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privilege to borrower to pay off any sum on account of principal with any payment of interest without notice and without expense. Interest yearly. All payments made in my office.

H. B. DEAN.

Barrister, Solicitor, &c., Corner of York & Kent Streets, Lindsay.

Lindsay Dec. 30th, 1887.

The Watchman.

THURSDAY, MAY 12, 1892.

SUNDAY READING.

THE CRY OF THE NATIONS.

Christian, can you sit in silence While this crying fills the air, Or content yourself with giving Merely what you will can spare? Will you make your God a beggar When he asks but for his own? Will you delude him from your treasure A poor pittance as a loan?

Sound the trumpet! wake God's people "Walks" not Christ among his flock? Sits he not "against the treasury?" Shall he stand without and knock— Knock in vain to come and feast us? Open, open hearts and hands, And as surely his best blessings Shall o'erflow all hearts, all lands.

"HOW BEAUTIFUL IS GOD."

How beautiful is God! His radiant face Beams on my soul with such a wondrous grace; I can but lie in silent awe, and wait, With dying hand upon the opening gate, Content to linger through these quiet hours. With dimming, closing eyes and failing powers, And hear again what once to me he said When all my soul was filled with pain and dread. As low I bowed beneath his lifted rod: "My child, be still, and know that I am God!"

How beautiful is God! Oh, could I tell, As here I lie beneath the heavenly spell, What beautiful visions rise upon my gaze, Like stars of glory through the golden haze! The soft, sweet radiance of a world unseen Falls on my face, and veils the earthly seen; Mine eyes behold the King! All other bliss Dies in the glorious eclipse of this! I fear no more the loss, the pain, the rod! I will be still! I know that he is God! —REV. H. B. HARTZLER. East Northfield, Mass.

No Time Enough Here

A beautiful story is that of the old musician and his pupil. "Why," asked the master, "have you come back to Bologna? You, the most accomplished singer in the world." "Because," said the pupil, "because—because, dear master I feel that I don't yet really know how to sing." "My son," was the reply, "that is what none of us shall ever know on this earth; in the next world there may be more time. For when we are young we have the voice, but not the art; and when we are old we have the art, but not the voice." So with our better selves. Just as we begin to know the precious secrets of life we lose interest in them here but awaken to a higher life hereafter.

Little Heart-Aches.

"I know now," said a lady not long ago "that my mother loved me tenderly; but during all my childhood I doubted it. If I were really dear to her, I queried, why did she never tell me so? Why did she caress me and assure me of her love? She thought her actions spoke loudly enough without words, and so they did, but I did not comprehend the language they spoke. I could not understand them as I can now and how I longed to hear her call me loving names and to have her lap me in the sweet embrace of a mother's love."

Many a little heart aches as did this lady's for the spontaneous utterances of maternal affection. Do not withhold love from it.

Don't Borrow.

"Don't borrow money nor buy things," says a writer in the Christian Advocate, "that you cannot pay for. If you do it will make you a slave and expose you to great temptations. Business men borrow money and trust persons who buy goods of them, but all careful business men get security when they buy, and only trust those that they believe will pay them, while money is coming in all the time from what they sell for cash and by the payment of the debts which are owed to them. When men fail it is often because they have loaned money or sold goods on promise to pay to the wrong persons. Others have been tempted to steal or to run away. Don't run in debt. Deny yourself and save until you can buy what you think you must have. Remember how easy it is to do without a great many things. One boy found he had spent thirteen dollars for soda water in the summer, and he was then in debt eleven dollars. He said to himself, 'What a fool I was to tie myself up in knots like this for a lot of froth.' Did you ever read Benjamin Franklin's story, 'I paid too dear for the whistle?' The one who runs in debt is a greater fool than the one who merely spends his money."

An Unnatural Father.

"We have just been relieved of a great care," says Dr. H. M. Clark of the the Amritsar Mission, India. "We have been watching over a young convert who for two years past has been in constant danger of being murdered by agents of his own father, who offered a reward of five hundred rupees to any one who would do the cruel deed. The father was a Mohammedan doctor held in high repute. His son became anxious about his sins. He read the Koran through and through without finding light, when he found in it an expression referring to the Old and New Testaments. The thought came into this young man's heart, 'If I can only get possession of a Bible, I might get what I need.' From two ladies in the district he got what he wanted. He began as they advised him with the Gospel of St. John, and by the time he got to the third chapter, he was a free man, and desirous of throwing off Mohammedanism. When his father heard of it he was so indignant that he wished nothing so much as to hear of his son's death and he offered the reward I have mentioned. We did not dare trust him out of our sight lest he should be waylaid and killed. Our anxiety is now at an end. The father has been here seeking spiritual help on his own account. A New Testament fell into his hands and he read it to see what had transformed his son. It was blessed to him, and he is to be baptized."

Living for Old Age.

After all, it is worth one's while to strive after old age? The philosophers ought not. Yet Christianity teaches us that length of days is promised to the well-doer. It may be claimed to a certain extent that the gradual lengthening of human life is among the achievements of modern civilization. It is suggested that a vigorous old age may be in a considerable degree dependent upon personal conduct, and some able authorities advise that parents give their children a start in the most favorable conditions by protecting them from mental shocks and unnecessary griefs, and making their surroundings as happy as possible. The persons themselves, when older, should avoid grief, and eschew hate, jealousy, and intemperance, all of which hasten the coming of old age. When old age has really begun its progress may be reduced to a minimum by securing the least friction and waste. Rules for this include subsistence on a moderate quantity of light but nutritious food varying according to the season; dressing warmly, but lightly, to preserve an even temperature; keeping the body in fair exercise and the mind active and cheerful; maintaining an interest in the world's affairs, and taking a reasonable share in its labors and pleasures; securing plenty of sleep at proper hours in a comfortable room, and avoiding excitement and luxury. The best way of living is to lean upon God and trust to his goodness.

Hast thou a care within so deep It chases from thine eyelids sleep? To thy Redeemer take thy care, And change anxiety to prayer.

Whatever the care that breaks thy rest, Whatever the wish that swells thy breast, Spread before God that wish, that care, And change anxiety to prayer.

REMEDY FOR APPLE SCAB

Home Manufacture of Copper Carbonate.

As the precipitated form of carbonate of copper is not always obtainable from druggists, directions are here-with appended for the easy preparation of this material at a cost much less than the wholesale price.

In a vessel capable of holding two or three gallons, dissolve 1 1/2 pounds of copper sulphate (blue vitriol) 2 quarts of hot water. This will be entirely dissolved in fifteen or twenty minutes, using the crystalline form. In another vessel dissolve 1 1/2 pound of sal soda (washing soda) also in 2 quarts of hot water. When completely dissolved pour the second solution into the first, stirring briskly. When effervescence has ceased fill the vessel with water and stir thoroughly; then allow it to stand five or six hours, when the sediment will have settled to the bottom. Pour off the clear liquid without disturbing the precipitate, fill with water again and stir as before; then allow it to stand until the sediment has settled again, which will take place in a few hours. Pour the clear liquid off carefully as before, and the residue is carbonate of copper. Using the above quantities of copper sulphate and sal soda, there will be formed 12 ounce of copper carbonate.

Instead of drying this, which is a operation, add four quarts of strong ammonia, stirring in well, then add sufficient water to bring the whole quantity up to 6 quarts. This can be kept in an ordinary two gallon stone jar which should be closely corked.

FORMULA.

Each quart will contain 2 ounces of the carbonate of copper, which when added to 25 gallons of water, will furnish a solution for spraying, of the same strength and character as that obtained, by the use of the dried carbonate, and one which can be prepared with little labor, and kept ready for use throughout the season.

CARBONATE OF COPPER IN SUSPENSION.

When the carbonate is to be used in suspension, instead of adding the ammonia to the sediment, add water until the whole quantity is made up to 6 quarts. Stir this thoroughly until the sediment is completely suspended (entirely mixed throughout) and pour the thick liquid into a suitable jar, when it will be ready for use.

Before using shake the contents thoroughly, so that all the sediment may be evenly distributed in the water. Pour out a quart of the thick fluid and mix with 25 gallons of water.

JOHN CRAIG.

Horticulturist Experimental Farms.

Thursday was Arbor day in Winnipeg, and was generally observed as a holiday.

FOUR HIGHLAND REGIMENTS.

THE 79TH.

A royal duke once announced his father's intention of either drafting the 79th Highlanders, or sending them, to the West Indies; whereat Colonel Cameron retorted, "You may tell the King, your father, from me, that he may send us to—" (a hotter climate than even the West Indies) "if he likes and I will go at the head of them, but he daurna draft us." This choleric gentleman was a person of some taste, as is proved by his setting his mother to design a special tartan for his regiment, because the red of the proper Cameron tartan clashed with a scarlet tunic.

THE 91ST.

Few curious legends are connected with the 91st Highlanders, but they possess an interesting relic in the sergeant-major's walking-stick. This was made from the sword of a swordfish, which attacked the regimental transport on its way from the Cape in 1802. On the eight plates of gold round the stick are engraved the names of those battles in the Peninsula through which it was carried.

THE 92D.

The 92d Gordon Highlanders are a distinguished regiment. They held the pass of Maya in 1813, when their "stern valour would have graced Thermopylae." Sir William Stewart ordered Colonel Winchester to retire. He answered, "Say, if I retire, what is to become of the 50th?" At Quatre Bras, when the French infantry pressed heavily on the British line, Wellington said, "92d, you must charge these fellows." When the Scots Greys made their great charge at Waterloo shouting "Scotland for ever!" it was the 92d who charged with them, and, as Sir Dennis Pack testified, they "saved the day."

THE 93D.

The 92d is the only infantry regiment entitled to bear "Balaclava" on its colour. During that action, when the Turks had run away, Sir Colin Campbell rode down the line of the 93d, before they began to fire, and said—"There is no retreat from here, men! You must die where you stand!" To which they answered—"Ay, ay, Sir Colin, and needs be, we'll do that." They kept their word. "The gallant and splendid 93d," as the Queen calls them in a letter to Lord Canning, were sent out to India at the time of the Mutiny. At Kurrucka some wounded "R.E.s" and 93d Highlanders, none of them able to stand, roared a body of Sepoys. In the last siege of Lucknow their pipe-major was one of the first to force his way in, through a breach, and once inside, encouraged the men by playing all the time, regardless of the shot that fell around him, to the dismay of the Sepoys, who probably thought him insane.

THE QUEEN AND HARD TARTAN KILTS. In 1867 this regiment was inspected by the Queen at a few minutes' notice. She examined their dress, and hearing from the men that the sharp edges of the hard tartan scratched and cut their knees on a long march, ordered that soft tartan should henceforth be supplied to all Highland regiments.

The original 93d regimental colour has long been missing, although its companion the "King's" colour, has been framed and carefully preserved. There is a story that Lieut.-Colonel Dale, mortally wounded before New Orleans at the beginning of the century, made it his dying request that he might be laid in the grave wrapped in one of the colours.

DOMESTIC HINTS.

All medical men teach that the best way of improving the skin is to improve the health generally by temperate living and moderate exercise.

Teach self-denial, and make its practice pleasurable, and you create for the world a destiny more sublime than ever issued from the brain of the wildest dreamer.

It is best to bathe just before going to bed, as any danger of catching cold is thus avoided, and the complexion is improved by keeping warm for several hours after leaving the bath.

Stimulants should never be given in any form of bleeding, even though the patient should faint, unless the cause of the bleeding is removed, as alcohol will only make the heart beat faster, and cause more blood to flow from the wound.

Salt, heated dry and applied to the outer surface over the seat of inflammation or congestion, will give almost instant relief, while application of a strong hot solution of salt in water or vinegar acts like magic upon toothache, earache, neuralgic headache, and all that brood of distressing ills.

Cracks in floors, around the skirting board or other parts of a room, may be neatly and permanently filled by thoroughly soaking newspapers in paste made of one pound of flour, three quarts of water, and a tablespoonful of alum, thoroughly boiled and mixed. The mixture will be about as thick as putty, and may be forced into the cracks with a knife.

Drunkenness may bring on epilepsy, or falling-sickness, and may excite it into action in those who have the disease from other causes. Many persons cannot get slightly intoxicated without having an epileptic or other convulsive attack. These fits generally arise in the early stages, before drunkenness has got to a height. If they do not occur early the individual will probably escape them altogether for a time.

At half-past three o'clock Thursday morning the debate on Mr. Edgar's motion that his charges against Sir Adolphe Caron be referred to the committee on privileges and elections, was brought to a close; when Mr. Bowell's amendment, to the effect that the new charges, be referred to a commission, consisting of one judge or more than one judge in the discretion of the house, was carried by 125 to 62 votes.

WIT AND WISDOM.

It is really easier to pay a bill than to shirk it.

The man who commits suicide by hanging dies of his own free will and a cord. Hard work is a cure for almost every human ill excepting the evil of having to work hard.

It has been beautifully said that "the evil which covers the face of futurity is woven by the hand of mercy."

Donald—"Tim, your cabin has been blown away." Tim—"Deed, thin, it hasn't, for I have the key in my pocket."

One of the best rules in conversation is never to say a thing which any of the company can reasonably wish we had rather left unsaid.

A certain lady was once described by a rival as having "organs of hearing which were fortunately too large for ears, and not large enough for wings."

Solomon wasn't in it when he declared that the "borrower is servant to the lender." Everyone who has tried it knows the lender has to wait on the borrower.

Customer (in barber's chair)—"So you haven't heard Herr von Thumper, the world-famous pianist?" German barber—"Nein. Does biansists neffer batronize me, an' zo I neffer batronize dem."

"Man, Jock, are ye no feared to lie down in the gutter on a day like this? Ye'll get your death o' cold." "Hoots, man," was the reply, "I've got my death o' cold nony a time, and was ne'er a hair the waur o' it!"

Tam, to countryman who is driving a horse and cart—"Whar ye gaun the day, Jock?" Jock—"Um gaun tae the station for forty pianos." Tam—"Ye mean a pianoforte." Jock—"Weel, whitt's the difference?"

Janet—"D'ye mean to say the minister's wife had tell a lee?" Donald—"Deed no, that's awfu'. I wadna say that. Bit ye see the minister's wife is sae weel up to the grammar that sho'll ma' her story oot and no tell a lee either."

Ethel—"Ma, I want some water to christen my doll." Ethel's Ma—"No, dear; it is wrong, you know, to make sport of holy things." Ethel—"Well, then, I want some wax to waxinate her. She's old enough now to have something done to her."

Donald—"Did you succeed in mastering French when you were in Paris last year?" Maggie—"Nearly. I didn't succeed in making the French people understand me, nor could I make out what they were driving at, but I got so far on that I could understand myself when I talked."

After his misfortunes overtook him Mr. X was found by a friend one day reading his bible in the Book of Psalms. Lifting his head he ejaculated, "Aye, Davit man ye was sair tried—sair, sair tried; but there was ae trial ye kent naething o'—ye never kent what a protestit billie was, man!"

In a church not a hundred miles from Keith an amusing incident occurred between an old woman and her grandchild. As the preacher was giving his sermon the old woman fell asleep with her mouth wide open, when all at once a fly entered, and the boy was heard to exclaim—"Snap, Granny, there's a bummer in."

A tailor was asked by a miserly old woman to come on a certain day to her house to make down some old clothes. The old dame set his breakfast on the table before him at eight o'clock. With avaricious eyes she keenly watched every bite she took. When eating a piece of bread the tailor nearly choked himself, and exclaimed, "Ah, I doubt that bit has gone down the wrang throat." "That explains it!" cried the woman. "I thoct ye had twa throats."

Samuel Robb, eleven years of age, was accidentally strangled while twisting a towel around his neck at his home near Qu'Appelle, Northwest Territories.

The Churches.

METHODIST, Cambridge St.—Rev. T. M. Campbell, Pastor. Services at 11 A.M. and 7.00 P. M. Sabbath School and Bible Class at 2.30. Classes at 10 A.M. Prayer Meeting, Wednesday at 8 P. M. Young People's Christian Endeavor Society, every Friday evening at 7.30.

METHODIST, Queen Street.—Rev. Newton Hill, Pastor. Services at 11.00 A.M. and 7.00 P. M. Sabbath School at 2.30 P. M. Prayer Meeting Thursday at 7.30 P. M.

BAPTIST, Cambridge Street.—Rev. W. K. Anderson, Pastor. Services at 11.00 A.M. and 7.00 P. M. Prayer Meeting Sabbath morning at 10.30 A.M. Sabbath School at 2.30 P. M. Young People's Society of Christian Endeavor Monday at 7.30 P. M. Prayer Meeting Wednesday at 7.30 P. M.—All seats free.

ST. ANDREW'S (Presbyterian), William Street. Rev. Robert Johnston, B.A., Pastor. Services at 11.00 A.M. and 7.00 P. M. Sabbath School at 3.00 P. M. Prayer Meeting Wednesday at 8.00 P. M. Young People's Christian Circle Sabbath Morning at 10.15.

ST. PAUL'S (Church of England) Russell Street.—Rev. C. H. Marsh, Rector. Services at 11.00 A. M. and 7.00 P. M. Sabbath School at 2.30. Prayer Meeting Wednesday at 7.30 P. M.

ST. MARY'S (Roman Catholic) Russell Street.—Rev. Vicar-General Laurent, Pastor, Rev. Father, McCaul, Curate. Services at 8.00 and 10.30 A. M. and 7.00 P. M. Sabbath School at 3.30 P. M.

Y. M. C. A., Rooms Cor. Kent and Cambridge sts. Open daily from 9.00 A. M. to 10.00 P. M. Prayer Praise meeting Saturday at 8 P. M. Young men's meeting Sunday at 4.15 P. M. Short addresses. Good singing. Young men always welcome. Dr. W. H. Clarke, President; C. K. Calhoun Gen. Secretary.

Search the Happy Homes of the County and You will find our Furniture

It's a well recognized fact that daily surroundings have much to do moulding of character. If the home be neatly furnished the chances are that the good man will come home early o' nights and that the children will grow up refined and gentle.

OUR HOMES CAN BE FURNISHED CHEAPLY nowadays compared with the outlay that would have been necessary a few years ago. Well-made Furniture was never cheaper in price than it is to-day—with us. at least.

WE WILL GIVE YOU A Handsome Parlor Suite for \$30, A Bed-room Suite for \$11,

A Sideboard for \$4.50, a Bureau for \$4, a Bedstead for \$2, or a Mattress and Springs for \$5. Common Chairs, Hall Furniture etc., very low. We are making a special drive in Mattresses.

ANDERSON, NUGENT & CO. Furniture Dealers and Manufacturers, near the Market.

THE MARCH OF IMPROVEMENT.

Art in the household and beauty in the ordinary surroundings in life was the gospel propounded by the late Professor Ruskin and other elevators of the human mind, and to realize what progress has been made in this direction it is well worth while paying a visit to the magnificent show rooms of the old established furniture house of Messrs.

OWEN MCGARVEY & Son. 1849-1853 Notre Dame Street. MONTREAL.

A walk through those spacious show rooms is a revelation; in fact they really amount in themselves to a Montreal Industrial exhibition in their line. Such must necessarily be the reflections of anyone who pays a visit to this firm's prominent establishment and makes a tour of inspection through their attractive warehouses.

Everything in the furniture line is to be found there, from a twenty-five cent chair to a fifteen hundred dollar bedroom set, and prices to suit everyone.

No one need despair; the millionaire can furnish his house from top to bottom with the finest and most costly, and his junior clerk can fill his little tenement with useful and pretty articles at prices to suit his more limited means.

On entering the well-known and extensive warehouses on Notre Dame street, the visitor is struck by the excellent display of

Sideboards, Dining Tables, Hall Stands, Bookcases, Wardrobes,

Library Tables, Writing Desks, and Easy and Combination Chairs of all descriptions.

On reaching the second floor a beautiful assortment of

PARLOR FURNITURE meets the eye, such as 3, 4, 5, 6 and 7 piece parlor suites. Odd piece suites, gilt chairs, corner chairs, ottomans, divans, tete-a-tetes, piano and foot-stools in plushes, brocades and silk damasks of all the newest and latest shades; also a full line of fancy centre, card and work-tables, statuette-stands, ladies writing desks, music stands and easels.

On the third floor a fine selection of Rocking, Easy and Reclining Chairs claims particular attention. The celebrated bent wood furniture imported from Vienna, Austria, and of which the Messrs. McGarvey make a specialty, also occupies a prominent position on this floor.

On the fourth floor bedroom sets in profusion are to be found from the cheap ash wood to the elegantly carved set valued at fifteen hundred dollars. Brass and iron furniture, of which they have just received a very large consignment from Birmingham, England, is an especially noticeable feature; handsome solid brass bedsteads and pretty cots for children from \$30 up to \$125—there they are of the newest designs; neat iron bedsteads as low as \$5, and rising to much higher figures, can also be found here. A great advantage in this house is that the price of every piece of furniture and article is marked in plain figures, but owing to the widening of Notre Dame street west, which will necessitate their removal next spring, they are now offering special inducements in the way of Discounts off the marked prices. The entire establishment is a model one, neatness and order prevailing everywhere; all available space is taken up to accommodate the enormous stock which they carry, and from which purchasers can select at their liberty. Their new passenger elevator will be found not only a great convenience, but also a luxury in its way to carry their customers to any of their six sets of show rooms.

The firmly established reputation of this well-known house is a sufficient guarantee that outside show is only the last thing aimed at, and that stability and good value for money are to be found in the old established firm of Messrs.

Owen McGarvey & Son. 1849 and 1853 Notre Dame Street, corner of McGill street.