriage, the latter having sent it with a request that we should if convenient go to the place for an hour and give him some singing in English and Hindi. Mrs. Russell, Miss O'Hara and I, went up for a short time, taking the baby organ with us, and before leaving obtained His Highness's consent to assist us in the building of the hospital for Miss Dr. O'Hara's work, the land for which he had already granted. As this visit, however, has

materially shortened the day, it will I fear, have a corresponding effect on my letter.)

Since several days before Christmas we have been holding a series of meetings every night, and still continue them, as we find the interest so sustained, and the attendance, if anything, increasing. I have been trying to set before these people, so many of them utterly ignorant of the very meaning of Christianity, a sort of connected idea of the plan of salvation, which, given as simply as possible in the course of a week, has had apparently better results than mere desultory preaching. Had we a proper place of meeting, the results would be doubly gratifying.

As I have felt the necessity for employing, if possible, only Christian teachers even in the work of the most elementary schools, and such teachers not readily available, I have as yet opened only one school, though the people of three or four other *mohullas* are begging of me to start such work in their midst also. I hope, however, to soon satisfy these petitioners. In this, as in all our work, we are much hindered for want of buildings, as there are none among these poor people at all suitable and we shall be compelled to build them. We are not in this respect as well off as those in the cantonment stations, where fairly suitable buildings may be obtained. Here again it is a matter of money. For the present we must still preach and teach on the street.

I shall be compelled to bring my letter to a close here, as the time is almost up for the mail to leave. I trust to send further news of progress soon.

Yours very faithfully,

FRANK H. RUSSELL.

Mission Notes.

Consecration is a term which means, or should mean, the same thing when applied to all human beings. It may lead to a given course of conduct in the case of one and to a very different course in the case of another; but the motive power in each case should be the same. If I, as a foreign missionary, am expected to give up all things for the interests of the work, to count home and treasure and ease and personal comfort as nothing when the interests of the work are at stake, my brother in the United States, who unhesitatingly assigns this standard of duty to me, should be governed by a spirit precisely similar. He may not be called upon to give up the things that I may be required to forsake, but his devotion should be as complete, and whatever he is required to do should be done as cheerfully and with as little question as if he were a missionary in China or Africa.—*Bishop Thoburn.*

Among the conveniences used by Dr. Shepard, a missionary physician at Aintab, Central Turkey, was a telephone extending from the hospital to his home. Dr. Shepard is so highly esteemed in Aintab that he can ordinarily do as he likes. But in this case as soon as the wire was stretched a complaint was lodged with the government against this unlawful thing. It has been found that a telephone is the "petty abhorrence of the Sultan," and so the suspicious thing was put under an injunction and reported to Aleppo and thence to Constantinople, and from the central government came the imperative order to "confiscate" the thing, paying full price and the costs. The machine was packed up and turned over to the government for its full equivalent, and in the terms of the State Department "the incident is closed."

The horrors of the opium habit are scarcely seen in this country. Rev. Hudson Taylor says the opium smokers and their families in China number 150,000,000.

There are eighteen schools of Lamas in Tibet, who are dispersed throughout the country in 1026 monasteries. The people generally are willing to learn, but fear the Lamas, who are strongly opposed to their instruction.

An official publication of the Japanese war casualties comes from Japan. It seems nearly incredible that an army of less than sixty-one thousand sent against a country whose population was over four hundred million should be able to make the following report: killed in battle, 623; died of wounds, 172; wounded not fatally, 2489; deaths by disease, 2981.

The present mission force of the Presbyterian Church in the United States in foreign fields is 135.

Copies of the Gospels by the thousands, writes one of our missionaries, are being printed to scatter throughout Japan.

The Japanese in Hawaii sent \$10,000 to Japan to aid the Red Cross Society in the late war.

Mrs. Isabella Bird Bishop is about to build a hospital for women in Korea at her own personal expense.



CENTRAL PORTION OF STAINED GLASS WINDOW,
IN ST. ANDREW'S CHURCH, BELLEVILLE.

BY N. T. LYON, TORONTO.

A Beautiful Window.

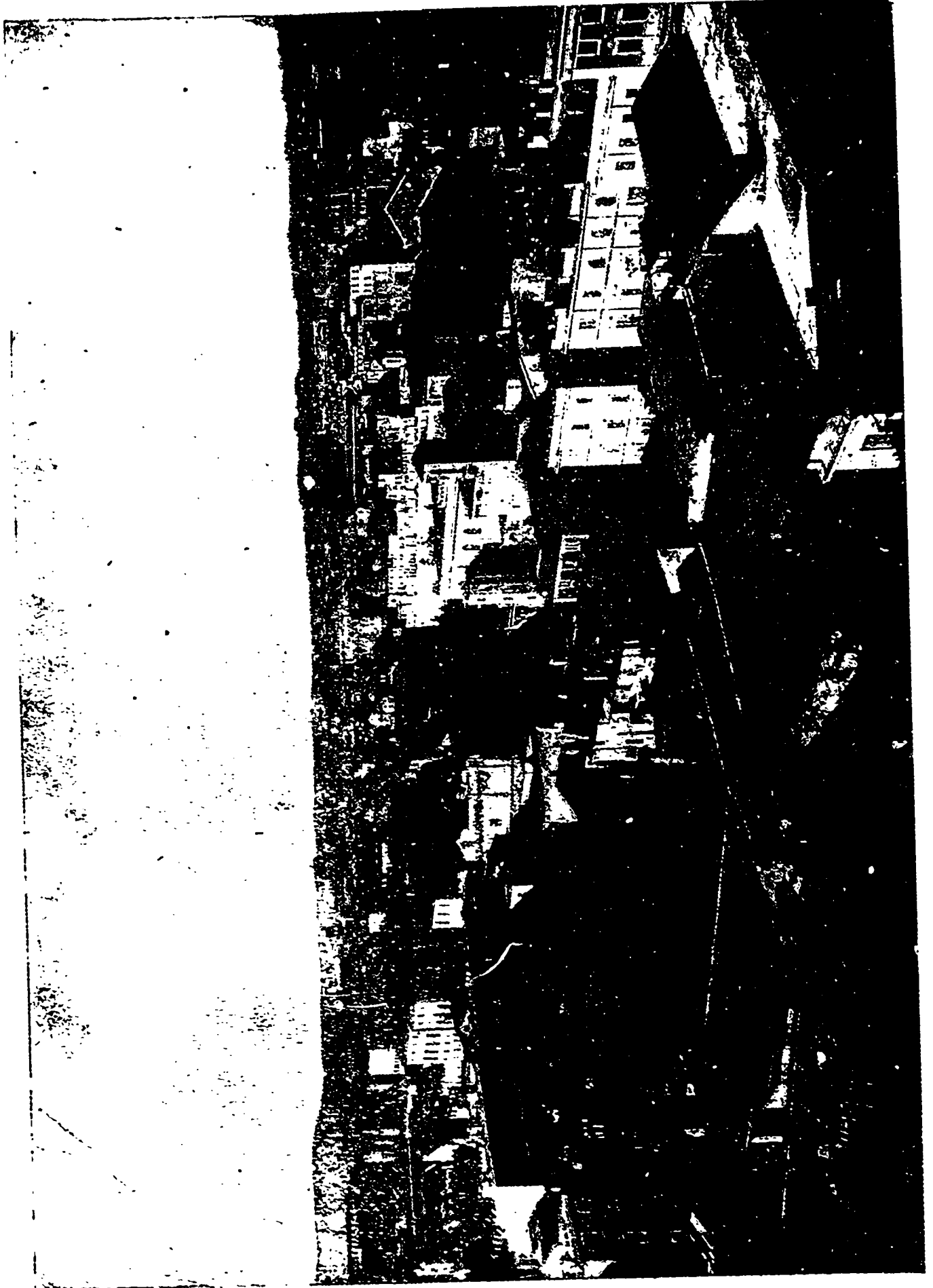
The stained glass window lately placed in the new St. Andrew's Church, Belleville, is considered one of the best in the Dominion. The accompanying engraving gives some slight idea of the figures or centre portion of the window only, which is in two compartments with tracery at the top, the subject being "Christ raising the daughter of Jairus" and the artist has entirely overcome the stiff effect that is usually seen in stained glass, and the figures are, correctly drawn and exceedingly life-like. The coloring is rich and harmonious, and the effect of the distance is remarkably good, this being a new feature in stained glass as the lead lines in most windows destroy that appearance. One of the best parts of the window is the tracery or ornament at top, which we do not show in the engraving, and is remarkable for the rich harmonious coloring, and blend beautifully with the delicate tints of the lilies which are so suitably introduced. The inscription is very appropriately arranged in the lower portion of the window, the words are "Presented by Mrs. Maclean's Bible Class." The artist, Mr. N. T. Lyon of Toronto, has made a study of this art for the past thirty five years and is now enjoying a reputation of being able to produce such windows, never before made in Canada, and we would advise any person requiring such to see this window.

While we have this subject under consideration a few facts regarding the history of glass may be of interest.

Glass was discovered and used at a very remote period, the Egyptians, 3,000 years ago, as well as the Greeks and Romans, being acquainted with its use; but its application as a transparent protection for the interior of buildings against the weather was unknown until about the eighth century, when glass was first adopted in the construction of churches, though its introduction into dwellings was not general until several centuries later.

Previously to the use of glass, the windows of churches had stone shutters, or were filled with slabs of talc or alabaster. The windows in the apse of the church of St. Miniato, at Florence, erected in 1008, are each filled with a single slab of transparent alabaster, which when illuminated by the morning sun, shine with a cloudy roseate light.

Immediately that glass was used for windows, the opportunity it afforded for decoration suggested itself and was freely taken advantage of. Specimens of work as far back as the twelfth century are still preserved, and though they are frequently classed with Early English, yet when discriminating the various styles, we find they possess peculiarities of their own, and are interesting as being early efforts in an art which in course of time attained such distinguished eminence, and was at length so completely identified with Christian architecture that no ecclesiastical structure was considered complete without having its transparent walls variously and richly decorated.



ROME, FROM ST. NICHOLAS.—Just beyond the railroad station at Rome, and near its northern gate, stands the church of San Nicola di Tolentino, in the grounds of the Villa Massimo Mignani, on the site of the famous gardens of Salustiana, which occupied also the ridge of the opposite hill and the valley between. It was purchased for the emperor after the death of the historian, and was the favorite residence of Aurelian. Petrarca wrote of this vicinity, "Nowhere is there a sweeter air, a wider prospect." Rome lies spread out below, the tortuous Tiber winding round her hills, and beyond it the castle of St. Angelo and the great dome of St. Peter, rising against the rusty purple and gold of the Campagna. Between stands the Pantheon, most beautiful of the relics of Rome. There on the left is the immortal Colosseum, beautiful in decay, and alive with the associations of two thousand years.

"In your life now

A thousand years of silence sleep.

Beneath the fallen Forum and the ruin of the palace of the Caesars is left the outline of a picture that memory and imagination must fill up. "A world is at our feet." No other spot exists where the eye gathers within its sweep such a harvest from the past as this, for the history of Rome is the history of the world for more than two thousand years, and belongs to us all. Hawthorne tells us that after cursing Rome for her ancient crimes and her present filth and discomfort, we are astonished at the discovery, by and by, that our heart strings have mysteriously attached themselves to the Eternal City, and are drawing us thitherward again, as if it were more familiar even than the spot where we were born.

OUR YOUNG PEOPLE.

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

HOME MISSIONS.

The home missionary field of our Church is one of the largest in the world. Dr. Robertson has been striving for years to impress the Church with the importance of the work. And it is quite certain that, our congregations do not realize the pressing needs of the work. Here is a most interesting field for study for our Young People's Societies. Every society should hold special meetings to study the great home field of missions and consider its needs. The following article from the *New York Observer*, while specially written with the needs of the work in the United States in view, is quite as pertinent to the opportunities in our own land.

It is salutary at times to seriously look at things as they have been and are, while not at the same time neglecting their ideal possibilities. The religious public of America has been strangely neglectful, for example, of the religious interests of America. Here and there a voice has cried: "There remaineth yet very much land to be possessed!" Now and then a heart has prayed: "Lord wilt thou not at this time restore the kingdom to thy spiritual Israel?" In this field or that a hand has laboured planting the good seed of the kingdom and extirpating the weedy root-ages of evil.

But the bulk of Americans, and the majority of even Christian Americans, have remained singularly indifferent to the spiritual institutions of this land so favored in a material way, and the home missionary cause has continued to be too generally the care of the faithful few, the concern of the praying and watchful minority. Indeed it seems in point of fact to have been practically in the past the cause not so much of home missions as of home omissions. It has been largely the thing that America ought to have done, but which by a host of people has been left undone.

And yet home missions is a worthy cause, dealing with a need—of national importance and of utmost temporal and eternal consequence—that appeals to the best, that is, to the most enlightened patriotism. It should not be the cause of the few, but of all who love their country and intelligently wish its good.

Nobody can do everything but everybody can do something for the furtherance of this great work. It was a saying of Bishop Brooks, that the largest part of the work of the world is accomplished by the people of one and two talents. No one need hesitate to go to work, personally or by pocket-book, or by press agencies, to save America. The worker may be insignificant, but the work is not—nor the "power from on high," which invariably counts in as the most forceful factor in all labors of the Lord. There is an old saying to the effect that a little man with a great gospel, is a great deal greater than a great man with a little gospel. The worker's efficiency is chiefly a representative value; he stands for the things behind him, while he labors for the things before him.

There is, therefore, a place and promise in home missionary work for everyone. Every gift helps in this reference, in proportion to its size. A dime whispers: "I will help save America!" A dollar says that same thing out loud; a hundred dollars shouts it. One prayer helps the good work on; two prayers helps it on a bit farther; half a dozen prayers possibly make it go faster yet; and only angels know how marvellously the prayers of a few millions might accelerate it! One man or woman saying a good thing, or doing a good thing somewhere, makes America a little better: a band of laborers affects perhaps the development of a whole county; while a host of laborers may reap a harvest waving in fields as broad as a prairie, or mine out suggests of spiritual ore rare and rich as a thousand mountain mines.

Every bit of it helps, when any of the sacrifice or effort is there; it all of it assists with wonderful breadth and perpetuity of influence when the effort is general, prayerful and actuated by a faith which cries: "I will not let Thee go, except Thou bless, not me alone, but as well the land in which I dwell!"

GATHERED PARAGRAPHS.

The British National Council of Christian Endeavor unanimously passed at its last meeting the following resolution: "That a communication be sent to the meeting of the World's Union at Washington—through Dr. Clark—inviting the Union to hold a World's Christian Endeavor Convention in London in the year 1900."

That strong and conservative organ, *The Presbyterian*, of Philadelphia concludes a long article on the "Old People's Society

of Christian Endeavor" with these words: "What think ye? May not the good Old People's Society of Christian Endeavor—the Church—derive instruction from the work and the ways of its younger associate, and thereby this Kingdom of Christ be advanced, and a fallen race regenerate?"

An enthusiastic minister has said that "the Christian Endeavor Society has passed through four stages, corresponding to the five books of the Pentateuch: First, came its days of Genesis, or birth; second, came its time of Exodus, or going forth from these mere beginnings; third, came its organization into state, county and local unions, corresponding to Leviticus; then came the period of Numbers, when its enormous growth was its great, overwhelming fact; and now it has come to Deuteronomy, thirty-fourth chapter, where standing like Moses on the mountain-top, it looks out upon the great world to be possessed."

Free St. George's, Edinburgh, in which a C. E. Society was recently formed, is one of the leading churches in Scotland, and a centre of great power and influence. The Rev. Dr. Whyte, its popular minister, regards the new Society as one likely to be of great influence for good in the congregation. The Doctor, who is thoroughly in sympathy with the whole Endeavor Movement, has just completed a twenty-five years' ministry in the Free Church, and is to be presented with an illuminated address, and a portrait painted by Sir George Reid. The C. E. Society is taking a practical interest in thus honoring their pastor. The membership of the church is 1,200, with an income of something like £10,000 per annum.

CHRISTIAN ENDEAVOR AND FOREIGN MISSIONS.

REV. W. FARE, M.A., BELFAST, IRELAND.

If the great work of the Church be to endeavor to win the world for Christ our Lord, no Christian Endeavorer is worthy of the name he bears who does not take a share—a full and hearty share—in Foreign Missions. Christian Endeavor and Foreign Missions, must from the very nature of the case, go ever hand in hand.

1. Christian Endeavorers should be loyal to the Mission enterprises of their own Church.—The charm and power of this Christian Endeavor movement is that each society is primarily a congregational one, and all its life and energy flow into congregational work. What we want at this moment is not new enterprises and new missions, but a new spirit put into the old ones. If all the thoughtful and prayerful young people of a congregation were thoroughly interested in the missions of their own Church, the holy fire would soon spread; and it is their own Church and its work which has the first claim on them.

2. Christian Endeavorers should make themselves acquainted with Foreign Missionary affairs.—Why is it that some kindly, and even Christian people take little interest in missions, and especially the missions of their own Church? It is because they never read of what is being done, and in fact know nothing about it. Every Christian Endeavorer should get and read, the *Missionary Magazine* of his own Church; and having read it and marked the parts which interested, him most should pass it on with a word of recommendation to someone else to read. We have missionary meetings in all our C. E. Societies. It would be a good plan for half-a-dozen members, to take up some heathen country, study it, and write a short paper on it, while someone else could prepare a rough map of the country to illustrate the papers; both eye and ear would thus be reached at once, and some important facts fixed in the mind for ever. Christian Endeavorers should, as far as possible, be familiar with the names and location of all the missionaries of their own Church, and remember them by name in prayer. In the Church of which I am a member, a Prayer Union card is issued annually and supplied free of cost to all who ask for it, and on it the names and stations of all our missionaries are given, as a reminder and a help in intercessory prayer.

3. Christian Endeavorers should try early to learn the right use of money.—There are two important lessons about giving we all need to learn. We should give in an orderly, systematic way; examining our income and expenditure carefully, and deciding on our needs before God how much we can and ought to give Him. And we should deny ourselves something in order to give. Is there anything I could safely and wisely do without in order to increase my giving? Many of our C. E. members have a very small income, and earn it hardily; but it is really easier to begin to give a fixed proportion while one's income is small, and the earlier a habit of this kind is learnt, the more likely is it to become a ruling principle shaping all the life.

4. Out of our C. E. Societies should come splendid missionaries.—What sort of missionaries are our Churches and Missionary Societies looking for? They want talented and educated men; but above all things they want men who believe in prayer and practice it, who believe in the Bible and study it, who wish to do in all things precisely what God would have them do, and who love to work for Christ and His Church. If so a good Christian Endeavorer should make a good missionary. Keep your eyes open; watch the leading of God's providence; it may be that your C. E. membership is part of poor training for Foreign Mission work.

CHRISTIAN ENDEAVOR.

CONDUCTED BY S. JOHN DUNCAN-CLARK.

WORLD'S C. E. PRAYER CHAIN, SUBJECT FOR MARCH.—FOR the young converts who have recently been brought to Christ, that they may be strong, unselfish, winsome Christians, and that they may begin at once to show their love to Christ by working for Him.

Daily Readings.

KEEPING OUR PLEDGE.

- First Day—It means trusting—Isa. xii. 1-6.
 Second Day—It means working—1 Sam. xii. 20-25.
 Third Day—It means persevering—Luke ix. 57-62.
 Fourth Day—It means remembering—Ps. cxix. 97-104.
 Fifth Day—It means helping—Job xxix. 1-25.
 Sixth Day—It means praying—2 Kings xix. 14-19, 35.

PRAYER MEETING TOPIC, Mar. 15.—KEEPING OUR PLEDGE IN SPIRIT AND IN LETTER.—Matt. xxvi. 31-41.

A favorite anecdote with some of our old-time preachers was of a wag taking the sign intended for a wood worker's shop, "All kinds of twisting and turning done here," and placing it over the door of a meeting-house, whose pastor, as Mrs. Partington says, dispensed with the Gospel. Apt as this doubtless was, there is a good deal of twisting and turning besides that which is done by those who are bent on making the Bible conform to their own hand-made theology.

Do you ever, dear Endeavorers, twist and turn your vows, as Christians, to make them fit your worldly inclinations? The devotee of doubtful pleasures declares that she believes God wants us to do the things that give us most enjoyment, and straightway chooses her pleasures, not, however, because she believes God wants her to do these things, but because she wishes it herself. In short, we have only to look about us and observe some of the people who are complaisantly wearing the name Christian, to be convinced that people make it mean anything or nothing, according to what they want it to mean. In a good many societies the Endeavor pledge has become so badly bent to fit the crooked lives of those who have taken it, that it has ceased to be a tower of strength. Are you in the habit of adding to the promise to "do whatsoever He would like to have you do," the conclusion that, of course, He would like to have you do as you please; or that calling out the number of a hymn, or rattling off a verse in which you haven't a particle of heart, is taking a part in the prayer-meeting? If you are, I am afraid there has been some twisting and turning down here.

"The best thing about the Christian Endeavor movement," says *The Interior*, "is what is most frequently criticised, the pledge. It is worth a good deal for a young person to learn that life does not consist of general purposes to do about right, but of specific convictions and stern resolutions. There is no use of trying to be a nebula where God needs stars. The world needs compacted men, men who have come to definite conclusions, and who mean to stand by them and are not afraid to say so. A man cannot sell a horse without coming to a point as to his value and what he will take for him. A young woman cannot get married until she make up her mind to say either yes or no, and to say it decidedly for all time. 'If Jehovah be God,' said Joshua, 'serve Him.'"

FOR THE SABBATH SCHOOL

CONDUCTED BY S. JOHN DUNCAN-CLARK.

International S. S. Lesson.

LESSON XI.—TEACHING ABOUT PRAYER.—MAR. 15.

(Luke xi. 1-13.)

GOLDEN TEXT.—"Ask, and it shall be given you; seek and ye shall find; knock and it shall be opened unto you."—Luke xi. 9.

CENTRAL TRUTH.—Prayer.

SCRIPTURES.—Our Lord's Prayer, v. 1-4.
 Parable, v. 5-8.
 receipts, v. 9-10.
 promise, v. 11-13.

TIME AND PLACE.—A. D. 29, in Perea; Jesus on His way to Jerusalem.

INTRODUCTORY.—There are no recorded events between the last lesson and this one. The interval was probably short. The account in Luke x. 38-42 of Jesus' visit to Martha and Mary at Bethany seems properly to belong after Luke xiii., as the visit doubtless occurred near the end of the journey which Jesus was now making through Perea to Jerusalem.

VERSE BY VERSE.—V. 1. "As He was praying."—Luke is the Gospel of the Son of Man, and so tells us more concerning the prayers of Christ than any one of the other three. If the Master needed to be so frequently in prayer, how much more the disciples "Lord teach us to pray."—The disciples realized that there was something in the prayers of Jesus which their prayers did not possess. They wisecracked to prevail in prayer as He did, and they went to Him for teaching. Let us also enter Christ's school of prayer, and learn the secret of touching the Throne, and opening the gates of Heaven.

V. 2. "When ye pray, say."—Christ taught His disciples to pray, but He never taught them to preach. It is more important that you should be able to hold converse with God, than that you should be able to speak to the people; for if by prayer you can enter into touch with Him, and hear His voice, you need fear no difficulty when you come to deliver His message. The following beautiful paraphrase of the Lord's Prayer is quoted from Bernard in the *S. S. Lesson Illustrator*.—

"OUR FATHER"—by right of creation, by bountiful provision, by gracious adoption; "WHO ART IN HEAVEN"—the throne of Thy glory; the temple of Thine angels; "HALLOWED BE THY NAME"—by the thoughts of our hearts, by the words of our lips, by the work of our hands; "THY KINGDOM COME"—of providence to defend us, of grace to refine us, of glory to crown us; "THY WILL BE DONE ON EARTH AS IT IS IN HEAVEN"—toward us without resistance, by us without compulsion, universally without exception; "GIVE US THIS DAY OUR DAILY BREAD"—of necessity for our bodies, of eternal life for our souls; "AND FORGIVE US OUR TRESPASSES"—against the commands of Thy law, against the grace of Thy Gospel; "AS WE FORGIVE THOSE THAT TRESPASS AGAINST US"—by defaming our characters, by embezzling our property, by abusing our persons; "AND LEAD US NOT INTO TEMPTATION, BUT DELIVER US FROM EVIL"—of overwhelming affliction, of worldly enticement, of error's seduction, of sinful affections; "FOR THINE IS THE KINGDOM AND THE POWER AND THE GLORY FOREVER"—Thy kingdom governs all, Thy power subdues all, Thy glory is above all; "AMEN"—as it is in Thy purpose, so it is in Thy promises, so be it in our prayers, so shall it be to Thy praise.

V. 5-8. This parable is intended to teach earnestness and importunity in prayer. The selfish friend is not compared, but rather contrasted with the loving Father. The argument is, if persistent importunity would win from a selfish man the gifts required, how much more shall the heart of the Father be touched by the persevering prayers of His believing children.

V. 9. "Ask . . . seek . . . knock."—Pray earnestly, persistently, perseveringly. It was only when Abraham stopped pleading for the cities of Sodom that the Lord went His way. Gen. xviii. 33. It was not until the word came, "There is not a vessel more," that the oil stayed. 2 Kings iv. 6. Oh, when shall we learn to "fill our mouths with great words and utter prayer fit for heaven?" Never did God say, "There is no more oil;" it is always man that says, "There is no more room."

V. 11, 12.—Thus the gifts Satan bestows have some likeness to the object which the heart of man seeks, but are useless as is the stone, or fatal as the serpent or the scorpion. Human fathers do not give such gifts, and yet how often we deem the bread God gives, a stone, the fish, a serpent, and the egg, a scorpion, totally misunderstanding the character of His best gifts.

V. 13. God's promises show that difficulties are meant to increase faith, not to discourage us. God means prayer to be answered. Failure is always with us, never with Him.

BY WAY OF ILLUSTRATION.—"Every one that asketh receiveth."

Once during his last days, when Spurgeon returned from Mentone, he inquired about the treasury of the Orphanage at a meeting of the deacons. He was laughingly told he would have to "work another miracle" for there was but a small balance left. "Let us ask our Heavenly Father for what we want." They knelt and prayed. Rising, Spurgeon said, "Now let us see what we can do ourselves." He took a sheet of paper, wrote down \$250, and passed it to his nearest neighbor. When it returned to him it contained a promise of \$3,500. Returning to his home and crossing the hall to his study he heard the servant say, "No one can see the master to-night," and a voice in reply remonstrating. "What is the matter there?" said Spurgeon. "Oh! Mr. Spurgeon," the gentleman said, "I have come a long way to see you. I promised them in India to give \$3,500 to your Orphanage, and I have brought you the money." The first letter Spurgeon opened the next morning contained also \$3,500. Here was \$9,000 in less than twenty-four hours to a man who dared to "ask."

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 Notes.

An important point has been raised in a case now before the Quebec courts which has awakened widespread interest, and is likely to lead to a more careful definition of the extent to which the communications between priest and penitent in the confessional are to be regarded as privileged in the sight of the law. The case in itself is a simple one. A tradesman in the village of Granby claims damages from the Rev. Abbe Gill, cure of the parish, on the ground that the latter advised an apprentice of his to leave his service before the expiry of the term of engagement. The priest was called upon to testify in the case as to the advice he had given, but refused to answer on the ground that all communications made in the confessional were privileged. The judge, while admitting that the plea was valid as regards any information obtained by the priest in his professional capacity, held that under the circumstances it could not apply to what the priest himself had said or done, and ordered him to be committed for contempt. The ruling has been appealed from, and therefore comment in the meantime would be out of place; but it is evident that a hard fight will be made to secure a privilege which virtually places the priest above the law, and enables him safely to conspire with the penitents in order to deprive those who displease him of their legal rights. The French Catholic papers have waxed indignant over what they regard as an attack on the church. It remains to be seen whether their pretensions will be sustained by the higher courts.

A MEETING of those interested in the Canada Revenue case was held in Montreal a few days ago to consult regarding the best means of raising the \$4,000 necessary to carry an appeal to the Privy Council. A committee was appointed to push the matter, and Mr. Phillips, of the well-known firm of Morton Phillips & Co., was designated treasurer to receive subscriptions from those disposed to help. The principle involved has acquired first rank importance from the threat of the Bishop of Chicoutimi to ban another paper for its criticism of his course in a recent election contest. Whether the law can be successfully invoked or not to restrain such arbitrary proceedings, the chances are that before many years the ban will be rendered comparatively harmless by the greater independence of the people. Episcopal dictation is already keenly resented by many of them, and the spirit of freedom is rapidly rising.

A SHORT time ago the vicar of the French Catholic church in Cornwall, from his pulpit as well as elsewhere, repeatedly challenged the Presbyterian missionary, Mr. Charles, to a public discussion of the points of difference between the two churches. Somewhat to his surprise, apparently, the challenge was formally accepted by letter, and in a personal interview the details of the discussion were all arranged whereby it was to take place on a fixed date in the parochial school. But clearly Rome does not court discussion before the public, and will always avoid it if it can. At the last moment the bishop intervened and prohibited his subordinate from going any further in the matter. As might be expected the humiliation has caused the vicar no little loss of prestige in the community, as the prospective debate had been widely advertised. In order to prevent any misrepresentation of the facts, the whole correspondence has been printed and means taken to circulate it in the district. Mr. Charles finds a good many who are interested in his message, and quite recently one large family, widely connected in Cornwall and elsewhere, has attached itself to his mission.

ON Monday evening, the 24th ult., Miss Greenwood, of Boston, addressed a large meeting in Erskine church on behalf of the work being done by the Women's Christian Temperance Union. She treated of that work especially as an effort to guard the home, and dealt effectively with the influences which are at the present time adverse to the home, among which intoxicating liquor is by no means the least. The Rev. A. J. Mowatt presided, and conducted the opening services.

THE Rev. Dr. Smyth, of Calvin church, has been laid aside from active duty for the past fortnight by illness, which it is feared may prevent his resuming work for some weeks to come. The pulpit was supplied on the 23rd ult. by the Rev. James Hastie, of Cornwall.

A MISSIONARY meeting was held in Valcartier, near Quebec, on Monday, 24th inst. A good work is being done in this mission field by the divine blessing on the labours of Rev. C. E. Dobbs, who is ably assisted in the work by Mrs. Dobbs. The people are anxious that Mr. Dobbs should remain with them, and the Presbytery has recommended the Home Mission Committee to appoint Mr. Dobbs to this field for another year.

THE Rev. C. H. Day, M.A., minister of the Baptist church, Quebec, has resigned. Mr. Day is very highly esteemed in Quebec by all denominations, and his departure is much regretted. A social meeting was held at the close of the Wednesday evening service on the 26th ult., at which an address was presented to Mr. Day from the congregation expressing high appreciation of his services and regret at his leaving. Several ministers of other denominations were present, all of whom spoke in high terms of Mr. Day and his work.

At the meeting of Presbytery, held in Quebec on the 25th ult., the Rev. Prof. Gordon, of Halifax, was nominated for the moderatorship of the General Assembly, and the Rev. James Fleck, of Montreal, for that of the Synod of Montreal and Ottawa. The Rev. H. W. Hogg, B.D., was nominated to the Chair of O. T. Introduction, and Rev. L. H. Jordan, B.D., for that of Apologetics and Church History in Knox College.

General.

THE Presbyterian church, Westport, Ont., was totally destroyed by fire. Loss probably \$3,000; insurance, \$2,000.

THE congregation at Webbwood, Presbytery of Algoma, have extended an unanimous call to the Rev. G. E. Loughood, B.A., their missionary at present.

THE congregation at Thessalon, Presbytery of Algoma, have extended an unanimous call to the Rev. W. O. Armstrong, Ph. B., who is at present with them under appointment as ordained missionary.

THE Pinkerton Presbyterian congregation surprised the occupants of the manse and presented the Rev. George MacLennan with an address and a valuable fur coat. Mrs. MacLennan was also the recipient of a sum of money.

At the annual missionary meeting of the Fingal Presbyterian church, Rev. M. P. Talling spoke on the history of missions; Rev. Robert McIntyre, of St. Thomas, on the deplorable state of the heathen and the remedy of lifting them up, and Rev. Mr. Little, of Birr, on home mission work.

THE Presbytery of Lanark and Renfrew at its meeting on the 25th inst., nominated Rev. G. L. Robinson for the chair of Old Testament Literature, and Rev. Hope W. Hogg for the chair of Apologetics. They also nominated Dr. Gordon, Halifax College, as moderator of the next General Assembly.

At a meeting of the members of the New Edinburgh Presbyterian church, it was decided to enlarge the church building, tear down the present Sabbath school hall and build a new one in the rear of the church. What the exact cost of the improvements will be is not known as yet, but it is expected it will be in the vicinity of \$5,000.

A PRIVATE letter has been received from Mrs. Rev. Gosforth, in which she speaks of the greatly increased interest in the work manifested by the natives of the Town of Chang to Fu, Honan, into which she and her husband had recently moved. She states that during the seven weeks time they have been there about 3,000 women and children attended her meetings. Mrs. Gosforth speaks most hopefully of the opportunities of Gospel work there.

THE last lecture of the services given under the auspices of the Knox College Literary and Theological Society, will be delivered in the College on Friday, March 6th, at 8 p.m., by Rev. W. G. Hanna, B.A., of Uxbridge, while Rev. Dr. McLaren will occupy the chair. The subject of Mr. Hanna's lecture will be "The Study of Sociology as Related to Social Reform," and all interested in this question are cordially invited to be present.

REV. JAMES W. RAE, of Actou, was the unanimous choice of the congregation at West Toronto Junction, at a meeting held Feb. 25th to moderate in a call to a minister. The stipend was placed at \$1,200 a year. Dr. A. H. Perfect and Messrs. G. P. Wagner, R. C. Jennings and R. L. McCormack were appointed a committee to moderate in the call at the March meeting of the Presbytery. This charge has been vacant since June last, when Rev. J. A. Grant resigned to go to Richmond Hill.

THE anniversary services of the Egmondville congregation were held on Feb. 23rd and 24th. On Sabbath Rev. T. A. Cosgrove, of St. Mary's, preached excellent sermons to large and appreciative congregations. On Monday evening the annual tea meeting was held. After tea very interesting missionary addresses were delivered by Mr. Cosgrove and the neighboring ministers. The addresses were interspersed with music and readings. The proceeds of the services amounted to over \$108. Rev. Mr. Shaw, the pastor, presided.

A LARGE audience was present in the College street Presbyterian church when the Rev. Dr. Cochrane, of Brantford, lectured on St. Paul. Rev. A. Gilray, pastor of the church, presided. The lecturer dealt principally with the career of the apostle subsequent to his imprisonment in Palestine and his journey to Rome. The lecture was evidently carefully prepared and delivered with power, and the interest was well sustained until the last tragic scene outside the walls of Rome was reached.

A PRETTY little wedding took place at 20 Selby street, Toronto, on Thursday, 27th ult., when Dr. E. D. Ault, of Aultsville Ont., son of the late Samuel Ault, ex-M.P. of Stormont county, and Miss Mary S. MacIntosh were married. Miss MacIntosh has for several years been engaged in mission work in Manitoba, being in charge of the Okanase Indian school, in connection with the Presbyterian Church, where she was most successful in her work. The ceremony was performed by Rev. H. Sinclair, an old and intimate friend of the family.

Knox church, Palmerston, was burned down early Sunday morning, Feb. 23rd. The building was erected only a year ago, and was one of the finest in that part of the province, costing about \$10,000. The Rev. Dr. McKay of Woodstock, was to have conducted the first anniversary services Sunday. While the building was on fire an invitation came from the officials of the Methodist church to accept their building for the purposes of the anniversary. This invitation was gladly accepted. Dr. McKay preached from the words, "Our holy and beautiful house is burned up with fire, have faith in God."

BONAR Presbyterian church, at the corner of Lansdowne avenue and College street, Toronto, was well filled at the services Sabbath, Feb. 23rd. The occasion was the sixth anniversary of the congregation. The pastor of Dunn avenue church, Rev. D. C. Hossack, LL.B., was heard by a large congregation in the morning. In the afternoon Rev. W. A. Martin, B.A., preached with marked acceptance to a full house of Sabbath school children, their teachers and parents. The pastor, Rev. A. Macgillivray, conducted the evening service. The anniversary social on Tuesday evening was a very enjoyable affair. Tea was served in the social room from 6:30 to 8:30 o'clock. The room has recently been renovated and was beautifully decorated with palms, flowering plants, etc.

AN interesting and rather unusual service took place in St. John's Presbyterian church, St. John, N.B., recently. A communion table was presented to the church by the Sabbath school with ample and impressive ceremonies. After the reading of the Scripture lessons the pastor, Rev. T. F. Fotheringham, announced what was taking place, and the elders having been called to the front of the pulpit a session was constituted. The presentation was made by six of the youngest communicants in the school. Prayer was then offered, in which the holy table was solemnly dedicated to the sacred use 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 XXVI: "I will wash mine hands in innocence." (Pirih). The service which followed

dealt with the doctrine of the real presence in the Holy Communion, maintaining its reality, but denying its corporal or material character.

A CALL from Wentworth church, Hamilton, has been sustained in favor of Rev. A. Mae Williams, of St. Andrews church, Peterborough.

By order of the moderator the next meeting of the Presbytery of Barrie will be held at Allandale on March 17th, at 10.30 a.m. instead of the 24th, in consequence of an announcement that the Assembly's Home Mission Committee is appointed to meet on the latter date.

ON Tuesday evening, the 11th inst., a number of the friends from the Bowman appointment sprung a pleasant surprise upon their pastor, the Rev. P. M. McEachern, at the manse, Waterdown, in the shape of an address, accompanied with a gold watch. If the sentiments expressed on the occasion and the substantial proof of appreciation and affection given, attest Mr. McEachern's popularity. The treatment meted to the menu spoke volumes for the culinary accomplishments of the West Flamboro ladies. Mr. Wm. Fisher acted as minister of ceremonies. A programme of speeches, songs and recitations was rendered, in which young and old took part. After spending a most enjoyable social evening, the company dismissed about 1 a.m.

Annual Meetings.

THE annual report of Geneva church, Chesley, shows that the congregation is growing rapidly under the pastorate of the Rev. E. A. Mackenzie, B.A. The managers' report shows a total amount to the credit of the congregation of \$3,982.00 for the year, including a growing fund of \$1,200.00 for a modern Sabbath school building. The total debt on the church is only \$180, over \$500 having been paid off during the year. The membership is now over 500, 93 having united with the congregation since Mr. Mackenzie took charge about a year and a half ago.

THE annual meeting of First Presbyterian Church, Vernon, B.C., was held on Feb. 2nd. The pastor, Rev. Geo. A. Wilson, B.A., was voted to the chair, and Mr. S. A. Muir appointed secretary. The various reports presented were highly satisfactory, showing that progress had been made during the past year though the congregation was still labouring under a heavy financial burden. The statement presented by the moderator of session showed that 28 had been received into the membership of the congregation, while there had been nine removals, making a net gain of 19, bringing the total membership up to 78. The S. S. report was presented by Mr. Frank French. Total number of scholars on roll, 90; teachers, 10; average attendance for the months of Dec. and Jan., 70. \$20.00 was contributed to the Schemes of the Church, besides supporting a little girl in the boarding school, Indoro. Miss Ida Birnie presented the report of the Y. P. S. C. E.—The Society had held regular meetings throughout the year, and much interest had been manifested in the work of the Society. Miss McIntyre followed with the report of the Ladies' Aid.—The income of the Society was \$125.75, and expenditure, \$22.60. The system of voluntary giving had been substituted for socials as a means of raising money. A fund had also been established for the relief of the sick poor of the congregation, and in this way a great deal of distress had been relieved. Mr. A. C. Buchanan, treasurer of the congregation, next submitted his report. Total receipts, \$1,194.00; and expenditure, \$1,155.95. Of this amount \$250.00 went towards reducing the debt on the church. The managers for this year are J. E. Matheson, Dr. O. Morris, J. M. Marter, S. French, A. Johnson and J. C. Campbell. Mr. A. C. Buchanan, who is leaving for Nelson, B.C., was presented by the pastor, in the name of the congregation, with a beautiful silver service as a token of the respect and esteem in which he is held by the congregation. At the conclusion of the business meeting refreshments were served by the ladies, and a very enjoyable evening was spent.

THE annual meeting of the First Presbyterian church, Port Hope, held on Jan. 30th, was exceedingly encouraging. The Ladies' Aid as a preliminary gave a social tea, which helped to bring out the largest atten-

dance for many years, as well as to develop a good social feeling. One excellent feature was the large number of young persons present. The reports, notwithstanding the hard times, were of an encouraging nature. The roll of membership and families stood slightly above that of last year. Ten persons had died within the year. The Sabbath school had an encouraging report, and \$10, as usual, had been sent to Pointe aux Tremble. During the year the managers had vigorously wrought to clear off a debt of \$525 on the current expenses. In this they were nobly assisted by the Ladies' Aid. The result is that the church is now free from debt, which it has not been for many years, and the sum of \$93.00 has been placed to the credit of the Lot Fund for the erection of a new Sabbath school. The reports of the Women's Foreign Mission Society and of the Mission Band were also cheering. The choir had also rendered excellent service. One of the most encouraging features was the report of the contributions to our great Church Schemes, which amounted to \$529, which is a marked upward movement.

THE annual business meeting of Zion Presbyterian church, Carleton Place, congregation was held on Jan. 8th, and was very largely attended. The reports of the various societies showed the congregation to be in a healthy condition. From these documents we glean that 90 new members were added last year, whilst 20 were removed by death and certificate, leaving the present membership at 439. The large sum of \$4,190 was contributed by the congregation last year, \$1,356 of which went towards the mission schemes of the Church. An odd item appears in the latter account, viz., an item of \$11.25 from self-denial in cigars. There are 36 officers and teachers in the Sabbath school, and over 300 scholars on the roll. Messrs. Jos. Cram, Jos. Smith and J. D. Taylor were elected as new members to the managing committee, and Mr. Alex. McLean was re-elected. Mr. F. McEwan was re-elected treasurer, Mr. A. R. G. Peden, choir leader, and Miss Cram, organist. At the conclusion of the business, refreshments were served by the ladies, after which a very successful and harmonious meeting was brought to a close by the singing of the doxology and the pronouncing of the benediction by the pastor, Rev. A. A. Scott, who presided throughout the evening.

ST. PAUL'S, Bowmanville, held its annual meeting on 16th inst., the pastor, Rev. R. Douglas Fraser, in the chair. The various reports were encouraging. The congregation is without debt and enters on the new year with a balance of \$121 in the treasurer's hands. The sum of \$238 had been expended by the Ladies' Aid in repainting and cleaning the church building. This Society, along with the Y. P. S. C. E., Daughters of the Church and Sabbath school, are forming a fund for a new school-room and organ, which now amounts to \$922. The gifts to the Schemes are as follows:—Congregation, \$225; Sabbath School and Adult Class, \$56.93; Woman's Foreign Missionary Society, \$181.54; Y. P. S. C. E., \$17.16. Total, \$475.63. The present number of communicants is 184.

The Ontario Lord's Day Alliance.

TO FRIENDS OF THE CAUSE.—This Alliance has been formed for the purpose of defending the Lord's Day against the attacks which are now being made upon it in many parts of the Province.

The present position of the question is such as to call for the earnest consideration of all who value the Lord's Day, both for themselves and for others.

The recent judgment of Mr. Justice Rose in the Hamilton Sunday Street Car case has a most important bearing upon the situation throughout the Province. If the law is what it is there declared to be, not only are Sunday street cars lawful in every city, but railways, both steam and electric, in all parts of the Province, with the single exception of those new radial electric railways which come within the Lord's Day Clause of the Ontario Electric Railway Act, may carry passengers any distance for any purpose on the Lord's Day upon the ground of their being "travellers."

No comment is necessary in order to show the gravity of the issue thus raised. Not only is the threatened railway traffic a very serious danger, but the exempting of one class after another from the Lord's Day Act opens the

door to many other forms of desecration of the Lord's Day, and tends largely to destroy the usefulness of the Act. The Alliance contends for the application of the Act to all classes without distinction.

An appeal from Judge Rose's judgment is now being taken to the Court of Appeal, and there is strong reason to hope that a favorable decision will be obtained in that Court. If, however, the Courts should ultimately decide against the contention of the Alliance, it is confidently hoped that the Legislature will so amend the law as to make it what it was intended to be, a thoroughly effective safeguard of the Lord's Day. The Alliance, however, cannot expect to obtain additional legislation until the existing law has been sufficiently tested.

The next year or two will without doubt prove to be a very critical and decisive period with regard to maintaining the Lord's Day in our Province. The issue will largely depend upon the extent to which the Alliance can enlist the hearty sympathy and support of Christian citizens. It should not be difficult to secure this, when the rights, the home life and happiness of thousands, and especially of railroad employees, are directly affected, when, too, the question is to be settled whether the children of our Province are to be educated under the influences of a Lord's Day publicly acknowledged and observed, or of one set at naught and desecrated, and when the very existence of the Lord's Day which confers so great blessings upon the whole community is threatened.

In order that the work of the Alliance may be carried on vigorously and with success, every friend of the Day must exert himself to the utmost to secure large additions to the membership and funds. All will do well to give earnest heed to the signs of the times and not allow the Day which has been such a blessing to the world to be secularized, thereby depriving coming generations of a priceless possession and entailing upon them the blighting consequences which have followed disregard of the Lord's Day in other lands. Let the blessings of the Sabbath once be surrendered, it will be immeasurably more difficult to regain than it is now to retain them, as is abundantly proved by the recent experience of New York City. Everyone, therefore, who realizes the importance of the issues involved is earnestly invited to become a member and co-worker.

The Executive Committee of Alliance most urgently appeals to the Christian public, asking that by prompt, strenuous and united effort they will maintain our Province in the proud position of being, as it is to-day, the best Sabbath-keeping country in the world.

Faithfully yours,

J. K. MACDONALD,

Toronto, February, 1896. President.

London Presbyterian W. F. M. S.

THE twelfth annual meeting of the Women's Foreign Missionary Society of the Presbytery of London was convened at Knox church, St. Thomas, on Jan. 28th and 29th. Large numbers of delegates from the various congregations of the Presbytery were present. The president of the Society, Mrs. John Currie, of Belmont, was in the chair and opened the meeting, Mrs. Tait, of St. Thomas, and Mrs. Andrew Thompson, of London, took part in the devotional services. The president then gave her annual address, in which she reported having visited nearly all the Societies and Mission Bands in the Presbytery and found everywhere indications of good being done. Mrs. J. A. Macdonald then gave the address of welcome extended by Knox church. Mrs. M. P. Talling, of London, responded, thanking the ladies of Knox church for their kind words. Miss L. M. Fraser, secretary of the Presbyterian Society, read the reports of the various Societies. The Banner Society, first in number and in money contributed, was that of Knox church, St. Thomas. The Mission Band was also the banner. Miss Kessack, of London, reported regarding the supplies of clothing sent to the Northwest. There were 3,060 pounds of goods sent in by the various Societies and shipped to the Industrial school and Crowstand Reserve. The total value was \$1,176.76. Miss Kennedy, the librarian, reported concerning the books in her charge, for circulation among the Societies. Miss Fraser read a report of the entire work of the Presbyterian Society for the year. Thirty three Auxiliaries and fourteen Mission Bands were re-

ported. Two new Bands were organized during the year, both in St. Andrew's church, London, and both with large membership. The entire membership is 1,160. The money contribution for the year was \$2,263 47. The treasurer's report was read by Mrs. Thomson. The adoption of the reports read was moved by Mrs. Johnson, of London, and seconded by Mrs. Ross, of Glencoe. Miss McColl, of Westminster, offered prayer dedicating the money contributed. At 8 o'clock the auditorium of the church was well-filled. Mr. D. K. Mackenzie, in the absence of Rev. J. A. Macdonald, presided. The speakers of the evening were Rev. R. Johnson, of London, and Rev. D. McTavish, of Toronto. Their addresses were stirring. The pastor of the church closed the service. The morning's session opened with the singing of "O God of Bethel"; reading of scriptures, Miss Crombie, of Komoka, and prayer, led by Mrs. J. A. Young, of Thamesford. After reading of minutes the following officers were elected: President, Mrs. Currie, Belmont; 1st vice-president, Mrs. J. A. Murray, London; 2nd vice-president, Mrs. (Rev.) Sawers, Westminster; 3rd vice-president, Mrs. (Rev.) Ross, Glencoe; 4th vice-president, Mrs. D. M. Tait, St. Thomas; corresponding secretary, Miss Fraser, London; recording secretary, Miss Murray, Aylmer; treasurer, Mrs. Thomson, London; secretary of supplies, Miss Kessack, London; librarian, Miss Kennedy, London. It was decided to hold the next meeting in London.

W. F. M. S.

ERRATUM IN MARCH "LETTER LEAFLET."
—In the notice "Concerning Delegates" to the annual meeting of the society, secretaries are requested to furnish their delegates with a copy of their credentials "to present at Toronto." This notice should read "to present at Peterboro," at which place the annual meeting will be held on the 21st, 22nd and 23rd of April next.

Presbytery of Quebec

THE Presbytery of Quebec met in Morrin College, Quebec, on Feb. 25th and 26th, transacted a large amount of business. Revs. S. J. Taylor, secretary of the Board of French Evangelization, Prof. Shairp, of Morrin College, and M. Lods, French missionary, were invited to sit with the Presbytery. The grants to augmented congregations and mission stations were considered. The Presbytery was gratified to learn that the congregation of Kingsbury and Flodden would on the 1st April go on the self-sustaining list, and that the Congregation of Three Rivers would endeavor to get along with a decreased grant. Rev. A. T. Love gave a detailed report of Home Missionary operations within the Presbytery for the past half year. There is no change in the grants required. Rev. D. Tait gave an exhaustive and interesting report of the missionary operations in French fields, showing that work was carried on in various ways at ten different points. Mr. Tait was requested to give publicity to this report. Commissioners to the General Assembly were appointed as follows. Revs. K. MacLennan, J. R. MacLeod, J. M. MacLennan, A. T. Love, D. McColl and Dr. Lamont, and Messrs. J. W. Eadie, P. R. Miller, J. O. Thomson, Dr. Thompson, H. P. Blair, and H. P. Wales, elders. The Presbytery treasurer submitted his annual report which showed a small balance on the right side. Rev. J. M. Whitelaw gave the report on Church Life and Work. Conveners in charge of missionary meetings reported that such meetings were held in nearly all the congregations and stations. The clerk gave the report on Statistics which showed that the Presbytery is holding its own in several respects and gaining ground in some notwithstanding many discouragements. It was resolved to hold the regular meetings of Presbytery hereafter in March, July, Sept. and December. Mr. C. E. Dobbs was recommended to the H. Com., as a catechist with a view to his employment at Valcartier. Dr. Lamont was appointed to Metus for an additional six months. The General Assembly's remit on the Assembly representation was disapproved. Dr. Gordon of Halifax was nominated for the moderatorship of the General Assembly, and the Rev. Jas. Fleck, B.A.,

Montreal, for that of the Synod of Montreal and Ottawa. The Rev. W. Shearer gave the report on Young Peoples' Societies. Rev. O. A. Tanner was appointed moderator of the session of Melbourn. The Rev. Hope W. Hogg, B.D., was nominated for the vacant chair of O. T. Literature and Exegesis and the Rev. Louis H. Jordan, B.D., Toronto, for that of Church History and Apologetics in Knox College. Resolutions expressive of the Presbytery's sense of the worth of the late lamented Revs. Dr. Reid and D. J. Macdonnell and of the loss sustained by the Church in their demise, were passed.—J. R. MacLEOD, Clerk.

North-West Notes.

THE Rev. J. S. Scott, B.A., who was formerly tutor in Manitoba College, and who spent last summer in Germany, is now paying a three months' visit to the Holy Land and other parts of the Orient.

A JAPANESE tea was given by the Ladies' Aid of the Russell Presbyterian church, on Monday evening, the 24th ult. The Foresters' Hall, in which the entertainment was held, was very prettily decorated for the occasion, and the ladies who presided at the tea tables, looked charming in their Japanese costumes. The banquet table was covered with a large assortment of useful and ornamental articles. The proceeds amounted to \$60.

THE Women's Home Missionary Society of Augustine church, Winnipeg, hearing of a case of need in the West, has sent off a large bale of partly worn clothing and new material to the missionary at the place, a considerable part of whose congregation consists of non-English speaking people.

THE death of the Rev. D. J. Macdonnell made a deep impression in Winnipeg. Most of the Presbyterian pastors made allusion from their pulpits on the Sabbath following his death to the loss the Church had sustained, and the Rev. C. B. Pitblado preached a memorial sermon in Westminster church. The Rev. Principal King communicated to the Free Press a sketch which after giving biographical details speaks of his character and work as follows:—"Of him it can truthfully be said, that he never spared either his means or his strength, when needed work had to be done. Some men are able preachers, and some are wise and efficient administrators. Mr. Macdonnell was both. One scheme, especially of the General Assembly, that of the augmentation of stipends, owes what success it has attained very largely to his energetic advocacy and generous support. Many fine qualities met in Mr. Macdonnell, both intellectual and moral. He possessed in a very high degree the rare quality of intellectual fairness. In any discussion one might always count on an honest attempt on his part to give full weight to any consideration which seemed to be opposed to his own view of the case. Then he was generous and large hearted, ready to enter into the needs and sorrows around him; and strange to everything mean and selfish. In the avowal of his convictions, he was frank and courageous, almost to a fault, sometimes tempted, in his repugnance to formalism and unreality to speak almost in advance of his matured conviction. The quality of intensity, so characteristic of the Celtic mind, was a very marked one in Mr. Macdonnell. To this no doubt was due in no small degree his power as a preacher, though in his case it was sustained by a keen, vigorous and broad intelligence. It was seen to greatest advantage in his almost passionate sympathy with what was to him the highest aim of the gospel, the elevation and ennoblement of human character, the making of good Christ-like men and women. It was impossible that a personality marked by such qualities should not inspire wide appreciation. It is safe to say that for the last decade no minister in Toronto has been more warmly, or widely loved than he whom its citizens to-day carry to his grave. In Winnipeg and in this whole western country, he ever took a deep interest. It is not yet two years since, close on the back of his great bereavement, he came to our city, to give a promised course of lectures in Manitoba College, and on several occasions, beginning with the early history of Winnipeg, his welcome voice has been heard in its pulpits. To not a few in this city it would have been a great satisfaction to have had added to the company which in Toronto are bearing his remains to their last resting-place."

North American Life Assurance Company.

THE annual statement for 1895 of this solid and progressive company has just been published, the official returns to the Dominion Government having been promptly made on the 31st of December last, at the close of its year's business. The report shows that substantial and solid additions have been made to the insurance in force, assets, net surplus, the movements of which items from year to year indicate progress or the reverse of a company.

There are four items in a life insurance company's statement from which a very good idea can be obtained of its progress or retrogression. If these items are carefully compared at the end of certain years, the company's record and standing can be ascertained. The items referred to are cash income, assets, net surplus and insurance in force, and at the end of the last three quinquennial periods of the North American were as follows:

	Cash Income.	Assets.	Insurance In Force.	Net Surplus.
1855.....	\$151,401	\$ 243,746	\$ 4,819,257	\$6,001
1890.....	334,601	1,034,325	10,076,551	127,149
1895.....	531,478	2,300,618	15,442,444	405,218

During the last quinquennium it will be observed that the cash income has increased by 64 per cent., the assets by 122, the insurance by 53, and the net surplus by 219.

The operations for 1895 were more successful than in any past year; policies issued exceeded \$3,000,000, the cash income reached \$581,478, while the sum of \$67,000 was added to the net surplus, now amounting to over \$105,000, after setting aside \$25,000 out of the year's earnings as an additional contingency reserve fund, to anticipate a change in the basis of valuation. The solid character of the company's assets is vouched for by the comparatively small amount of interest due, and the failure to find among them any trace of such undesirable items as "commuted commissions," "agents' balances or advances," "bills receivable." The North American claims a higher ratio of assets to liabilities than any other Canadian company, and compares most favorably in this respect with the very best of the American companies.

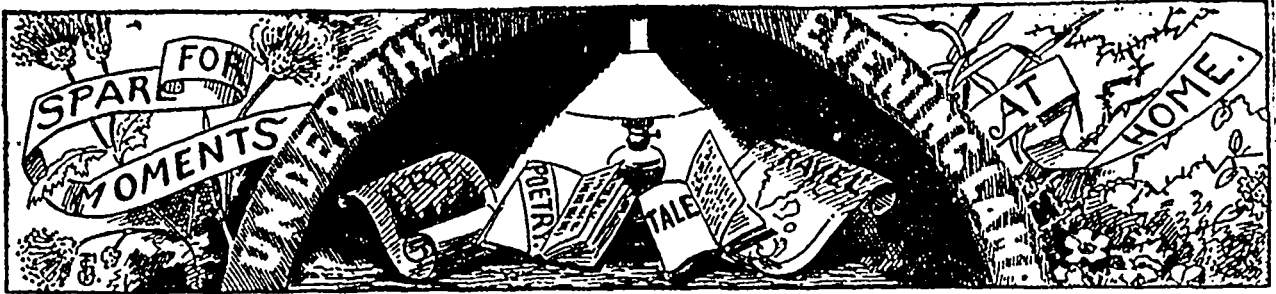
It is well-known that mere size does not always guarantee strength or ability to make satisfactory profit returns to policy-holders, and this is practically borne out in the record of the North American Life, for not only is it relatively about the strongest life company in the field, if we gauge strength by a comparison of assets to liabilities, but it has for several years past been paying handsome returns under its investment policies, which has tended to make the company one of the most popular in the Dominion, and a favorite with its agency staff. As an evidence of this, it may be mentioned that several policy-holders have just received from this company a return under fifteen-year investment policies, which have given them insurances for the term named, and then returned the whole of the premiums paid with compound interest thereon at the rate of about five per cent. per annum. Certainly such a result as this should satisfy any policy-holder, and no doubt will attract the attention of intending insurers to the special forms of investment policies issued by the North American.

The success of the company, and the high standing it has attained owing to its splendid financial position, must be exceedingly gratifying to all those interested in the company, and also to those who watch the progress of our Canadian institutions. It has an excellent staff of officers, and the mention of the name of the President, Mr. John L. Blaikie, is sufficient to inspire confidence and give assurance of caution and skill in everything connected with the investments of the company, while the name of the Managing Director, Mr. William McCabe, F.I.A., is sufficient evidence that all that experience and actuarial skill so essential to the success of a life company, is being exercised in the management of the North American. In the efforts made by Mr. McCabe to push forward and promote the interests of the company, he has always been ably assisted by Mr. L. Goldman, A.I.A., the company's secretary, since its inception.

J. YOUNG

(ALEX. MILLARD.)

The Leading Undertaker
Telephone 679. 250 YONGE ST.



A Sled-load of Ice on a New England Lake

Winter Life in New England

By Clifton Johnson

Illustrated from Photographs by the Author



WHAT the New England summer is, many visitors from the outside world well know. Very few outsiders, however, know by experience what the New England winter is. Rarely, too, has it been pictured, except somewhat romantically from the artist's imagination or memory. Yet it is

to be doubted if at any season New England is more beautiful. The contour of every hill and mountain slope lies exposed, and at no other time can one so clearly comprehend the real nature of the country. Everywhere is the wide expanse of the snow, broken by the patches of woodland with their gray masses of tree-trunks and their delicate tracery of bare twigs against the sky. In the outlooks from the highlands, or across the wide valleys, the landscape melts in the distance into mellow blues, and the tints of the skies at that season are of unequalled brilliance.

Often the higher ridges of the hills are crowned with the solemn green masses of a pine or spruce wood, as dark and stiff as nearly all the rest of the world is light and delicate; and to me this carries always a reminder of the pictures we see of Norway, or the countries of the far

North. In places, the rocks lift dark shoulders to break the whiteness, and along the roads, where habitations are near, are black lines of stone wall. Then there are the weather-beaten, unpainted old houses and outbuildings, emphasizing by their gray gloom the light tones which are general.

It makes an odd impression to come upon a little village of white houses in this winter world. They differ so little

from the surrounding snow-fields as to be ghostly. To look down upon some wide expanse of country from a hill-top, and see it all given over to the drifted snows, gives the feeling that only a miracle can ever bring back the greens of spring and summer. Among the tumbled ridges of the hills the forsakenness is quite appalling.

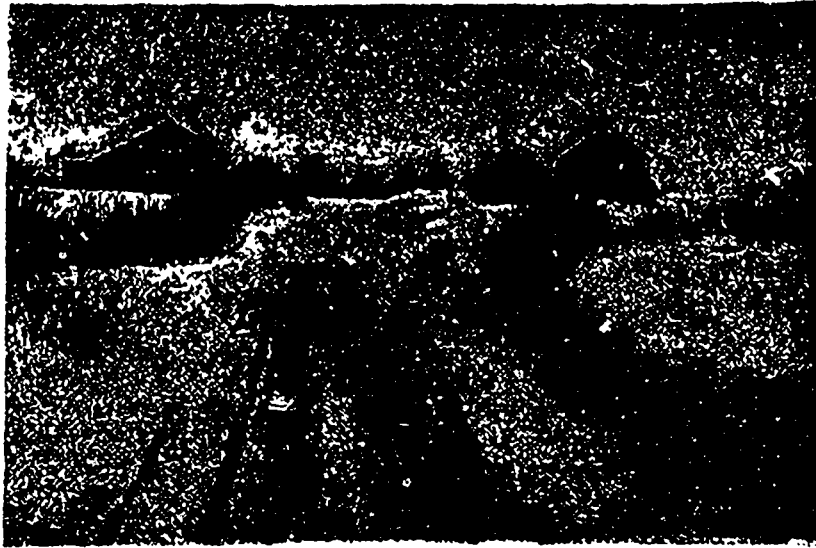
I suppose the majority of New Englanders take winter as a matter of course, and yet I have been told by a Yankee, who gathered his wisdom by years of experience as a peddler, that its inhabitants wasted just half their lives in wishing it wasn't such abominably cold weather.

When, in autumn, the fields turn brown, and the leaves



A Chopper's Lunch—On the "Flats" near Mount Holyoke

fall, and the frosty nights begin to hint at the coming cold, few look forward to the approaching winter with feelings of pleasure. The thought of it brings a shiver, and the imagined delight of a trip south, or to California, pictures itself in many minds. But such a thing belongs to the realm of impossibilities, though I do know of a single case where a man of moderate means has one farm among the Massachusetts hills and another in Florida. To the latter



A Farm on a Berkshire Hill-top

he and his wife go on the approach of cold weather and return in the spring. When they vacate the one place or the other, they find some one who is willing to look after it in consideration of a free rental.

Most people prepare for winter by banking up the house with leaves or cornstalks, held in place by boards staked against them. Others use sods. On the most exposed sides of the house double windows are fastened, and some put on storm-doors at the main entrances.

As far as the cold is concerned, winter is most disturbing in the shiver awakened by its approach. Mentally and constitutionally one soon gets adjusted to it, and finds the winter occupations, the crisp air, and the brilliant sunshine or the white whirl of the storms in many ways enjoyable. And it no sooner settles down to really cold weather than we begin to look forward to spring. That gives a warmth which nothing else can.

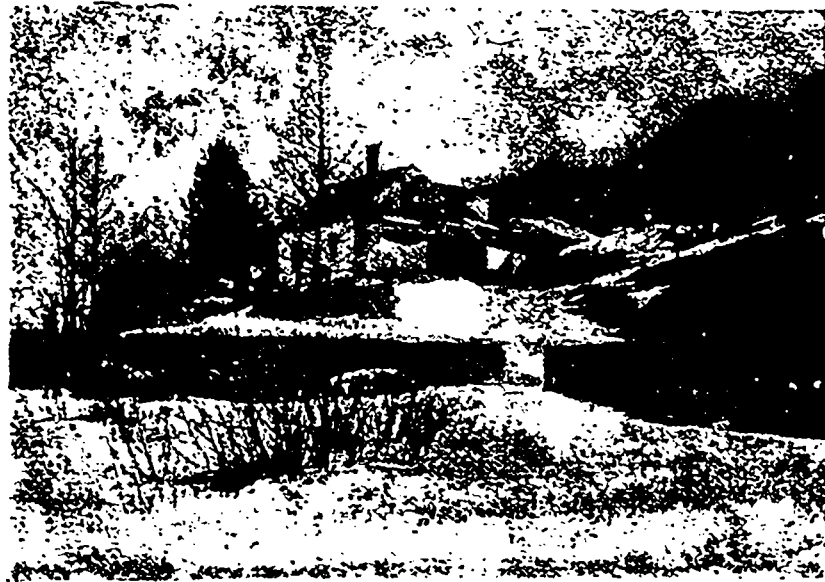
A New Englander who has attained distinction in his particular calling has sometimes told me that when he and his brothers were little fellows, and slept in the room under the roof in the L, the snows would sift in at the cracks during the winter storms, and when they ran down stairs in the morning they left behind them the tracks of their bare feet in the little drifts. Such stories seem by rights to belong to the days of the first settlers; but when you drive along the crooked New England roadways next summer, notice the houses. There are some, yes, a good many, which seem not to have been shingled for "an age." The shingles curl up with brittle decay, and in places have dropped away altogether. Such a roof every storm must penetrate. Notice the windows of the more shabby houses. You can count many broken panes. Some are stuffed out with rags or an old hat. Some have been stopped with shingles or boards nailed on. Some are not stopped at all. In the heavier rains there are probably pots and pans set about under the leaks. In winter there is a cleaning up after each snow-storm.

Perhaps the hardest thing the inhabitants have to do in a New England winter is to get up in the morning. The air of the sleeping-rooms is almost as keen as that of outdoors. The window-panes are blurred with frost. Every breath of the sleepers makes a visible cloud of vapor. The bed is comfortable enough. The feather bed, beneath, half envelops one, and above are blanket after blanket and quilt upon quilt. Jack Frost would have to be a much sharper fellow than he is to penetrate that mass. But to make up one's mind to step out from that warm nest is a serious matter. The older members of the family get up from a sense of responsibility and the force of habit. The younger members get up when they have to.

Mr. Farmer, when he arises, finds the whole house full of cold, unless he has a big sitting-room stove where a few coals linger from the big "chunks" he put in last night, or unless, as is often the case in the villages, he has a coal stove there. In the majority of farm-houses every fire is out, and we can imagine Mr. Farmer moving shiveringly about until he has one started. It may be it is Mrs. Farmer who has to shiver in the cold kitchen while she is kindling the fire; but we will give Mr. Farmer the credit for being more gallant than to allow that, usually.

During the coldest weather it is no easy matter to keep the house warm, even in the daytime. The wind and the frost come in at every crack, and some of the houses are so decrepit with age, or lack of care, that it would be no wonder if at times the inmates actually suffered. But by keeping the stove crammed with wood, the living-rooms are usually comfortable, though even then there will be a chilliness apparent in the corners and along the walls.

The most distressing cases are those where the stock of sawed wood is allowed to run low, and the "women folks" are obliged to resort to constant appeal to the men to get enough to keep the fires going, or are compelled to saw it themselves. This state of affairs is called by



The Home of Comfort, but not of Luxury
the New Englanders shiftlessness.

(Concluded next issue.)

