

Life's Burdens.

Oh, there are moments for us here, when
seeing
Life's inequalities, and woe, and care,
The burdens laid upon our mortal being
Seems heavier than the human heart can
bear.

For there are ills that come without fore-
boding,
Lightnings that fall before the thunder
roll,
And there are festering cares, that by cor-
roding,
Eat silently their way into the soul.

And for the evils that our race inherit
What strength is given us that we may
endure?
Surely the God and Father of our spirit
Sends not afflictions which he cannot
cure!

No! there is a Physician, there is healing,
And light that beams upon life's darkest
day,
To him whose heart is right with God,
revealing
The wisdom and the justice of His way.
Poebe Carey.

Prayer-Meeting Pests.

By T. DEWITT TALMAGE, D. D.

[In his Friday evening "Talk," April 13th, Dr. Talmage spoke of the value of week-evening services, and then directed his attention to the trouble of Israel in prayer-meetings after this fashion. We copy from the Brooklyn Eagle.]

"But while I thus urge for all our churches the importance of a week-night meeting, and urge all good men and women to take a part in it, I recognize the fact that meet-ings are often ruined by itinerant bores, who take advantage in an offensive way of meetings thrown open for exhortation or prayer. There is a class of barbarians who roam the land making fearful havoc. They swing no tomahawk, but their track is marked by devastation. I mean that class of persons who go around charged with a mission of talking religious meetings to death. They are a restless tribe, generally disaffected with their own church for the reason that the church can no longer endure them, and then they go about like roaring lions seeking whom they may devour. Though never having seen them before I can tell them as soon as they enter a meeting. They have brassy faces, a sanctimonious way of rolling up their eyes, a solemn snuffle and a pompous way of sitting down, as much as to say, 'Here goes into the seat an awful amount of religion.' They take off their overcoats, pull out the cuffs of their shirt sleeves, give an impressive clearing of their throats and wait for the time to seize their prey. The meeting is all aglow. Some old Christian has related a meeting experience, or a young man has asked for prayers, or a captive of evil habits has recounted his struggle and cried from the depths of an agonized heart: 'God be merciful to me, a sinner.' Ortonville has just started heavenward, taking all the meeting along with it. The exercises have come to a climax, and the minister is about to pronounce the benediction or invite the serious into an adjoining room for religious conversation, when the itinerant bore begins slowly to rise, his boots creaking, the seat in front of him groaning under the pressure of his right hand and everything else seems to give way. He confesses himself a stranger, but he loves prayer-meetings. He is astonished that there are not more present. He does not see how Christians can be so inconsistent. He has heard an incident that he feels called upon to relate. He related it that afternoon at the old people's meeting. He will relate it now in rehearsal for a meeting to-morrow at which he expects to relate it. His voice is wooden. His eyes are as dry as the bottom of a kettle that has been on a stove two hours without any water in it. The young people laugh and go out one by one. The aged wipe the sweat from their foreheads, and the minister begins within himself to recite an extemporized litany: 'From fire and plague and tempest and itinerant bores deliver us.' The interloper would hardly have lived through the night if he could not have given vent to this utterance. It was impossible for him to sit still. There was somewhere a spring which lifted him up inevitably. At the close of the meeting he waited to be congratulated on his happy remarks and went home feeling that he had given the world a mighty push towards the millennium.

"If such a one is notoriously inconsistent he will talk chiefly on personal holiness. Perhaps he failed rich so that, unnumbered, he might give all his time to prayer-meetings. We knew a horse jockey whose perpetual theme at such meetings was satisfaction, and he said he was speeding toward heaven, but on which of his old nags we had no time to ask him. One of the chiefs of these barbarian tribes is the expositor, man. He is very apt to rise with the New Testament in his hand, or there has been some pas-

age that during the day has pressed heavily on his mind. It is probably the first chapter of Romans, or some figurative passage from the Old Testament. He says, for instance: 'My brethren, I call your attention to Hosea, seventh and eighth: 'Ephraim is a cake not turned.' You all know the history of Ephraim. Ephraim was ever well he was a man mentioned in the Bible. You all know who he was. Surely no intelligent audience like this need to be told who Ephraim was. Now, the passage says, he was a cake not turned. There are a good many kinds of cake. It is an awful thing not to be turned. My friends, let us all turn!'

"It sometimes happens that this religious pest confines himself to the meetings of his own church. Interesting talkers are sometimes detained at home by sickness, but his health is always good. Others dare not venture out in the storm, but all the elements combined could not keep him from his place. He has the same prayer now that he has used for the last thirty years. There is in it an allusion to the death of a prominent individual. You do not understand who he means. The fact is he composed that prayer about the time that General Jackson died, and he has never been able to drop the allusion. He has a patronizing way of talking to sinners as much as to say: 'Oh, you poor, miserable sinners, just look at me and see what you might have been.'

"Oh, I wish some enterprising showman would gather all these offensive creatures from our churches into a religious menagerie and let them all talk together. We will take five season tickets for the exhibition. Let these offenders be put by themselves where day in and day out, and night in and night out, they may talk without interruption. Nothing short of an eternity of gab would satisfy them. What will they do in Heaven with nobody to exhort? We imagine them now rising up in the angelic assemblage proposing to make a few remarks. If they get there you will never again hear silence in Heaven for half an hour.

"Alas, the land is strewn with carcasses of prayer-meetings slain by these religious desperadoes. In most churches they have driven the young people from most of the devotional meetings. How to get rid of this affliction is the question in hundreds of churches. We advise your waiting upon such persons and telling them that owing to the depraved state of the public taste their efforts are not appreciated. If they still persist, tell them that they must positively stop or there will be trouble. If, under all this, they are incorrigible, hand them over to the police as disturbers of religious meetings. As you love the Church of God put an end to their ravages. It is high time the nuisance was abated. Among the Bornesian and Fiji Islanders I class these itinerant nuisances.

"But while there is no room in a week-night service for those who have nothing but hypocritical cant, there is more and more demand for those who speak out their heart experiences. No matter about the education. No matter about the grammar. The most effective man in my Philadelphia prayer-meeting was a man who, in every prayer and exhortation, smashed all the laws of English grammar. When he talked or prayed the heavens bowed down, and young and old were deeply interested. If you have the grace of God in your hearts and want to grow and want to be useful, speak out and let no human criticism embarrass you. There is an unlimited amount of common sense in the world, and all the people know right away whether you are honest and sincere in your utterance.

Two Ways Of Doing It.

"I drove with my husband to our nearest town, not long since, and, leaving me at the principal store in the place, he went to attend to some business further on. After making some purchases I sat down to await his return. Most of the farmers within six or eight miles deal at this store, and to-day there were many coming and going. My attention was attracted to the dry goods counter, where a pleasant-faced little woman was looking at some black dress goods. Her husband was standing near. 'Now, Sam,' said she, 'this stuff is forty cents a yard, and this, holding up another piece, 'is sixty cents; it's better than the other, but I guess the forty-cent goods will do me.' The man came and examined both pieces in a very interested way and said, 'I think, Sallie, you'd better take this at sixty cents; you don't often get a new dress, and you ought to have a good one.' The little woman was still more pleasant-looking as she told the clerk to cut off the dress.

"Sallie," said the husband, 'I'm going to buy you one of those red tablecloths.'

"Sam," said she in an undertone, 'they're beautiful, but can you

afford it?' He smiled and had one wrapped up. As they went out with their package, I said to myself. 'True enough—a good husband makes a good wife—two such happy-looking people, and love and kindness the cause of it!'

My meditations were cut short by the entrance of an other couple—a gruff-looking old fellow, and a pale, care-worn woman.

"Now hurry up, Mary," said he, 'I've no time to be foolish!'

Then Mary said she would like to look at some cloth. She selected a piece that suited her, but when the man heard the price he objected.

"Get something cheaper," said he.

"But," said the wife timidly, 'this is for Tom's Sunday pants.'

"I don't care," said he, 'I won't pay so much.'

So she was obliged to take an indifferent piece at a low price. After purchasing a few groceries, the husband said:

"Come on; I suppose you have got all you want?"

"Yes," said she, looking wistfully around, 'but I did want some apron gingham.'

"Never mind that now," was the answer, 'I'm in a hurry,' and out they went.

Ah! thought I, here is a poor woman made unhappy by a brute of a man who never allows her the pleasure of going a shopping with a little money of her own. She works hard, without any reward, not even kind words. Ah! these must be the kind of farmers' wives who become insane. Then I wished I were a good fairy who might put money in her pocket to buy all those things so dear to a house-keeper's heart.

The arrival of my husband aroused me from my reveries, and when, during my ride home, I related my experience, he laughingly said:

"Just like a woman to see and hear so much." "And," said I, 'I feel like beating that horrid man, and I suppose that's like a woman, too.'

—Janet, in *The Country Gentleman*.

Saved.

A Christian lady had collected a lot of wild street boys into a class, and was trying to teach them, when one day, she noticed that one of them had fallen asleep.

'He's drunk,' said his ragged little companions, laughing. Of course there was no use trying to do anything with him then, but three days afterwards she saw and questioned him.

'Yes, I was drunk, that's a fact,' said Johnny, as frank as could be. 'I didn't mean to let yer see me, 'cause I kind o' love yer; but I couldn't help it.'

'Why, Johnny, you shouldn't say so. You could help it.'

'No, yer see, I've got so used to it I can't stop.'

'Oh, I'm so sorry. What was it that ever made you begin to drink?' 'I learnt it when I runned errands for Mike Dooley, down to Willard Street. He keeps a liquor store, and he give me the rum and sugar in the bottoms o' the glasses for my pay.'

'Johnny, it would be terrible to have you die a drunkard. I can't bear to think of it. Won't you try to give up drinking, if I'll tell you how you can?' Johnny thought a minute.

'I don't b'lieve I could. I've got so used to 't, you see. If I go without, I feel so gone here,—putting his hand on his stomach.

There were tears in the gentle teacher's eyes. Johnny looked up and saw them, and was touched. He began to reconsider.

'I—I dunno, but I'd try, if I thought 'twould make you feel better.'

'God bless you, Johnny! Do you give me your hand on it and say you'll stop drinking, honest and true?'

There was a pretty long pause then. Johnny was making a mighty effort.

'Yes'm,' he said (and he drew a long breath). 'I'll promise to drink no more liquor for your sake.'

'It ought to be for Jesus' sake, Johnny.'

'Could he make me keep my promise? You ask him, can't you?'

Hardly sure of the boy's meaning, the question was so unexpected, the kind teacher nevertheless knelt down immediately. Johnny knelt, too, and when she had prayed he said he guessed he would ask for himself.

'Lord Jesus up in heaven, please help a little fellow as wants to be good, and don't never let him drink rum any more. Amen.'

That was Johnny's prayer. And he meant it. All his conduct since has proved how truly in earnest the little street boy was when he asked for the Lord to help him keep a promise made to his teacher, 'cause he kind o' loved her. He is living in a good situation in the country, and bids fair to grow up a conscientious, upright man.—Mrs. Crafts.

Cheerfulness is the best promoter of health, and is as friendly to the mind as to the body.—Addison.

Nursing Resentments.

Most of them would die if themselves but for careful nursing. Many resentments are really with out cause. Some are from simple misunderstanding; many more, so far as we have observed, from wounded vanity. And there is nothing so easily wounded. The ego ist is easily hurt. His harness has only "joints," and they are all open. A random arrow can't miss him. A presiding elder friend of ours lost the friendship of a country brother whom he esteemed, and years afterwards found out the cause. It seems that the brother saw the presiding elder in the crowded street of a city one day and bowed to him. But the presiding elder—a little near-sighted withal—did not see him, and so did not return the brother's salutation. The brother never forgave him for what he took as an affront. Moreover, he nursed his resentment and told the story of his wrongs, till at last he concluded that the presiding elder had done him a real injury. He would hear him preach no more.

Resentments do not need nursing; it is better to nurse vipers, for they will only sting the bosom that warms them into life. Resentments nursed will sting the heart that nourishes them. Many a man has nourished his whole life and set a neighborhood at variance, because he fancied that somebody had slighted him. It seems, to use the mildest word the case allows, excessively foolish. One must think his life of vast consequence to spend his life nursing little viperlings in the shape of resentments. One other thing should be said—it is very wicked. It is not the spirit of Christ, nor does it lead to Christ.

What a waste of time and feeling it involves, if there were no greater evils in this foolish weakness! Charlotte Bronte says on this subject, quite conclusively: "Life appears too short to be spent in nursing animosity or registering wrongs."—*The Church Union*.

Reconciliation.

A certain stubborn, reckless youth had a violent quarrel with his kind father, and after stealing money from his drawer, ran away. A year or two afterward, the father learned that the scapegrace was in London, living fast and drinking hard. He employed a detective to ascertain his son's whereabouts, and at length the officer found him, shattered and sick, in a house of infamy. The father hastened to the spot, and the words, 'That youth is my son,' were the passport to the room. As the father roused the wretched youth, who turned his bloated face and blood-shot eyes toward him, his first words were: 'My poor boy! I have come after you; will you come home?' In a flood of tears the conquered rebel sobbed out: 'Father, can you forgive me? Then I'll go home with you.' This is but a faint picture of what the infinite God is doing all the time.

Missing At The Prayer-Meeting.

"Not forsaking the assembling of ourselves together" (Heb. 10: 25). Ah! who missed me there? My Saviour, my pastor, and my brethren and sisters in Christ.

And what did they miss there? They missed my figure in its usual place, my voice in the sacred song, and the voice of heart in prayer.

And what did I miss by my absence. I missed the blessing of God, the approbation of my conscience, and the love of Christ's friends.

And why was I missed at the prayer-meeting? I forgot the hour, and was too far away in body and heart to reach there.—*The Occident*.

SELECT CAREFULLY YOUR COMPANIONS on the way of life. "A companion of fools shall be destroyed," says the good book. By very instinct we are influenced by the character of those we have company with. Unless we are such egotists as to regard all others as fools, or so censorious as to regard all others as knaves, we must absorb much from those about us. With the young, the law of affinities is many times stronger than we usually suppose. Many young men and women have been ruined forever by the companions associated with. There were good purposes and good intentions, but bad examples overcame all and produced utter wreck.

RANDOM READINGS.

The way of every man is declarative of the end of every man.—Cecil.

Honesty sometimes keeps a man from becoming rich, and civility from being witty.—*Chesterfield*.

"Politeness is like an air-cushion; there may be nothing in it, but it eases our jolts wonderfully."

How can God fill a heart all preoccupied with the ambitions and the plans for wealth and self-advancement?

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Statement of Accounts for '87.

INCOME.		DISBURSEMENTS.	
Premiums—Life.	\$408,768 60	Dividends on Capital.	\$6,250 00
" " Accident.	18,550 42	Death Claims, including bonuses.	\$76,657 53
	\$427,319 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.	\$2,289 11
Interest.	58,038 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		
Total Income.	\$495,831 54	Expense Account.	194,732 65
		Commission.	79,457 02
		Medical Fees.	39,326 27
			\$2,006 60
		Total Disbursements.	\$327,972 52
		Surplus over Disbursements.	167,859 02
			\$495,831 54

ASSETS.		LIABILITIES.	
Debentures.	\$136,762 60	Life Reserves [Institute of Actuaries Hm table, 4 1/2 per cent. 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	Less reserves on Policies re-assured	3,905 24
Loans on Real Estate, first mortgages.	891,908 48	Unearned Accident Premiums	1,131,584 62
Real Estate.	31,268 36	Death Claims [life] reported but not proved or awaiting discharge.	9,504 10
Loans on Company's Policies (Reserves on same being \$124,000)	64,388 11	Death claims resisted.	17,916 20
Cash on hand and in bank.	18,280 87	Profits due Policy-holders.	2,000 00
Bills receivable.	1,444 03	Sinking Fund deposited for Debentures.	6,856 66
Office furniture.	3,330 70		
Agents' balances.	3,379 09	Total Liabilities.	\$1,174,499 31
Committed commissions.	10,961 00	Cash surplus to Policy-holders	138,005 17
Interest due.	6,861 66		
Rents due and accrued.	18,978 29	Capital paid-up.	\$ 62,500 00
Outstanding premiums on Policies in force (composed largely of amounts, on which the days of grace are current).	222 50	Surplus over all Liabilities and Capital Stock.	75,505 17
			\$138,005 17
Deferred Premiums.	\$68,545 20	Including uncalled capital the surplus to policy-holders is	\$575,505 17.
	39,174 55		
	\$107,719 75		
Less 10 per cent. for collection.	10,771 97		
(The Reserves on 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		
Total Assets.	\$1,750,004 48		

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