

With you Always.

Lo I am with you alway!
O words of wondrous cheer!
No music sweeter, richer,
E'er greeted mortal ear:
Spoken by lips most sacred,
Where truth her nectar shed,
To cheer us on our journey,
As earth's lone way we tread.

When dark clouds veil the smiling
Of heaven's azure way—
Temptation's soft beguiling
Allures our feet astray;
Then to our hearts this promise
A soothing balm both lend;
Lo! I am with you alway,
Even unto the end."

O love most condescending!
O grace most full and free!
Which prompts the King of glory
To stoop to walk with me.
His presence how delightful!
His smile can chase away
The blackest night of sorrow,
And bring abiding day.

Then let me clasp still closer,
And never let it go,
That hand which safe shall lead me,
Where sweet, still waters flow.
He'll lead at last through portals,
Where many mansions be,
Still whispering: "With you alway,
To all Eternity."
—Sadie O. Prince.

Who Shall Take His Place.

"There is hardly anybody like him left," said little Hugh in a very mournful tone to his mother. "What will we do without him I wonder? It will seem so strange not to see him in church, and he always prayed in prayer-meeting—and he'll there be to come into Sunday school and lay his hands on our heads now!"

Hugh's tears came at the remembrance. His mother had just returned from the funeral of one of the elders of the church, and was telling the little boy of the dear old man being carried into the sacred place which he had loved, and in which his figure has been so well known for so many years of an upright, Christian life. She spoke of his gentle face, beautiful in the peace of the sleep which the Lord gives to his beloved, as friends gathered around with tears, grieving for their loss, and still rejoicing that he had entered into rest.

"But," went on Hugh, "they have so many good people in heaven already, mamma; I think we want him more here. You know old Mr. Ross is the only one that's like him, and his hair is very white, and perhaps," in a half whisper, "he'll die before a great while."

"Yes, dear; one after another," persisted Hugh, who could not remember a time when he had not seen the two good old men in their places, and could hardly feel as though church would be church without them.

"Why my boy, Mr. Ross and Mr. Deane have not always been old men, you know. Other good men filled their places before them, and younger men must take their places as they pass away."

"Oh," said Hugh. It was a new idea to him, and his little mind went off on a very thoughtful ramble. "I wonder who they'll be, mamma?"

"Some of those whose heads are getting gray now, I suppose. Some of those you see every Sunday are growing old. They will as years go by, become less and less tied to earthly things as they grow nearer the kingdom. We shall see in their faces more and more of the look of those who are waiting for the Master's call, and when at last it comes we shall miss them from among us. And who will take their places?"

"Well," said Hugh, with the face of one bent on following up a serious question, "it will be men younger yet, who will be growing older all the while. Men like papa, won't it mamma?"

"Yes dear; and after those?"

"Younger yet. Young men like Brother Edward. How strange to think of his ever being an old man!"

"But the time will come when even they will be gray-headed. And who will come after them, my boy?"

"Why, mamma, it will be the boys—little boys like me."

"Yes, dear," she said, with a tender smile at his almost awestruck face. "If you are allowed to live a long life, you will see the most of those who are older than yourself one by one laid to rest before you, until at last people will see in you a white-headed man, and little children will look up at you as you have looked up at Mr. Deane. I hope you will be like him, and that people will love you as we have all loved him."

"Oh, mamma, how can I ever be as good as Mr. Deane?"

"A good boy makes a good man, Hugh. If you give yourself to the Savior, striving to serve him with all your heart while you are young, you will surely serve him well when you are old."

Think of it, dear boys. It looks almost too far away for you to give

a thought to it, but the great Lord will surely want you some day to fill the place of some one he has taken to himself before you. Do you not want to fill it in a way which will be an honor to his name and a blessing to those around you? He will lead you, if you seek his help with earnest hearts, into a beautiful life as a boy and as a man, so that when at last you wear a hoary head it will be a crown of glory, until the day shall come when the King of heaven shall give you the crown of everlasting life.—*New York Observer.*

The Old Scotch Woman's Faith.

By the side of a rippling brook in one of the secluded glens of Scotland there stands a low, mud-thatched cottage, with its lovely honey-suckled porch facing the south. Beneath its humble roof, on a snow white bed lay not long ago old Nancy, the Scotch-woman, patiently awaiting the moment when she should fall asleep in Jesus; experiencing with Paul, "We know that if our earthly house of this tabernacle were dissolved, we have a building of God, a house not made with hands, eternal in the heavens."

By her bedside on a small table lay her spectacles and her well-thumbed Bible—"her barrel and her cruse," as she used to call it—from which she daily, yes, hourly, spiritually fed on the "Bread of Life."

A young minister frequently called to see her. He loved to listen to her simple expression of Bible truths; for when she spoke of her "inheritance incorruptible, undefiled and fading not away," it seemed but a little way off, and the listener almost fancied he heard the Redeemer saying, "Unto Him that loveth us, and washed us from our sins in His own blood."

One day the young minister put to the happy saint the following startling question:

"Now, Nannie," said he, "what, if after all your prayers and watching and waiting, God should suffer your soul to be eternally lost?"

Pious Nannie raised herself on her elbow, and turning to him a wistful look, laid her right hand on that "precious Bible," which lay open before her, and in a very quiet manner replied:

"Ah, dearie me! is that a' the length ye hae got yet, mon?" and then continued, her eyes sparkling with almost heavenly brightness, "God would hae the greatest loss. Poor Nannie would but lose her soul, but God would lose His honour and His character. Haven't I hung my soul upon His 'exceeding great and precious promises?' and if He break His word He would make Himself a liar, an' a' the universe would rush into confusion!"

By faith the old Scotchwoman had cast her soul's salvation upon God's promise in Christ by the Gospel. In every sorrow she had found Him a "very present help in trouble;" and now, about to leave the weary wilderness for her everlasting home, could she think that He would prove unfaithful to His word? No. Sooner than poor old Nannie's soul would be lost, God's character, God Himself must be overturned, and "a' the universe would rush into confusion!" Dear old Pilgrim!

Troublesome Children.

Children of force, vitality, sensitiveness, individuality, will quarrel more or less in spite of everything. Grown people possessing these qualities do so. The aggressive man was an aggressive boy; the enterprising, energetic man was an enterprising, restless boy, often a very uncomfortable boy to get along with. Sensitiveness and impatience are by no means inconsistent with a fine and noble character. There isn't a mother alive to the interests of her children and her own responsibilities that can help exclaiming: "Who is sufficient to these things?" But when we have done our best the wisest thing we can do is to leave events with God, and not cripple our energies, nor waste our time in the contemplation of our own inefficiency and the weight of responsibility resting on us.

When we have implanted an earnest desire in the hearts of our children to grow every day more and more noble and true; when we have kindled within them the fires of our earnest and unquenchable aspiration toward whatever dignifies and exalts human character; when we have given them an habitual impulse upwards and forwards, we have done well by them. The heaven once hidden in their measure of meal will work till their whole lump is leavened.

It takes God himself, not to speak irreverently, ages to make such a world as this; ages more to bring the human race to its present state of improvement. He bears with criminals and human hyenas, and waits for the good to triumph over the evil. Can not we wait for our children to mature into a ripened manhood and womanhood?—*New York Tribune*

A Cinder In The Eye.

Nine persons out of every ten with a cinder or any foreign substance in the eye will instantly begin to rub the eye with one hand while hunting for their handkerchief with the other. They may, and sometimes do, remove the offending cinder, but more frequently they rub till the eye becomes inflamed, bind a handkerchief around the head and go to bed. This is all wrong. The better way is not to rub the eye with the cinder in at all, but rub the other eye as vigorously as you like. A few years since I was riding on an engine of the fast express from Binghamton to Corning. The engineer, an old schoolmate of mine, threw open the front window, and I caught a cinder that gave me the most excruciating pain. I began to rub the eye with both hands. "Let your eye alone, and rub the other eye" (this from the engineer.) I thought he was chaffing me and worked the harder. "I know you doctors think you know it all; but if you will let that eye alone and rub the other one the cinder will be out in two minutes," persisted the engineer. I began to rub the other eye, and soon I felt the cinder down near the inner canthus, and made ready to take it out. "Let it alone and keep at the well eye," shouted the doctor pro tem. I did so for a minute longer, and looking in a small glass he gave me I found the offender on my cheek. Since then I have tried it many times and have advised many others, and I have never known it to fail in one instance (unless it was as sharp as a piece of steel, or something that cut into the ball and required an operation to remove it). Why it is so I do not know; but that it is so I do know, and that one may be saved much suffering if one will let the injured eye alone and rub the well eye. Try it.—*The Medical Summary.*

Dying In Work.

It was Augustine's wish that Christ, when he came, might find him either praying or preaching. It was Latimer's wish (and he had it) that he might shed his heart-blood for Christ. It was Jewel's wish that he might die preaching, and he did so, for presently, after his last sermon at Lacock, in Wiltshire, he was, by reason of sickness, forced to his bed, from whence he never came off till his translation to glory. I have heard the like of Mr. Lancaster, a precious man of God, some time pastor of Bloxham, in Oxfordshire, a man very famous for his living by faith. Cushmanus, a Dutch divine, and one of the first preachers of the gospel at Erfurt, in Germany, had his pulpit poisoned by the malicious Papists there, and so took his death in God's work. "What! would you that the Lord, when he comes, should find me idle?" said Calvin to his friends, who wished him to forbear studying awhile for his health's sake. And such a like answer made Dr. Reynolds to his physician upon the like occasion. Elijah was going on and talking with Elisha (about heavenly things, no doubt) when the chariot of heaven came to fetch him. There can be no better posture or state for the messenger of our dissolution to find us than in a diligent prosecution of our general or particular calling.

Filled With Light.

A wise man in the East had two pupils, to each of whom one night he gave a sum of money, and said, "What I have given you is very little, yet with it you must buy something that would fill this dark room."

One of them purchased a great quantity of hay, and cramming it into the room, said, "Sir, I have filled the room."

"Yes," said the wise man, "and with gloom."

Then the other, with scarcely a third of the money, bought a candle and, lighting it, said, "Sir, I have filled the hall."

"Yes," said the wise man, "and with light. Such are the ways of wisdom, for it seeks good means to good ends."

The teacher certainly had a droll way of instructing his pupils, but it was a very good way. They learned that it was one thing to fill, and another thing to fill properly. One of them knew this before; the other seemed not to know it—he was a simpleton. There are many such in the world.

Five Little Ones.

Only a stray sunbeam! Yet it cheered a wretched abode—gladdened a stricken heart.

Only a gentle breeze! It fanned aching brows, cheered many hearts by its gentle touch.

Only a frown! But it left a sad void in the child's heart—quivering lip and tearful eyes.

Only a smile! But how it cheered the broken heart, engendered hope, and cast a halo of light around the sick bed.

Only a word of encouragement, a single word? It gave the drooping spirit new life, and led to victory.

Alphabet of Proverbs.

A grain of produce is worth a pound of craft.
Boasters are cousins to liars.
Confession of a fault makes half amends.

Denying a fault doubles it.
Envy shooteth at others and woundeth herself.
Foolish fear doubles danger.
God reaches us good things by our hands.

He has hard work who has nothing to do.
It costs more to revenge wrongs than to bear them.

Knavery is the worst trade.
Learning makes a man fit company for himself.

Modesty is a guard to virtue.
Not to hear conscience is the way to silence it.

One hour to-day is worth two to-morrow.
Proud looks make foul work in fair faces.

Quiet conscience gives quiet sleep.
Richest is he that wants least.
Small faults indulged are little thieves that let in greater.

The boughs that bear most hang lowest.

Upright walking is sure walking.
Virtue and happiness are mother and daughter.

Wise men make more opportunities than they find.

You never lose by doing a good act.

Zeal without knowledge is fire without light.

Don't Look At It.

I once learned a lesson from a dog we had. My father used to put a bit of meat or biscuit on the floor near the dog, and say "No," and the dog knew he must not touch it. But he never looked at the meat. No, but he seemed to feel that if he looked at it the temptation would be too strong; so he always looked steadily at my father's face.

A gentleman was dining with us one day, and he said, "There is a lesson for us all. Never look at temptation. Always look away to the Master's face."

Yes, this is the old way; do not look at temptation. Avoid it, pass away." When the thought of doing wrong in any way comes into your heart, however small a thing it is, you may be sure it comes from Satan; so do not look at it, but look up at Jesus, and ask Him to keep you and make you more than conqueror over every temptation, through Him that loves you.

The Bright Side.

Be cheerful. Look on the bright side of life. Give large space to hope and small room to despair. Of all the people in the world Christians have the most for which to be thankful, joyful and hopeful. Besides, a sad countenance and a sour disposition are poor recommendations for religion. They will drive people away. No one is so attractive as a cheerful, sweet-tempered Christian.—*Pittsburgh Advocate.*

Religion.

The bright value of sunshine can hardly be overestimated. Religion is the sunshine of the Christian's heart. He glories in the joy that beams in the light of love and in the ways of pleasantness. We have the promise that God will be a God to us. They who would so live that religion may be full of the enjoyment it was designed and fitted to give should choose the Christian's path and let the sunshine of heaven out in the world.—*Religious Herald*

If You Would Be Happy.

Keep your temper.

Gain a little knowledge every day.

Make a few promises, and speak the truth.

Give full measures and weigh with a just balance.

Count your resources; find out what you are not fit for, and give up wishing for it.—*Good House-keeping.*

Learn to be a man of your word. One of the most disheartening of all things is to be associated in an undertaking with a person whose promise is not to be depended upon—and there are plenty of them in this wide world, people whose promise is as slender as a tie as a spider's web. Let your given word be as a hempen cord, a chain of wrought steel, that will bear the heaviest sort of strain. It will go far to making a man out of you; and a real man is the noblest work of God: not a lump of moist putty, moulded and shaped by the last influence met with that was calculated to make an impression; but a man of forceful, energized, self-reliant, and reliable character, a positive quantity that can be calculated upon.—*Standard*

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Statement of Accounts for '87.

INCOME.		DISBURSEMENTS.	
Premiums—Life.	\$408,708 60	Dividends on Capital.	\$6,250 00
Accident	18,500 42	Death Claims, including bonuses.	\$76,637 53
	\$427,219 02	Matured Ed'm'ts, including bonuses.	19,406 13
Less Paid for Re-Assurances.	\$2,543 24	Annuity payments.	1,217 8
	\$424,775 78	Accident Claims.	8,289 11
Interest.	68,038 53	Profits paid Policy-holders.	74,501 93
Rents.	1,545 23	Surrender values.	14,660 15
Profits on Real Estate and Deb. sold.	11,472 00		
		Expense Account.	194,732 65
		Commission.	79,457 02
		Medical Fees.	39,326 27
			8,209 60
		Total Disbursements.	327,972 52
		Surplus over Disbursements.	167,859 02
Total Income.	\$495,831 54		\$495,831 54

ASSETS.		LIABILITIES.	
Debentures.	\$136,762 60	Life Reserves [Institute of Actuaries Hm table, 4 1/2 per ct. in.]	\$1,125,720 47
Stock—Montreal Loan and Mortgage Co., market value	27,082 50	Annuity reserves	9,769 39
Loan on Hamilton Provident and Loan Co. Stock (market value, \$1,440)	3,000 00		1,135,489 86
Loans on Real Estate, first mortgages.	\$91,908 48	Less reserves on Policies re-assured.	3,905 24
Real Estate.	31,268 36	Unearned Accident Premiums	1,131,584 62
Loans on Company's Policies (Reserves on same being \$124,000)	64,388 11	Death Claims [lives reported but not proved or awaiting discharge]	9,594 10
Cash on hand and in bank.	18,280 87	Death claims resisted.	2,000 00
Bills receivable.	1,444 03	Profits due Policy-holders.	6,856 66
Office furniture.	3,330 70	Sinking Fund deposited for Debentures.	6,547 73
Agents' balances.	3,379 69		
Committed commissions.	10,961 00	Total Liabilities.	1,174,499 31
Interest due.	6,861 66	Cash surplus to Policy-holders	138,005 17
Interest accrued.	18,978 29		
Rents due and accrued.	222 50	Capital paid-up.	\$62,500 00
Outstanding premiums on Policies in force (composed largely of amts. on which the days of grace are current).	\$68,545 29	Surplus over all Liabilities and Capital Stock.	75,505 17
Deferred Premiums.	39,174 55		\$138,005 17
	\$107,719 75	[Including uncalled capital the surplus to policy-holders is \$575,505 17.]	
Less 10 per cent. for collection.	10,771 97		
These Policies included in the Liabilities are over \$320,000.	96,947 78		
Sundries.	388 51		
	\$1,312,504 48		
Capital stock subscribed, but not called up.	437,500 00		
	\$1,750,004 48		\$1,312,504 48

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