

THE BELL NEWS

And Ringers' Record:

A Weekly Journal of the Ringing Exercise; and Compendium of Information for the Clergy and Churchwardens.

3

No. 606.—VOL. XII.

SATURDAY, NOVEMBER 18, 1893.

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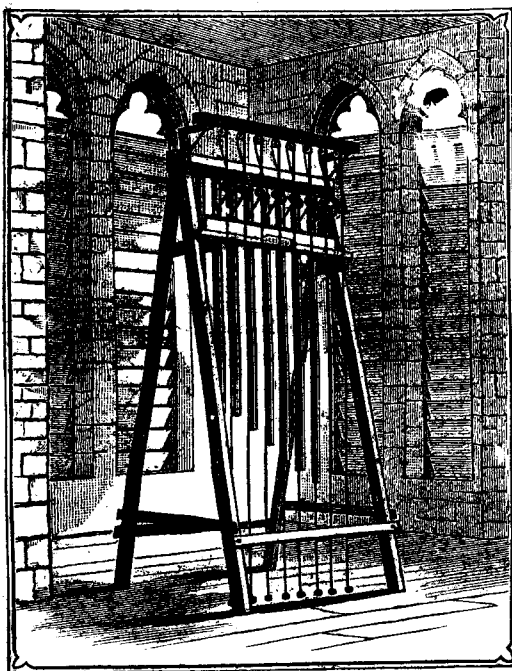
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THE DURHAM AND NEWCASTLE DIOCESAN ASSOCIATION.

ANNUAL MEETING AT DURHAM.—Monday, October 30th, saw one of the largest gatherings yet assembled under the auspices of the above body. Members began to arrive early from all parts, including Benfieldside, Bishop Auckland, Sunderland, Chester-le-street, Consett, Darlington (St. Cuthbert's and Holy Trinity), Durham (St. Oswald, St. Nicholas and Cathedral), Embleton, Hexham, Jarrow (Christ Church and St. Peter's), Lanchester, Middlesbrough, Catterick, Newcastle (Cathedral, St. John's and All Saints), North Shields, Staindrop, Stockton, Tanfield, Whitley, Whickham, Willington, etc. etc.

Business commenced with a committee meeting in the vestry of St Nicholas' Church in the Market Place, where several matters of importance were discussed and settled, amongst others, that the February meeting be held at Whitley, and the Whit-Monday meeting at Barnard Castle. The members afterwards assembled in the church for Divine Service. Prayers were read by the Rev. J. G. Freear Reed, M.A., and the lesson by the Rev. C. Buston, M.A., of Embleton, Northumberland, hon. sec. to the association. The sermon was preached by the vicar of St. Nicholas, the Rev. H. E. Fox, M.A., who took as his text the last two verses of the 14th chapter of Zechariah.

The rev. gentleman said evidently this was a prophetic picture, which in its literal sense has never yet been fulfilled. Whether it is to be fulfilled literally is one of those profound secrets about which men may speculate, but which they can never decide. Its application for those present, however, was plain enough. It was a sublime picture of an ideal church which represented the true proportions between the secular and the spiritual. One of the common mistakes into which men have fallen is to divide life into two parts, making one religious and one worldly—one secular and one spiritual, and too often to make the spiritual a mere parenthesis in the secular life. But not so did God ordain His church. Not so will God build up the great assembly in which He is to be worshipped. Having drawn the attention of his hearers to one very striking feature in the prophecy contained in the text, namely, that the commonest of things become consecrated in the service of God, the rev. gentleman went on to say that those present interested in one very important department of church work had often, he dared say, thrown in their teeth that theirs was a kind of inferior office, discharged by those who were not competent to do something else. Such a reproach was untrue and unfair. He denied altogether that it was an inferior part of the service of God. He might deny it for many reasons, but it was sufficient to deny it for this, that nothing done for God can be inferior: that no service, of whatever kind it be, even if it be but to sweep the church and dust the hassocks, could be unworthy if it was done for the King of kings. And they who were engaged in the work of summoning God's people to His house; they who rang out on some glad morning the joy of the wedded couple; they who sometimes told the country round that some soul had passed away from life to eternity; they who in this way were speaking, as he might call it, the voice of the Church outside the Church—they surely might feel that their work was in a very special sense consecrated to God, and that upon every bell they rung and every rope they handled was to be seen the invisible writing, "Holiness of the Lord." He took it that one object of this Association was to elevate as highly as possible the characters of the bellringers and those who frequented belfries. There was a day, probably some present were old enough to remember it, when church belfries were a disgrace to the Church, when all sorts of irreverence was not merely winked at, but tolerated within the walls of God's house. Thank God, he believed that day had passed for ever. If not, it was very nearly gone, and it would be through such efforts as their's—such associations of Christian men banded together to raise the tone and the character—he meant not merely the scientific character, not merely the musical tones of their bells, but to raise the spiritual and christian character of the work. He believed in that way what they were striving for would best come to pass. The rev. gentleman cautioned his hearers that spiritual holiness, christian character, cannot be formed by any hard system of rules; nothing but the great principle of Christ's life imbued into the individual could produce the result. Their's was not work done for amusement or out of a noble

ambition to excel in a grand science, but it was a work taken up for God and His Church, and if each one, whatever his work, be it simple or complicated, low or lofty, if they could always set before them the High Priestly motto, "Holiness unto the Lord," they could depend upon it their work would be better done, not merely in the eyes of the world, for there was a thoroughness, there was a sincerity, and a reality about all Christian work which the world could not produce, but in the eyes of their Heavenly Father.

Subsequently the members assembled in the dining hall of the Three Tuns Hotel, where they had their annual dinner. Over seventy sat down to it.

The president, Mr. R. S. Story, occupied the chair, and was supported by Revs. C. Buston, secretary, and W. D. Heelas of St. George's Jesmond, Messrs. Mack of Catterick, Hudson of Bishopwearmouth, etc. Mr. Lees occupied his usual place in the Vice-chair.

Letters of apology for inability to be present were read from the Vicars of St. Oswald and St. Nicholas, Durham, and the Bishop of the Diocese. His lordship gave them his entire sympathy, and regretted he could not preach to them that day, but hoped to at some future date.

The President gave the Church and Queen, followed by the toast of Bishops and Clergy of the two dioceses. Responding to this latter the Rev. W. D. Heelas said that if parsons would only take more interest in bellringing and went and handled the ropes, then they would find their bells and belfries in a better state than they were.

On the motion of Mr. Harrison, seconded by Mr. Lees, rule 7 was altered so that the society's financial year will henceforth terminate on October 1st. This, it was explained, will enable the officers to place the reports, etc. before the general meeting.

Considerable discussion ensued respecting a resolution, of which Mr. Clark, of Ripon, had given notice. That gentleman was not present, and the resolution was eventually allowed to drop.

The Hon. Secretary then read the annual report, which referred at length to the last annual meeting at Newcastle, the February meeting at Tanfield, and the Whit-Monday meeting at Darlington, and then went on to deal with the chief events of interest in connection with the association which have taken place during the year, namely, the presentation of a new peal of bells at Rothbury, the increase in the number of bells at St. John's, Darlington, from six to eight, and the honour accorded the association by their President being invited to take a rope at the opening of the Imperial Institute. Mr. Buston then said that up to the present only forty-eight members had applied for the new certificates which had come out this year. The reports for the year, he said, were now all out, and would be a great improvement upon their other reports. The new book was a most comprehensive one, and was the combined work of Messrs. R. S. Story and Routledge. The report then proceeded to deal with the ringing done at different centres, and concluded by saying that they gave forty-eight as the number of peals rung by the association during the last twelve months, an increase of twelve over last year's score. There could be no doubt, though they had not seen Mr. Attree's list lately, that their association must stand very high again this year as compared with other associations. At the same time this was not everything, and they must all regret that seven towers sent no reports, and two or three others reported very little, if any, progress. Would not, asked Mr. Buston, some neighbouring brother-ringers go over and help them? Ought they to allow one band to score such a large proportion of peals for their association as thirty out of forty-three? A little wholesome rivalry was a good thing. "Ye men of Durham, be up and stirring. See to your laurels by next year."

The President commented on the excellence of the report, and moved its adoption.

Mr. Lees seconded.—Carried.

The Hon. Secretary then made a financial statement. He said there had been received altogether something like £35. There were a good many old debts outstanding, reaching to something like £11. He was glad to tell them every bill had been paid, and the association, so far as he knew, was not now owing a single penny. The balance in hand was 13s, which he hoped very shortly to increase. They would now, he thought,

be able to start the year well, and he hoped that in a very short time instruction would be carried on as before.

The President said they could heartily congratulate themselves on the state of affairs as explained by Mr. Buston, who was entitled to their very best thanks for the very excellent reformation he had wrought. He moved a hearty vote of thanks to the Hon. Secretary and Treasurer for the manner in which he had performed his very arduous task in this connection.

This was carried with acclamation.

Mr. Buston briefly returned thanks.

The President said their next duty was to elect two representatives to the Central Council. Mr. Story referred to the decision come to by the Council last year respecting six-bell five thousands, and with which he believed a great number of those present would disagree. Having explained his action respecting the amendment which stood in the name of Mr. W. Snowdon, President of the Yorkshire Association, Mr. Story went on to say he had noticed that the annual meeting of the Lancashire Association discussed whether they should disregard the Central Council entirely, because it had come to a decision which was adverse to their opinion. For any Association to take such a view was most disloyal and utterly at variance with the principles upon which the Central Council was established. It showed a very shallow mind and a wrong spirit. He strongly disapproved of the decision of the Council, but did not despair that he or someone more eloquent would convince them that they were wrong in this decision respecting six-bell peals. Lancashire's would be a very childish and petty way of dealing with the matter. The proper course was to try to convince the Central Council of their errors, and induce them to take their view of the matter.

The names of the President, and Mr. L. Newton of Durham (the retiring representatives), and Mr. F. Lees were then submitted, and on a vote being taken Messrs. Storey and Lees were elected by a large majority. The officers of the association were re-elected for another year, a vote of thanks being accorded to them, on the motion of Mr. Newton of Durham, for their past services.

Votes of thanks were also accorded to the authorities at the different churches who had opened their belfries to members, and to Mr. Fox for his sermon and for placing the vestry at the disposal of the members for their annual meeting.

A discussion then ensued as to an attempt by a picked party to ring a peal on the Cathedral bells, or whether the latter should remain at the service of the members generally. The President said the last time he was in the Cathedral belfry the bells were unpealable. The report that morning was that they were now more nearly within the range of such a performance. It was decided by a large majority to attempt the peal, which was subsequently accomplished, and has already been recorded in these pages.

The ringing done during the day is recorded in its proper place.

REOPENING OF THE BELLS AT MARTLEY, WORCESTERSHIRE.

The peal of six bells in the tower of St. Peter's parish church have been quarter-turned and rehung with entirely new fittings by Mr. T. Blackburn, of Salisbury, and were re-opened on Thursday, November 9th. They are a unique peal in some respects, being all of one family and age, and at the same time of respectable antiquity. The tower is of Henry VII.'s time, massively built of the local red sandstone, and joined on to a Norman nave by a well-proportioned perpendicular arch. The present bells apparently took the place of some older bells than even they are, judging from the fact that one or two timbers of the older framework still are to be seen, with the matrices for brasses, in the lower work of the present frame. The six bells are all dated 1673. The tenor has also "William Browning, John Gyles, C.W." and the fifth "Rieh. Keene caste this ringe." Keene was a bellfounder who lived at Woodstock, Oxfordshire, and is said to have done a good deal of travelling work. In Martley it is traditionally supposed that the bells were cast in the cricket-field close to the tower. They are a capital lot; the tenor, between 13 and 14 owt., is an E bell, and sounds twice her weight. The work of rehanging has been necessary for

many years, as the bells were badly pitted from being struck by the clappers in the same place for 220 years; they were also grievously over-clappered. All the fittings were quite worn out, but the frame on which the date 1673 is cut, is a good one still. Mr. Blackburn has done his work very well, and the "go" of the bells leave nothing to be desired. On Thursday, November 9th, the local band raised the bells at 11 a.m., and were soon joined by some of the Cathedral Guild from Worcester. Touches of Bob Minor, Canterbury, Stedman and Grand sire Doubles were rung during the day. At one o'clock the ringers were entertained at dinner at The Crown inn by the liberality of the rector, the Rev. J. P. Hastings, and the churchwardens, Messrs. J. Davis and J. Holliday. At three o'clock there was special evensong in church, at which the Rev. M. B. Buckle, vicar of Clifton-on-Teme, preached from the text "I was glad when they said unto me, we will go into the house of the Lord." A few rounds were rung immediately after the blessing before the congregation dispersed. The restoration of the bells has been a long-felt want by the ringers, who hope now to be able to progress still further in their Art. Doubles has been all that was possible for some time owing to the heavy going of the bells and the false striking of the old clappers. Mr. Blackburn has put in his reverse crown staples on to the old ones, and the striking is now absolutely true. It is hoped before long that a good six-bell band will be always in Martley. The cost of the restoration is £70, and has been defrayed by public subscription.

THE LANCASHIRE ASSOCIATION.—LIVERPOOL DIOCESAN BRANCH.

The monthly meeting in connection with the above was held at St. Thomas' church, St. Helens, on Saturday, November 4th, members representing Farnworth, Garston, Huyton, Prescott, Warrington, Walton-on-the-Hill, and the local band being present.

The chair was taken by the Rev. J. C. Pigott at 6.50, and the minutes of the last meeting were read and confirmed. The rev. gentleman referred to a misunderstanding which had taken place with regard to the "free tea" to which those present were invited through the kindness of Mr. Robinson, who, however had unfortunately not mentioned this to him (the vicar) with the result that he too had prepared a tea. The latter gentleman's hospitality was accepted, and those fortunate enough to be present partook of a really good meal. Through the local newspapers he had been pleased to notice that the Warrington ringers were making rapid strides in the Art, and regretted that the local company were not so enthusiastic. He considered it a matter of great importance that young men should be encouraged to take up change-ringing, so that as the old ringers were taken away through sickness or death, or any other cause, there was someone to take their places. Then the question arose how to keep young ringers, for, in a thickly populated district "skirmishing on the bells" by learners was objected to, and it was not desirable that beginners should ring on a Sunday if that could possibly be avoided. It was a pleasure for him to meet such a good company there, so much larger in point of numbers than had been the case on former occasions, and he hoped to have a like pleasure at no distant date.

Mr. Bebbington, of the Warrington band, suggested that handbells be used for practice, for in making use of these there were two distinct advantages gained, i.e., outsiders were not annoyed, and to the young learner it was not so fatiguing as hauling on the large bells.

Mr. Edwardson, of the same company, supported the suggestion, and said that in the teaching of their own band he had used that method with great success.

Mr. Clitheroe, of the local company, regretted the absence of a set of handbells in their tower, and did not hesitate to say that if they had a set there much more progress would be made in the Art of change-ringing.

As to the next meeting-place it was proposed by Mr. E. Edwardson and seconded by Mr. W. Brammer, that Garston be selected, and as there was no amendment, this place was unanimously decided upon.

It was proposed by Mr. G. Penketh, and seconded by Mr. J. Marriott, that Mr. Joseph Lamb be admitted a member of the

Association, and on the motion being put to the vote, it was carried without dissent.

A vote of thanks to the vicar for presiding, and for the tea, which was in anticipation; to the Churchwardens and ringers for the use of the bells, brought the business meeting to a close.

During the afternoon a 720 of Kent Treble Bob Minor (nine bobs) was rung. J. Marriott, 1; G. Bebbington, 2; A. Oxley, 3; J. Schofield, 4; W. Brammer, 5; E. Edwardson, 6. The striking of this 720 and that of some touches of Plain Bob and Canterbury Pleasure Minor was particularly good and worthy of notice.

RAINHAM, KENT.

A social gathering in connection with the Rainham band of ringers took place on Saturday evening, the 4th of November, at the White Horse inn, a company of about twenty-four sitting down to a substantial dinner, in the Assembly Room. Mr. G. Green presided, Mr. E. Dunster officiating in the Vice-chair. After dinner the chairman remarked that that was the first dinner of the kind which had ever been organized in the parish. Mr. F. Ockwell explained that the reason they had assembled there that evening was owing to the departure of Mr. G. Lindoff who had been instructing the band; who in return for his kindness presented him with a silver-mounted Malacca cane, bearing the inscription—"Presented to G. Lindoff, by the Rainham band of ringers, 1823." Mr. F. Ockwell made the presentation on behalf of his brother-ringers. Mr. G. Lindoff returned thanks in a suitable manner, and hoped the band would go on and prosper in ringing. A concert then followed, with Mr. G. Pettit presiding, when some good songs were rendered, and two touches of handbells in the Grandsire method by the Rainham and Gillingham friends. The proceedings were brought to a close with a hearty vote of thanks to the host, and the singing of Auld Lang Syne.

PENKRIDGE, STAFFORDSHIRE.

The contract of Messrs. Taylor, of Loughborough, to renovate, re-tune, and rehang the church bells at this place, and to erect a new belfry floor, etc., has been accepted by the Vestry, and it is estimated that the total cost of the work will be £300. Towards this sum Lord Hatherton has generously contributed £100, and a further sum of about £70 has been promised by a few influential parishioners.

AN OLD AND CURIOUS CUSTOM.—On Saturday last, the Duke of Buccleuch, through the intermediary of his agent, observed, at Knightlow-cross, Knightlow-hill, Warwickshire, the curious custom of collecting, as Lord of the Manor of the Hundred of Knightlow, "Wroth Silver," or "Worth Penny," from various parishes in the Hundred. The ceremony, which, it is believed, dates from the Saxon times, was witnessed by a large number of people from Coventry, Leamington, Dunchurch, Rugby, and other places. On Saturday it commenced in the usual manner. The Duke's agent read the Charter of Assembly, and then formally called upon the several parishes to make the payment. The amounts due vary from a penny to two shillings and three-pence, and as the "Wroth Silver" is paid it is dropped into a hole in the stone of the cross. All of the parishes "called" on Saturday paid, with the exception of Long Itchington, and, according to the old custom, the Duke of Buccleuch can impose for non-payment of these fees a fine of 20s. for every penny not forthcoming, or else the forfeiture of a white bull with a red nose and ears of the same colour. This fine has once been enforced during the present century, a white bull having been demanded by the steward of the late Lord John Scott, the then Lord of the Hundred. After the ceremony at the stone, the steward, following the usual custom, invited those who contributed to a very substantial breakfast at an inn in the village of Stretton-on-Dunsmore. Upon the removal of the cloth, the guests were provided with hot rum and milk, together with pipes and tobacco, after which the company drank to the health of the Duke of Buccleuch, and went through a convivial ceremony of initiating the "colts."

CALVERLEY SOCIETY, YORKSHIRE.

The members of the above society held their Annual meeting on Saturday, November 4th. The company met at the parish church tower in the afternoon, and rung touches of the following intricate major methods, viz.:—Cambridge Surprise, Rose of England, London Treble Bob, Prince Albert, Oxford and Kent Treble Bob. The ringing was creditably performed, each method being brought round in splendid striking time and form. J. Hindle, 1; J. Cordingley, 2; E. Keighley, 3; W. Hollings, 4; J. Page, 5; J. Ross, 6; J. Benson, 7; W. Davidson, 8. Afterwards the ringers adjourned to the Thornhill Arms Inn, where a substantial supper had been provided by the hostess, Mrs. Woodhead. After the repast, the remainder of the evening's entertainment consisted in ringing various methods on the handbells, which was done in excellent form, to the evident delight of an appreciative audience.

LANCASHIRE ASSOCIATION.—ROCHDALE BRANCH.

The monthly meeting of the above was held at Newhey on Saturday, November 11th, members being present from Rochdale, Heywood, Oldham, Shaw, and the local company. Ringing commenced with a 360 of Bob Minor, followed by touches of Kent Treble Bob Minor and Grandsire Triples. At the meeting it was decided to have the next meeting at Bury on Saturday, December 9th. A vote of thanks to the vicar and churchwardens for the use of the bells, and to the ringers for having everything in readiness brought a very successful meeting to a close.

The following paragraph is taken from *The Granta*, a Cambridge University paper. The heading to this and other paragraphs is "Motley Notes:—"

"I have received some very violent complaints on the subject of the Cambridge University Guild of Change-Ringers. Not that anybody objects to the existence of that excellent body as a society. The ringing of bells may be an exercise extremely healthy for mind and body. There is absolutely nothing immoral about it. But the objections begin when they proceed to use the tower of Great St. Mary's as their pleasure ground, and the bells of that church as their musical instruments. On this matter the University are not logical. Up to one o'clock in the day piano playing is in most colleges supposed to be forbidden. Yet these bell-ringers begin in the most unblushing manner to pour forth their volumes of sound at twelve on Saturdays. Again from 8.30 to 9.30 they are in full swing on Tuesday evenings. The annoyance caused by such proceedings is really very great. How would the authorities like a rifle range in the Market Place? The noise could not be more unpleasant than that made by these continuous peals. To work is almost an impossibility, and I am credibly informed that a few of the undergraduates of Caius and Clare colleges are occasionally so inclined. While I am on this subject, why is a bell rung at a quarter to six in the morning? I have enquired and was told firstly that it was an old custom, and secondly, it was to wake the gypsies. I have always imagined that the gypsies were a prosperous body. But surely, there cannot be many in the houses round the Market Place. It would be logical if indigent gypsies were accommodated in the Senate House. There is a precedent in the extensionists movement, I believe. But as the Senate House at present does not answer such a purpose, of what use is the bell? The gypsies live far away, and the most energetic tutor can scarcely expect that undergraduates will rise at that hour. Of course there are the unemployed. Every one is now striving to provide them with an honest livelihood. But could not work be found them at a more convenient hour for both them and us? As for the ringers' guild I see that handbells form part of their equipment. Why cannot they stick to handbells and leave Great St. Mary's alone. They practise in the President's rooms, and thereby he probably obtains great satisfaction, though whether it is regarded in the same light by the men on his staircase is a different matter. Why cannot they confine their practice to handbells and their exercise-ground to the President's rooms?"

CURRENT TOPICS.

The first subject I deal with this week is the effort being made on behalf of Mr. Thorp. I hope the Exercise will come out strong in this business. The "Draw" may be an excellent mode of raising a good round sum, but some people may be found who may object—on principle, of course—to the *modus operandi*. To them I say, most emphatically and earnestly, "If you would rather not enter into this draw, send up all the money you can spare to Mr. Wilde, he will thankfully receive it, and it will do just as well."

* * * * *

At the Gloucester and Bristol meeting the other day, a very agreeable episode took place. The ringers of Holy Trinity church, Watermoor, presented to Mr. F. E. Ward, the Hon. Treasurer of the Association, a polished oak writing cabinet, with an appropriate inscription. It appears that Mr. Ward has done yeomans' service in instructing this band—as one of the speakers put it, "turning out in all weathers and on all occasions to give instruction to young men who wanted to learn that very invaluable and rather mysterious art of bell-ringing." This recognition of Mr. Ward's services completely took him by surprise. Of course it would. He is the last man to expect a testimonial for doing his duty. Yet it is devoutly to be wished that there were a many more having the gentlemanly bearing and self-denial of Mr. Ward.

* * * * *

The following paragraph, cut from the *Bolton Daily Chronicle*, has been handed to me:—

"Here is a capital bit of the Radical demands from a voter in West Ward, to wit the aristocratic neighbourhood of St. George's Road. When canvassed by the Tories, this enlightened individual demanded to know whether Mr. John Berry would vote for a wood pavement in the locality of his residence, in order to save him from the noise of *workpeople's clogs* when going to their work in the morning? Would Mr. Berry vote for the abolition of all church bell ringing during the week. Their sound was d—able to him? Would Mr. Berry vote for the annihilation of all brass bands, whose members paraded the streets, particularly the Salvation Army and the colliers with begging boxes? It goes without saying that those canvassers booked this voter as 'Rad.'"

I think it unnecessary to offer any remarks upon this.

* * * * *

A comical occurrence is reported to me verbally, which I cannot refrain from reproducing. At a church which shall be nameless for the present, there is a peal of eight bells in good order. The ringing company only contains about five members, whose abilities in ringing are not of the very highest class. He whom I may designate as leader among them possesses some influence with neighbouring ringers, and thus induces such to come and help on a practice-night. Some of these visitors have to journey six or seven miles for the purpose. The last practice-night a meeting took place, and with the visitors there were enough for Triples. Then the keys had to be obtained and the gas to be lighted, but none of the local party stirred in the matter, and the result was a half-hour's standing in the cold. At last one of the locals went to the Vicarage for the key, but was told that the Vicar had it with him at the schoolroom. He then done his duty by going to the school, getting the key, and returning, opened the doors and lit the gas. Then it was found that the bells were clocked, or clogged, for the Sunday chiming, and it was necessary for some one to go aloft to remove the chiming ropes. No one stirred; the member who obtained the keys

rightly thinking he had done his share, and that another of the local band should do this other duty required. The company looked at each other, and held a Quakers' meeting. At last disgust at such goings-on was created, and the leader, followed by his friends the visitors, decamped.

* * * * *

It appears to be thought that the junior of those present should have done what was required, and those in the know look upon his behaviour as savouring of dogged obstinacy. I am sorry to say that I know of other juniors who think their seniors in age and wisdom ought to do some of this kind of duty. They forget who has been at the trouble to teach them; they never think that the display of ability above what they possess should be enough to excuse leaders of a company from doing such work. Juniors of the sort alluded to should remember that it is through the ability of such people as conductors that they themselves can have the pleasure of a ring. Where there is only one bob-caller in a company, all the conducting falls to his share whether he likes it or not, and those who get the benefit of his talents ought not to expect him to do the work of a steepkeeper.

* * * * *

Young men, and old or middle-aged men young in the Exercise, here is a lesson. From sheer obstinacy it seems a good practice was prevented. Let not such a thing occur with any of you. I think this case stands by itself. And there let it be.

PLAIN SPEAKER.

UNVEILING OF A PEAL TABLET AT ISLEWORTH PARISH CHURCH.

On Monday evening, October 30th, ringers from Fulham, Mortlake, and Ealing, met at the parish church of All Saints, the occasion being the unveiling of a tablet recording the last two peals rang on the bells there. The proceedings commenced with touches of Grandsire Triples and Bob Major, after which the vicar, the Rev. T. F. Bigg, M.A., entered the belfry, and in a somewhat humorous speech, congratulated those ringers whose names were written on the tablet he was about to unveil, thanking them for the pleasure it gave his parishioners and himself to hear such well-struck peals, and hoped they would ring another as meritorious at no distant date. He then proceeded to unveil the tablet amid expressions of general approval by all assembled.

The Rev. H. Shears then thanked the vicar on behalf of the ringers and himself for his kindness in attending; also for the use of the bells on this and other occasions, and expressed a hope that there might be many more meetings like the present.

The bells were again set going to Grandsire and Stedman Triples for about an hour, when they were lowered in peal. The ringers wish through the medium of this paper to thank all those kind friends who attended and assisted to make the meeting a success, although they were sorry two of the band could not meet them; however Mr. J. W. Driver attended and took part in the ringing, thus partly atoning for their absence. Special thanks are due to the verger, Mr. A. Barnes, and also to Mr. J. Boyne for fixing the tablet, of which the following is a copy:—

"This board is placed here to record two peals of Grandsire Triples rung in this tower by the following performers, A.D. 1893. Holt's Original, on Saturday, March 18th, in 2 hrs. and 55 mins. Edward H. Adams, treble; Evered I. Walsom, 2; William Etherington, 3; William S. Smith, 4; Edward Harris, 5; George Woodiss, 6; John Basden, 7; Thomas Beadle, tenor. Conducted by John Basden. Holt's ten-part on Monday, July 17th, in 2 hrs. and 50 mins. Edward Harris, treble; Evered I. Walsom, 2; William Etherington, 3; John Basden, 4; Rev. H. Shears, 5; Willie T. Meaton, 6; Allen H. Taber, 7; Thomas Beadle, tenor. Conducted by Allen H. Taber.

Rev. T. F. BIGG, Vicar.

W. ODLUM, Esq.

A. DIXON, Esq. } Churchwardens."

Notices.

The charge for the insertion of notices in this page is One Penny per line (six words may be reckoned to a line). Repetitions at half that rate. Notices should come to hand not later than Wednesday morning.

The Ancient Society of College Youths.—The 256th anniversary of this society will be celebrated to-day, Saturday, Nov. 18th, 1893. The tower of St. Mary-le-Bow, Cheapside, will be open for ringing at 3.30 p.m., and St. Michael's, Cornhill, at 4.30 p.m. Tickets 3s. 6d. each for the dinner, to be held at the Bridge House hotel, London Bridge, at 6 p.m., may be had of any of the following committee: Messrs. Dawe, W. D. Smith, Pettit, H. S. Ellis, Langdon, Dorrington, G. J. Smith, Winny, McLaughlin, Butler, Horrex, Burkin, Garrard, Cockerill. Members are requested to attend the meeting at St. Paul's, on Tuesday, November 21st, for the election of officers.

W. T. COCKERILL, Hon. Sec.
37, Tradesant Road, South Lambeth, S.W.

The Kent County Association.—Lewisham District.—The Annual Meeting will be held at Greenwich, to-day, Saturday, Nov. 18th. The tower of St. Alfege (ten) will be open for ringing from 3.0 p.m. Committee meeting 5.0 sharp. Allowances (2s. for members, 1s. for probationers), will not be paid after 5.30. Tea (8d. a head) will be provided in the Church Room at 5.30.

T. E. TEIGNMOUTH SHORE, District Sec.
25, Thornford Road, Lewisham, S.E.

The Birmingham and District Amalgamated Society.—The Annual Meeting and Tea will take place to-day, Saturday, Nov. 18th. Ringing at St. Phillip's church at 3.30. Tea in the School Rooms, Newton Street, at 5.30. Meeting to follow afterwards. Chair to be taken by the Bishop of Coventry.

J. JENNINGS, Hon. Sec.
19, Lionel Street, Birmingham.

The Midland Counties' Association.—Nuneaton District.—A meeting of this district will be held at Stony Stanton, to-day, Saturday, November 18th. Tower open 3.30.

HARRY ARGYLE, Local Hon. Sec.
Ivy Cottage, Wheat Street, Nuneaton.

The Heavy Woollen District Association.—Yorkshire Branch.—The next meeting of the above will be held at Liversedge, to-day, Saturday, November 18th, at 5 p.m. Meeting house, Victoria Tavern.

GEO. H. SIMON, Hon. Sec.
19, Albert Street, Batley Carr.

The Sussex County Association.—Central Division.—A meeting will be held on Saturday, November 25th, at Hurstpierpoint (Hassocks Station). Tower open 3 p.m. Service at 4 p.m. Tea at 5.

GEO. WILLIAMS, Hon. Div. Sec.
49, Clifton Street, Brighton.

The Leeds and District Amalgamated Society.—The usual monthly ringing meeting of this society will be held at Holy Trinity Church, Rothwell, on Saturday, the 25th inst. Ringing from 3 p.m. Meeting house, The Swan, near the church.

R. BINNS, Hon. Sec.
43, Low Moor Side, Holbeck.

The Norwich Diocesan Association.—Saxmundham District.—The fifteenth quarterly meeting will be held at Benhall, on Saturday, November 25th. The tower will be open for ringing from 3.0 till 9.0 p.m. The business meeting will be held at the Vicarage

at 6 o'clock, which it is hoped will be well attended. WILLIAM TAYLOR, Hon. District Sec.
Leiston,

The Worcestershire and Adjoining Districts Association.—The next Committee and quarterly meeting of this Association will be held in St. John the Baptist Schoolroom, Hagley, on Saturday, December 2nd, at 5.30 p.m. prompt. The Rev. W. C. Gibbs, vicar, will preside. Representatives will be chosen at this meeting to serve on the Central Council for the next three years. Tea will be provided (free) for all members sending in their names to the Hon. Secretary not later than Monday, November 27th. The tower will be open for ringing.

JOHN SMITH, Hon. Sec.
37, Simms Lane, Neitherton, Dudley.

The East Derbyshire Association.—The next quarterly meeting will be held in the Schoolroom, Tibshelf, on Saturday, December 2nd, at 5.30 p.m. prompt.

JOHN J. COOK, Sec.
108, Stretton Road, Clay Cross.

The Surrey Association.—Change of Secretaryship. Will representatives of the above Association, kindly collect all subscriptions due up to date, and forward to the undersigned without delay (see report of last meeting).

R. B. BLANCHARD, Hon. Sec. pro tem.
13, Sunnyhill Road, Streatham, S.W.

Notice.—Ringing will cease at St. Andrew's Church, Bishop Auckland, during alterations on account of weak state of pillars.

F. CHARLTON, Loc. Sec.

ANSWERS TO CORRESPONDENTS.

J. MARTIN.—We will have the matter attended to.

REV. W. P. BREWER (Ashford).—We are sorry at being unable to help you. Our portraits are not produced from an engraving, but direct from the photograph, in order to ensure a faithful likeness.

In Preparation. To be Published by Subscription.

THE CHURCH BELLS OF BUCKINGHAMSHIRE. By ALFRED HENEAGE COCKS, M.A., Ch. Ch., Oxford; F.Z.S., F.R.G.S., Great Marlow, Bucks. With many illustrations.

MESSRS. JARROLD & SONS have pleasure in announcing the early publication by subscription of this most interesting and important work. It will contain an account of all the Church Bells in Buckinghamshire, with everything relating to their history that can be discovered. Full accounts of all the Founders whose bells hang in the various towers will be given, special reference being made to the Bell-founders whose works were located in the County, including the Wokingham and Reading Foundries, where so large a number of Church bells in Buckinghamshire were cast. The work was undertaken at the instigation of the late J. C. L. Stahlschmidt, Esq., author of "Surrey Bells and London Bell-founders," "The Church Bells of Kent," "Herts," etc.; and the fact that the author had the benefit of the kind assistance and advice of this well-known campanologist may be mentioned as some guarantee of the scope and nature of the present work. Mr. Stahlschmidt wrote the author, that in his opinion "Bucks will make a particularly interesting county," and he repeated this opinion in a subsequent letter. The "Church Bells of Buckinghamshire" will consist of about 600 pages, & be handsomely illustrated with 24 full-page plates of mediaeval letterings, founders' marks, etc., found on Bells still existing in the County and numerous figures—some of them being peculiar to Bucks—will be inserted in the text. The 8vo. Edition is limited to 350 copies, and will be offered to subscribers before the day of publication at 21s. nett. The Larger Edition, Royal 4to, is limited to 80 copies, and will be published at 45s. The prices will be raised on the day of issue should any copies remain unsold.

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VALUABLE BARGAIN.—For Sale a splendid mellow-toned VIOLIN, in perfect preservation, very handsome model, suitable for professional or any violinist, for solos or concerts; complete with high-class baize-lined case and silver-mounted bow. Also Wolff's 5s. Instruction book, resin, mute, tuning fork, etc. If sold at once will accept 21s. for the whole lot; cannot fail to give highest satisfaction. Approval with pleasure. Miss GARLAND, 84, High Street, Maldon, Essex.

TWO SMITHS AND FARRIERS.—Young man wants job as doorman, or light jobbing fire. Change-ringer. Standard methods. Age 22. I. EMERY, St. Mary Cray, Kent.

Compositions.

All compositions sent for insertion must be accompanied by a fee of Sixpence. If proof of a touch or peal be desired One Shilling additional must accompany such a request.

A PEAL OF STEDMAN CATERS.

By W. T. PATES, Cheltenham.

5079.

2 3 1 4 5 6 Bob on 7 8 9.

4 5 6 16

3 1 5 6 2 4 - - -

3 1 4 5 2 6 - - -

3 1 6 4 2 5 - - -

6 1 3 5 2 4 - - -

6 1 4 3 2 5 - - -

6 1 5 4 2 3 - - -

5 1 6 3 2 4 - - -

5 1 4 6 2 3 - - -

4 1 5 3 2 6 - - -

2 1 5 6 4 3 - - -

2 1 3 5 4 6 - - -

2 1 6 3 4 5 - - -

6 1 2 5 4 3 - - -

6 1 3 2 4 5 - - -

6 1 5 3 4 2 - - -

5 1 6 2 4 3 - - -

5 1 3 6 4 2 - - -

3 1 5 2 4 6 - - -

4 1 5 6 3 2 - - -

4 1 2 5 3 6 - - -

4 1 6 2 3 5 - - -

6 1 4 5 3 2 - - -

6 1 2 4 3 5 - - -

6 1 5 2 3 4 - - -

5 1 6 4 3 2 - - -

5 1 2 6 3 4 - - -

3 1 2 4 5 6 - - -

3 1 6 2 5 4 - - -

3 1 4 6 5 2 - - -

4 1 3 2 5 6 - - -

4 1 6 3 5 2 - - -

4 1 2 6 5 3 - - -

2 1 4 3 5 6 - - -

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6 1 4 2 5 3 - - -

5 1 4 3 6 2 - - -

5 1 2 4 6 3 - - -

5 1 3 2 6 4 - - -

3 1 5 4 6 2 - - -

3 1 2 5 6 4 - - -

3 1 4 2 6 5 - - -

4 1 3 5 6 2 - - -

4 1 2 3 6 5 - - -

2 1 4 5 6 3 - - -

2 1 3 4 6 5 - - -

Bobs at 2 8 9 15 complete the peal.

Rung at St. Mary's, Cheltenham, on November 9th 1893; conducted by Henry Roberts.

A PEAL OF TREBLE BOB MAJOR.

By A. SYKES, Huddersfield.

5088.

2 3 4 5 6 M W H

4 6 3 2 5 4ths in 1 2

4 3 2 6 5 1 2

4 2 6 3 5 1 2

2 5 6 3 4 1 2

2 4 5 3 6 2 1

Twice repeated;

JASPER W. SNOWDON'S WORKS.

ROPE-SIGHT : 1s. 6d. FOURTH EDITION.
Commences by explaining how to manage a bell; deals with Change-Ringing on three, four, five, six, seven and eight bells in the **PLAIN BOB METHOD**, giving touches and peals in each case; and closes with instructions for conducting, etc., etc. (143 pages).

STANDARD METHODS: 2s. 6d. THIRD EDITION
Now Ready. Contains full explanations and rules for ringing all the best methods, from five to eight bells, with plain-course diagrams of each printed in full, with coloured lines. 40 pages of diagrams and 87 of descriptive letterpress.

GRANDSIRE; 2s. 0d. THE METHOD, ITS PEALS, AND HISTORY. WITH PORTRAIT AND MEMOIR. EDITED BY HIS BROTHER, WM. SNOWDON. COMPLETE WITH AN APPENDIX BY THE REV. CHARLES D. P. DAVIES, M.A., OXON. Commences with ringing on five, six, and seven bells, for the benefit of a learner; gives instructions on composing, proving, varying, and reversing, conducting and calling round; and ends with a general survey of the practical and scientific aspect of the composition of triples—thus forming a complete reference book for all Grandsire ringers. (210 pages).

TREBLE BOB. 3s. 2½d. PARTS I. AND II. COMPLETE.
Part I. contains instructions for pricking, transposing, proving, composing, and conducting peals; an essay on the *In and Out-of-course* of the changes; and a history of the various compositions and performances. Part II. contains classified peals of Minor, Major, Royal, and Maximus, with their reverse variations; remarks on the different qualities; particulars of first performances, composers' names, &c., &c. (236 closely printed pages. Part II. (136 closely printed pages) may be had separately, 2s. 1½d.

DOUBLE NORWICH COURT BOB MAJOR. 1s. 0d.
Contains rules and instructions for pricking and ringing the method; a linear diagram of the plain course; a collection of touches and peals; instructions for proving, and a history of the earlier performances, with a list of peals down to 1884 (78 pages).

A few copies are still left of "An Account of the Society of Union Scholars." (49 pages). Post free, 8½d.

Forwarded, Post Free, on receipt of remittance, by WM. SNOWDON, Old Bank Chambers, Leeds.

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"DUFFIELD:" A MUSICAL METHOD FOR 8, 10, AND 12 BELLS, containing full directions for ringing, pricking, and proving the method; together with a collection of Peals of Major, Royal, and Maximus; also an Explanatory Appendix. By ARTHUR PERCIVAL HEYWOOD, M.A. Post free on receipt of 1s., from BENROSE & SONS, 23, OLD BAILEY, LONDON, AND IRONGATE, DERBY. Also, gratis on application, from A. PERCIVAL HEYWOOD, DUFFIELD BANK, near Derby, a Broadsheet, containing diagrams and directions for ringing the method.

THE REV. DR. RAVEN'S WORK.

NOW READY.

THE CHURCH BELLS OF SUFFOLK.—By JOHN JAMES RAVEN, D.D., of Emmanuel College, Cambridge; Vicar of Fressingfield-with-Withersdale, Honorary Canon of Norwich Cathedral; and President of the Norwich Diocesan Association).—WITH ABOUT NINETY ILLUSTRATIONS.—This most interesting work contains an account of all the Church Bells in the County of Suffolk—their makers and history—so far as they can be discovered. Incidental notices are introduced of the ancient uses of Bells—the individuals mentioned on them—and many historical events connected therewith. Introductory remarks on the general history of the Bells are prefixed to local portion of the work. The book is fully illustrated with engravings of ornaments, letterings, founders' marks, shields, etc., of which some will be found hitherto unknown. The latter portion of the work contains a complete list of Churches in the County, with the inscriptions on the Bells now belonging to them, as well as on many which have been re-cast. The Demy 8vo. Edition is limited to 500 copies, and is now offered at 20s. nett; or Bound in Half-morocco, Roxburgh style, 27s. 6d. nett. Copies by post 1s. 6d. extra. The Large Paper Edition was subscribed for within a few days of the issue of the Prospectuses, and is now unobtainable.

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CHURCH BELL HANGER, TUNER, AND
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The Ellacombe Chime Hammers fixed. Sole Fixer of Selby's Apparatus for Silent Practice.

BARGAIN.—GRAND OFFER.—PEAL OF OVER 50 MUSICAL HANDBELLS IN CHROMATIC SCALE, with travelling Box complete, in good condition, cost over £30. What offers? Testimonials concerning the above Peal, and reasons for selling, on application to X.Y.Z., care of printers of this paper.

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Contains the full extent of changes on nine bells. Forwarded Post Free, on receipt of 7d. By James Hewett, 16, Chapel Row, Gosport.

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Clockmakers to H.M. Home and
Colonial Governments.

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One copy, 12 months	8s.
" 6 "	4s.
" 3 "	2s.

All Subscriptions and Orders for papers must be sent direct to the Publisher E. W. ALLEN, Ave Maria Lane, London.

Everything for insertion in this Journal to be addressed "The Editor of THE BELL NEWS, Walthamstow, London." Letters forwarded for publication, and performances under 5000 changes must reach us not later than Wednesday morning; and the insertion of any communication arriving later than the first Postal delivery on Thursday morning cannot be guaranteed in that week's number. When it is found impossible from want of space to insert all touches forwarded, the earlier ones will have the preference.

All communications respecting advertisements must be addressed to the office of "THE BELL NEWS," Walthamstow, London.

The Bell News & Ringers' Record.

SATURDAY, NOVEMBER 18, 1893.

THERE is a newspaper published in the town of Cambridge, we suppose for the special behoof of the undergraduates of the University, called *The Granta*. A writer in this publication has fallen foul of the ringing at the church of Great St. Mary, recently, and, as usual, he has not taken the pains to grasp the correct position of ringing concerns in Cambridge before he penned his effusion. On another page the "note" in question will be found, and we hope the writer of it will appreciate our correction of his statements. The evident cause of the note was a peal of Treble Twelve rung at the above-named church by the Ipswich Company. Apparently the impression of *The Granta*, or one of its staff, is that this peal was rung by the Cambridge University Guild, a body which unfortunately only numbers at present about six practical resident ringers. In consequence of this peal being rung the writer in *The Granta* seems to fear that it must in the

future be a Saturday afternoon institution. He is labouring under another singular delusion also, viz. : that the ringing of the University Guild on Tuesday evenings disturbs the *work* of Caius College. Seeing that all the ringing on Tuesday evenings is done with the aid of a silent apparatus, the men at Caius must be very keen of hearing. But the truth is he has got hold of one of the lists of practices, and has from his own standpoint made grand capital out of it.

We can understand the rhodomontade now and then indulged in by the various *Penny Dreadfuls* when they are tempted to attack change-ringing, but for a University organ to act in the reception of intelligence, or gossip, or whatever it may be called, in such a slipshod manner, we were not prepared for. We should like to suggest to the Editor of *The Granta* that it would be well for him to do his best to promote the study and practice of change-ringing among the undergraduates as a pursuit a long way in advance of any of those at present followed by the University gentlemen.

TOUCH REPORTS.—Several of our friends are in the habit of forwarding their reports of touches monthly instead of weekly. This causes lengthy paragraphs of what has been described as "nothing but names and figures." Of course we are not objecting, but would beg with all humility to point out that short (if frequent) reports of touches have a greater chance of being read.

The Metropolis.

THE WATERLOO SOCIETY.

On Thursday, November 9, 1893, in Two Hours and Fifty-two Minutes,

AT THE CHURCH OF ST. PETER, WALWORTH,

A PEAL OF GRANDSIRE TRIPLES, 5040 CHANGES; HOLT'S ORIGINAL. Tenor 15 cwt.

EDWARD P. O'MEARA .. Treble.	*WILLIAM TRUSS .. 5.
JOHN C. TRUSS, JUN. .. 2.	ARTHUR R. DAVIS .. 6.
JOSEPH BARRY .. 3.	JAMES E. DAVIS .. 7.
FREDERICK G. PERRIN .. 4.	HAROLD N. DAVIS .. Tenor.

Conducted by JOHN C. TRUSS, JUN.

*First peal with a bob bell and first attempt. The conductor hails from Great Marlow, Bucks. The above peal was rung to commemorate the birthday of His Royal Highness the Prince of Wales.

The Provinces.

BRAMLEY, YORKSHIRE.

THE YORKSHIRE ASSOCIATION AND THE LEEDS AND DISTRICT AMALGAMATED SOCIETY.

On Saturday, October 28, 1893, in Two Hours and Fifty-seven Minutes,

AT THE CHURCH OF ST. PETER,

5040 CHANGES IN SEVEN TREBLE BOB MINOR METHODS UPON SIX BELLS:

Being a 720 each of the following:

London Scholars, City Delight, College Pleasure, Arnold's Victory, Duke of York, Violet, and Oxford. Tenor 12 cwt.

JOSEPH THACKRAY .. Treble.	JOHN THACKRAY .. 4.
BERTIE COWLING .. 2.	MATHEW BROADBENT .. 5.
ALFRED CHAPMAN .. 3.	JOHN M. CHADWICK .. Tenor.

Conducted by JOHN M. CHADWICK.

This peal was rung on the day of the monthly meeting of the Leeds and District Amalgamated Society. Chapman and Chadwick hail from Rothwell, the rest from Armley.

LIVERSEDGE, YORKSHIRE.

THE HEAVY WOOLLEN DISTRICTS ASSOCIATION.

On Saturday, November 4, 1893, in Three Hours and Two Minutes,

AT CHRIST CHURCH,

A PEAL OF TREBLE BOB MAJOR, 5088 CHANGES; IN THE KENT VARIATION. Tenor 15 cwt.

LUKE ILLINGWORTH .. Treble.	HENRY BROOKE .. 5.
JAMES KNOTT .. 2.	JOHN WILSON LANG .. 6.
GEORGE BROOKE .. 3.	FRANK AARRAN .. 7.
SYDNEY GOODALL .. 4.	WILLIAM COLLINS .. Tenor.

Composed by the late JOHN BARKER and Conducted by W. COLLINS.
F. Aarran hails from Shipley.

NORTH SHIELDS.

DURHAM AND NEWCASTLE DIOCESAN ASSOCIATION.

On Thursday, November 9, 1893, in Three Hours and Three Minutes,

AT CHRIST CHURCH,

A PEAL OF TREBLE BOB MAJOR, 5184 CHANGES; IN THE KENT VARIATION. Tenor 19 cwt.

ANDREW TULLY* .. Treble.	CHARLES L. ROUTLEDGE .. 5.
GEORGE HOLMES .. 2.	HENRY ROSS .. 6.
JOHN ROSSITER .. 3.	HUGH DALL .. 7.
JOSEPH E. R. KEN .. 4.	FREDK. J. HARRISON .. Tenor.

Composed by W. SOTTANSTALL and Conducted by F. J. HARRISON.
*First peal. All are local men with the exception of Messrs. Routledge and Harrison. This peal is found in Snowdon's *Treatise*, Part II., page 20. Rung to celebrate the re-election of Alderman John Forster Spence to the Mayoralty of Tynemouth.

CREWE, CHESHIRE.—THE CHESTER DIOCESAN GUILD (THE CREWE SOCIETY.)

On Thursday, November 9, 1893, in Two Hours and Fifty-five Minutes,

AT CHRIST CHURCH,

A PEAL OF GRANDSIRE TRIPLES, 5040 CHANGES; HOLT'S SIX-PART. Tenor 21 cwt.

W. EVETTS, ESQ.* .. Treble.	R. LANGFORD .. 5.
A. HARDING† .. 2.	G. HARDING .. 6.
A. JARVIS .. 3.	R. T. HOLDING .. 7.
JNO. WRIGHT .. 4.	A. DUDLEY .. Tenor.

Conducted by R. T. HOLDING.

*First peal. †First peal with a bob bell. Rung on the occasion of the election of Mr. C. H. Pedley as Mayor of Crewe.

CHELTENHAM, GLOUCESTERSHIRE.

GLOUCESTER AND BRISTOL DIOCESAN ASSOCIATION. (CHELTENHAM AND DISTRICT GUILD.)

On Thursday, November 9, 1893, in Three Hours and Thirteen Minutes,

AT THE CHURCH OF ST. MARY,

A PEAL OF STEDMAN CATERS, 5079 CHANGES. Tenor 22 cwt. 2 qrs. 16 lbs.

ALBERT W. HUMPHRIS† .. Treble.	*CHARLES POCKETTS .. 6.
GEORGE H. PHILLOTT .. 2.	FREDERICK MUSTY .. 7.
JOHN AUSTIN* .. 3.	WILLIAM T. PATES .. 8.
FRANCIS E. WARD .. 4.	†HENRY ROBERTS .. 9.
WILLIAM DYER .. 5.	HENRY G. GARDNER .. Tenor.

Composed by W. T. PATES and Conducted by HENRY ROBERTS.

†First peal of Stedman Caters with a bob bell. *First peal of Stedman Caters
†First peal of Stedman Caters as conductor. Austin and Gardner hail from Gloucester. Rung in honour of the fifty-second birthday of H.R.H. the Prince of Wales.

IPSWICH, SUFFOLK.

THE ST. MARY-LE-TOWER SOCIETY, IPSWICH, AND THE NORWICH DIOCESAN ASSOCIATION.

On Thursday, November 9, 1893, in Three Hours and Forty Minutes,

AT THE CHURCH OF ST. MARY-LE-TOWER,

A PEAL OF STEDMAN CATERS, 5187 CHANGES.

JAMES MOTTS .. Treble.	ALBERT E. DURRANT .. 6.
ISAAC S. ALEXANDER .. 2.	ROBERT HAWES .. 7.
JAMES WM. LINES .. 3.	WILLIAM L. CATCHPOLE .. 8.
FREDERICK CLAYTON* .. 4.	EDGAR PEMBERTON .. 9.
WILLIAM MOTTS .. 5.	WILLIAM P. GARRETT .. Tenor.

Composed by H. HUBBARD and Conducted by J. MOTTS.

*First peal in the method.

NEWCASTLE-ON-TYNE.

DURHAM AND NEWCASTLE DIOCESAN ASSOCIATION.

On Saturday, November 11, 1893, in Two Hours and Fifty-nine Minutes,

AT THE CHURCH OF ST. JOHN,

A PEAL OF TREBLE BOB MAJOR, 5088 CHANGES;
IN THE KENT VARIATION. Tenor 12½ cwt. in G.

GEORGE HOLMES Treble.	CHARLES L. ROUTLEDGE .. 5.
EMMETT W. J. LINCOLN .. 2.	FRANCIS CHARLTON .. 6.
EDWARD WALLIS 3.	EDWIN J. TITT 7.
ROBERT MORDUE 4.	FREDK. J. HARRISON .. Tenor.

Composed by W. SOTTANSTALL and Conducted by C. L. ROUTLEDGE.

Mr. Mordue has never handled a bell in Major before; he hails from Whickham; Messrs. Charlton and Titt hail from Bishop Auckland; Holmes from North Shields; the rest belong to Newcastle.

BARKING, ESSEX.

THE ANCIENT SOCIETY OF COLLEGE YOUTHS.

On Saturday, November 11, 1893, in Three Hours and Three Minutes,

AT THE ABBEY CHURCH OF ST. MARGARET,

A PEAL OF TREBLE BOB MAJOR, 5024 CHANGES;
IN THE KENT VARIATION.

JAMES PETTIT Treble.	SAMUEL E. JOYCE 5.
JOHN BONNEY 2.	SAMUEL HAYES 6.
EDWIN HORREX 3.	YORK GREEN 7.
EMANUEL HALL 4.	*CORNELIUS CHARGE .. Tenor.

Composed by YORK GREEN and Conducted by JAMES PETTIT.

*First peal in the method.

CLENT, WORCESTERSHIRE.

On Saturday, November 11, 1893, in Two Hours and Forty-nine Minutes,

AT THE CHURCH OF ST. LEONARD,

5040 CHANGES UPON SIX BELLS;

Being 720 each of the following;

College Single, Oxford Bob, Oxford Treble Bob, Kent Treble Bob, Plain Bob, Canterbury Pleasure, and Grandsire. Tenor 16½ cwt.

WILLIAM SHILVOCK Treble.	*WILLIAM H. BARBER .. 4.
CHARLES BOUGHTON 2.	WILLIAM SHORT 5.
HENRY MARTIN 3.	JOHN BARBER Tenor.

Conducted by JOHN BARBER.

*First 5040 with a bob bell. The last four ringers are members of the Worcester-shire and Districts Association.

CAVERSHAM, OXON.—THE OXFORD DIOCESAN GUILD.

On Saturday, November 11, 1893, in Two Hours and Fifty-two Minutes,

AT THE CHURCH OF ST. PETER,

A PEAL OF SUPERLATIVE SURPRISE MAJOR, 5088 CHANGES. Tenor 14 cwt.

HARRY SIMMONDS* Treble.	ERNEST MENDAY 5.
EDWIN MENDAY 2.	GEORGE ESSEX 6.
HARRY BRIDGEMAN* .. 3.	†JOSEPH HANDS 7.
REV. G. F. COLERIDGE .. 4.	THOMAS NEWMAN .. Tenor.

Composed by N. J. PITSTOW and Conducted by THOMAS NEWMAN.

*First peal in the method. †First peal with a bob bell. Rung on the occasion of the birthday of the Rev. G. F. Coleridge, the ringers wishing him many happy returns. Great credit is due to the 7th man, as he is on night work and gets no practice with the rest. He also worked all night and three parts of the next day before starting for the peal.

MORTLAKE, SURREY.

THE SOCIETY OF ROYAL CUMBERLAND YOUTHS.

On Saturday, November 11, 1893, in Three Hours and Thirteen Minutes,

AT THE CHURCH OF ST. MARY,

A PEAL OF BOB MAJOR, 5376 CHANGES.

Tenor 16 cwt.

WILLIAM TRUSS† Treble.	GEORGE SMITH 5.
WILLIAM TAYLOR† 2.	HAROLD N. DAVIS 6.
FREDERICK J. PITTS .. 3.	WALTER C. HASTED .. 7.
CHARLES E. MALIM .. 4.	JOHN C. TRUSS, JUN. .. Tenor.

Composed by H. N. DAVIS and Conducted by JOHN C. TRUSS, JUN.

†First peal of Major, and were elected members of the above society previous to starting. W. Taylor hails from Maidenhead, Berks. This is a three-part peal, and contains the 4th, 5th, and 6th their extent in-course in 6ths, and is now rung for the first time. The composition will appear in due course.

ERITH, KENT.—THE KENT COUNTY ASSOCIATION.

On Sunday, November 12, 1893, in Three Hours and Six Minutes,

AT THE CHURCH OF ST. JOHN THE BAPTIST,

A PEAL OF DOUBLE NORWICH COURT BOB MAJOR, 5088 CHANGES. Tenor 18 cwt.

FREDERICK DAVIS† Treble.	CHARLES WATERMAN .. 5.
JOHN C. TRUSS, JUN. .. 2.	†JAMES E. DAVIS 6.
HAROLD N. DAVIS 3.	WILLIAM BEDWELL 7.
GEORGE SMITH 4.	GABRIEL LINDOFF .. Tenor.

Composed by H. N. DAVIS and Conducted by GABRIEL LINDOFF.

†First peal in the method. Messrs. J. C. Truss and G. Smith were elected members previous to starting. G. Lindoff and C. Waterman hail from Gillingham; Truss from Great Marlow; the rest from London. This is a three-part composition, and contains the 4th, 5th, and 6th their extent in-course in 6ths, and is now rung for the first time. The figures of this peal will appear in due course.

WHITCHURCH, SHROPSHIRE.

On Monday, November 13, 1893, in Three Hours and Four Minutes,

AT THE PARISH CHURCH,

A PEAL OF GRANDSIRE TRIPLES, 5040 CHANGES;

THE REV. C. D. P. DAVIES'S TEN-PART. Tenor 20 cwt.

PERCY JOHNSON* Treble.	JOHN GIBSON 5.
RICHARD THOS. HOLDING .. 2.	WILLIAM HUTCHINSON .. 6.
ALBERT LITTLE 3.	THOMAS BARRON 7.
GEORGE WRIGHT 4.	*THOMAS PORTER Tenor.

Conducted by RICHARD THOS. HOLDING.

Rung on the occasion of the Rector's (the Rev. W. H. Egerton's) eighty-second birthday. First peal by the treble and tenor-men. R. T. Holding hails from Crewe; the rest belong to the local company.

ARMLEY, YORKSHIRE.

THE YORKSHIRE ASSOCIATION AND THE LEEDS AND DISTRICT AMALGAMATED SOCIETY.

On Monday, November 13, 1893, in Three Hours and Nine Minutes,

AT CHRIST CHURCH,

5040 CHANGES IN SEVEN TREBLE BOB MINOR METHODS UPON SIX BELLS:

Being a 720 each of the following:—

Primrose, College Treble, College Exercise, London Scholars, City Delight, Arnold's Victory, and College Pleasure.

Tenor 16 cwt.

JAMES HECKINGBOTTOM .. Treble.	JOHN THACKRAY 4.
BERTIE COWLING 2.	MATTHEW BROADBENT .. 5.
JOSEPH THACKRAY 3.	JAMES GUY Tenor.

Conducted by JOHN THACKRAY.

EPSOM, SURREY.—THE SURREY ASSOCIATION.

On Monday, November 13, 1893, in Two Hours and Forty-four Minutes,

AT THE CHURCH OF ST. MARTIN,

A PEAL OF GRANDSIRE TRIPLES, 5040 CHANGES;

HOLT'S ORIGINAL. Tenor 16 cwt.

GEORGE FEDERICK Treble.	JAMES EASTON 5.
EDWARD H. ADAMS 2.	THOMAS MILES 6.
JOSEPH FAYERS 3.	HARRY KENTEN 7.
ALFRED E. BASSETT .. 4.	STEPHEN WILLSON .. Tenor.

Conducted by E. H. ADAMS.

E. H. Adams hails from Fulham, and was invited down specially to conduct the peal.

BRIGHTON.—THE SUSSEX COUNTY ASSOCIATION.

(THE ST. PETER'S, BRIGHTON, BRANCH.)

On Tuesday, November 14, 1893, in Three Hours and Fourteen Minutes,

AT THE CHURCH OF ST. PETER,

A PEAL OF CAMBRIDGE SURPRISE MAJOR, 5056 CHANGES. Tenor 10½ cwt.

JAMES N. FROSSELL* Treble.	GEORGE A. KING 5.
GEORGE WILLIAMS 2.	*KEITH HART 6.
ARTHUR A. FULLER 3.	†HARRY WESTON 7.
GEORGE BAKER* 4.	GEORGE F. ATTREE .. Tenor.

Composed by HENRY JOHNSON and Conducted by HARRY WESTON.

*First peal of Cambridge. †First peal of Cambridge as conductor. All the above are also members of the Royal Cumberland Youths.

BEDFIELD, SUFFOLK.

THE NORWICH DIOCESAN ASSOCIATION.

On Friday, November 10, 1893, in Two Hours and Forty Minutes,
AT THE CHURCH OF ST. NICOLAS,

5040 CHANGES IN SIX METHODS UPON FIVE BELLS:

Being seven 6-scores each of the following:

Antelope, Evening Star, April Day, Old Doubles, Plain Doubles,
and Grandsire Doubles.

JESSE A. READ Treble.	HARRY CLARKE 4.
FREDERICK LING 2.	FREDERICK CLAYTON .. Tenor.
WILLIAM G. CRICKMER .. 3.	

Conducted by WILLIAM G. CRICKMER.

Rung in honour of the twenty-fifth birthday of the conductor, his brother-strings wishing him many happy returns of the day.

KILLAMARSH, DERBYSHIRE.

YORKSHIRE AND OLD EAST DERBYSHIRE ASSOCIATIONS.

On Saturday, November 10, 1893, in Two Hours and Fifty-three Minutes,

AT THE PARISH CHURCH,

5040 CHANGES IN SEVEN SURPRISE MINOR METHODS UPON SIX BELLS:

Being a 720 each of the following:—

London, Wells, York, Durham, Worcester, Chichester and
Cambridge. Tenor 11 cwt.

FREDERICK HANCOCK .. Treble.	GEORGE BURNHAM .. 4.
THOMAS BETTISON .. 2.	WILLIAM HENRY TURTON 5.
JAMES EMSEN .. 3.	CHARLES SEVERN .. Tenor.

Conducted by THOMAS BETTISON.

F. Hancock hails from Eekington, the rest are local men. This is the first 5040 Surprise by all, and the first of Surprise Minor by both of the above Associations, and was rung at the first attempt; all the company having only rung London and Wells twice before; and York, Durham, Worcester, and Chichester once. It is the first Surprise 5000 in the county of Derbyshire.

5040 of Doubles.

BUCKLAND (Surrey).—On Saturday, November 11th, 1893, in 2 hrs. and 20 mins., at the parish church, 5040 changes on six bells, being forty-two 6-scores of Grandsire Doubles. *George R. Childs, 1; *Arthur Holman, 2; James Robinson, 3; *Albert Holman, 4; F. J. Sanders (conductor), 5; *Edwin J. Holman, 6. Tenor 8½ cwt. *First 5040.

[This being in one method only, comes under the regulations adopted by the Central Council, and therefore is printed in this manner.—Ed.]

Miscellaneous.

THE HEREFORD DIOCESAN GUILD.

BRIDGNORTH (Salop).—On Saturday, November 4th, at St. Leonard's church, 350 Grandsire Triples. T. Overton, 1; J. Howard, 2; E. Hall, 3; T. J. Hughes, 4; *W. Morgan, 5; W. Maund, 6; J. Overton (conductor), 7; R. Jones, 8. Also 360 Bob Minor, 6-8 covering. W. Maund, 1; †J. Howard, 2; R. Jones, 3; T. J. Hughes, 4; J. Overton, 5; H. Jones, 6; W. Morgan (conductor), 7; W. Jarvis, 8. Also three 6-scores of Grandsire Doubles, 4-6-8 covering. T. Overton, 1; J. Howard, 2; W. Maund, 3; C. Grainger, 4; H. Jones, 5; J. Turner, 6; J. Overton (conductor), 7; J. Adams, 8. *First touch of Grandsire Triples; †first touch of Bob Minor.

EASTNOR (Herefordshire).—On Tuesday evening, October 31st, a 6-score of Stedman Doubles. T. Williams, 1; F. Voyce, 2; M. Wagstaff, 3; F. Somer, 4; C. Edwards (conductor), 5; F. Symonds, 6. And another 6-score, F. Johnson ringing the tenor. First 6-score in the method by all except the ringers of the 3rd and 5th, and the first on the bells.

THE KENT COUNTY ASSOCIATION.

HORSMONDEN (Kent).—On Wednesday, November 1st, at the parish church, 720 Bob Minor (eighteen bobs and two singles), in 34 mins. T. Lambert, 1; G. Hodge, 2; F. Butchers, 3; W. Lambert, 4; F. Lambert (conductor), 5; J. Beach, 6. Rung with the bells muffled as a mark of respect to J. F. Austen, Esq., of Capel Manor, Horsmonden, who was buried that day in Horsmonden churchyard.

SWANSCOMBE (Kent).—On Sunday, October 1st, 720 College Single. W. Clifford, 1; L. Digweed, 2; F. J. Ring, 3; M. Digby, 4; W. Martin, 5; W. Harper (conductor), 6. On Sunday, October 15th, 720 Kent Treble Bob. W. Harper, 1; W. Clifford, 2; L. Digweed, 3; F. J. Ring, 4; J. Broom, 5; M. Digby (conductor), 6. On Sunday, October 22nd, 720 Bob Minor. H. Milhams, 1; W. Clifford, 2; L. Digweed, 3; F. J. Ring, 4; W. Harper, 5; M. Digby (conductor), 6. Also in the evening, 720 Oxford Treble Bob. W. Clifford, 1; L. Digweed, 2; F. J. Ring, 3; M. Digby, 4; J. Broom, 5; W. Harper (conductor), 6. On Sunday, October 29th, 720 Bob Minor. H. Milhams, 1; W. Clifford, 2; L. Digweed, 3; F. J. Ring, 4; M. Digby, 5; W. Harper (conductor), 6.

BROMLEY (Kent).—On Sunday morning, November 5th, for Divine Service, a quarter-peal of Grandsire Triples in 43 mins. J. Town, 1; G. Durling, 2; T. Groombridge, 3; E. Dunn, 4; I. Emery, 5; G. Simpson, 6; T. Harford (composer and conductor), 7; W. James, 8. For evening service 630 Oxford Bob Triples. J. Town (longest touch in the method), 1; E. Dunn, 2; T. Harford, 3; P. H. Harman, 4; G. Durling (conductor), 5; W. Fright, 6; T. Groombridge, 7; W. James, 8. J. Town hails from Penge; Groombridge from Chislehurst; Emery from St. Mary Cray; the rest belong to the local company.

OSPRINGE (Kent).—On Sunday morning, November 5th, for Divine Service, 360 Bob Minor (twelve singles) with 6-8 behind. S. Croucher, 1; E. Holladay, 2; E. Bridges, 3; C. Drake, 4; H. Burling (conductor), 5; W. Holdstock, 6; F. Hunt, 7; G. Pearson, 8. For evening service 720 in the same method (eighteen bobs and two singles) in 24 mins, with 6-8 behind. S. Croucher, 1; W. Willis, 2; F. Hunt, 3; E. Bridges, 4; H. Burling (conductor), 5; G. Wood, 6; E. Holladay, 7; G. Pearson, 8.

THE YORKSHIRE ASSOCIATION.

SHIPLEY (Yorks).—On Sunday morning, November 5th, for Divine Service at the parish church, 2528 Kent Treble Bob Major, in 1 hr. 32 mins. T. Lilley, 1; T. Thompson, 2; T. B. Kendall, 3; J. Lilley, 4; F. London, 5; S. H. Clark, 6; J. A. Ross (conductor), 7; G. A. O. Nettleton, 8. Rung to commemorate the anniversary of the first stone being laid of the church, it being seventy years since it was laid.

THE NORTH LINCOLNSHIRE ASSOCIATION.

GAINSBOROUGH (Lincolnshire).—On Tuesday, November, 7th, at the parish church, a quarter-peal of Grandsire Triples, in 50 mins. *H. Kirton, 1; *Rev. R. Bond, 2; W. D. Tinker (conductor), 3; J. C. Tinker, 4; W. W. Bust, 5; †J. T. Ladd, 6; *F. Butler, 7; *R. S. Lakin, 8. *First quarter-peal. †First quarter-peal with a bob bell.

THE LANCASHIRE ASSOCIATION.

DALTON-IN-FURNESS.—On Sunday, September 10th, for evening service, 720 Plain Bob Minor (eighteen singles and three bobs), in 25 mins. I. Gibson, 1; T. Watson (conductor), 2; A. E. Sheppard, 3; T. Suart, 4; T. R. Jackson, 5; J. Burrows, 6. On Tuesday, September 12th, for practice, 720 Canterbury Pleasure Minor (twenty-six bobs and ten singles), in 24 mins. T. Townson, 1; T. Watson (conductor), 2; T. Suart, 3; A. E. Sheppard, 4; T. R. Jackson, 5; J. Burrows, 6. On Wednesday, September 13th, for practice, 720 Canterbury Pleasure Minor (thirty-eight singles and twenty-two bobs), in 25 mins. I. Gibson, 1; T. Watson (conductor), 2; T. Suart, 3; A. E. Sheppard, 4; T. R. Jackson, 5; J. Burrows, 6. Also 720 Plain Bob Minor (forty-two singles), in 26 mins. I. Gibson, 1; T. Watson (conductor), 2; C. J. A. Cushing, 3; T. Suart, 4; J. Burrows, 5; A. E. Sheppard, 6. On Sunday, September 17th, for morning service, 720 Plain Bob Minor (fourteen singles and four bobs), in 26 mins. I. Gibson, 1; T. Townson, 2; T. Suart, 3; A. E. Sheppard, 4; T. P. Jackson, 5; J. Burrows (conductor), 6. On Wednesday, September 20th, for practice, 720 Plain Bob Minor (six singles and nine bobs), in 26 mins. T. R. Jackson, 1; T. Watson, 2; T. Suart, 3; A. E. Sheppard, 4; C. J. A. Cushing (conductor), 5; J. Burrows, 6. This is the first peal conducted by C. J. A. Cushing. On Sunday, September 24th, for afternoon service (Harvest Festival), 720 Grandsire Minor (thirty-four bobs and two singles), in 26 mins. J. Burrows, 1; T. Townson, 2; J. Spencer, 3; T. Suart, 4; T. R. Jackson, 5; A. E. Sheppard (conductor), 6. Also for evening service, 720 Canterbury Pleasure Minor (ten singles and twenty-six bobs), in 26 mins. J. Spencer, 1; T. Watson, 2; A. E. Sheppard, 3; T. Suart, 4; T. R. Jackson (conductor), 5; J. Burrows, 6. On Wednesday, September 27th, for practice, 720 Plain Bob Minor (thirty singles), in 25 mins. I. Gibson, 1; T. Watson (conductor), 2; C. J. A. Cushing, 3; A. E. Sheppard, 4; T. R. Jackson, 5; T. Suart, 6. On Wednesday, October 11th, for practice, 720 Plain Bob Minor (eighteen singles and three bobs), in 25 mins. I. Gibson, 1; T. P. Jackson, 2; J. Spencer, 3; A. E. Sheppard, 4; T. R. Jackson (conductor), 5; J. Burrows, 6. On Sunday, October 15th, for evening service, 720 Grandsire Minor

(thirty bobs and thirty singles), in 25 mins. T. R. Jackson, 1; T. Suart, 2; J. Spencer, 3; T. Watson (conductor), 4; A. E. Sheppard, 5; J. Burrows, 6. On Sunday, October 22nd, for morning service 720 Plain Bob Minor (twenty-one bobs and twelve singles), in 25 mins. T. Watson (conductor), 1; T. P. Jackson, 2; T. Suart, 3; A. E. Sheppard, 4; T. R. Jackson, 5; J. Burrows, 6. Also for evening service, 720 Plain Bob Minor (thirty singles and six bobs), in 25 mins. I. Gibson, 1; A. E. Sheppard, 2; J. Spencer, 3; T. Watson (conductor), 4; T. R. Jackson, 5; J. Burrows, 6. On Wednesday, October 25th, for practice, 720 Grandsire Minor (forty-four bobs and four singles), in 26 mins. I. Gibson, 1; T. Suart, 2; T. P. Jackson, 3; T. Watson (conductor), 4; A. E. Sheppard, 5; J. Burrows, 6. On Sunday, October 29th, for morning service, 720 Grandsire Minor (thirty-four bobs and twenty-six singles), in 25 mins. I. Gibson, 1; T. Suart, 2; J. Spencer, 3; T. Watson (conductor), 4; A. E. Sheppard, 5; J. Burrows, 6.

THE NORWICH DIOCESAN ASSOCIATION.

HELMINGHAM (Suffolk).—On Thursday, October 26th, for practice at the parish church, on the front six, 720 Bob Minor, in 35 mins. W. Weedon, 1; W. W. Miller, 2; W. Whiting (conductor), 3; G. Last, 4; G. Sharman, 5; A. Whiting, 6. Tenor 14 cwt. Nearly half this was rung in semi-darkness, owing to the lamp having no oil in. Also a course of Oxford Treble Bob on handbells. W. W. Miller, 1; F. E. W. Meadows, 2; G. Last, 3; G. Sharman, 4; W. Whiting (conductor), 5-6. This is F. E. W. Meadows' first course of Oxford Treble Bob.

TIBENHAM (Norfolk).—On Saturday, October 28th, at the church of All Saints, 720 Kent Treble Bob Minor. R. Hutton (conductor), 1; G. Manser, 2; W. Nudds, 3; J. Cullum, 4; J. Hilling, 5; W. J. Nudds, 6. And 720 Oxford Treble Bob Minor. R. Hutton, 1; J. Manser, 2; W. Nudds, 3; J. Cullum, 4; J. Hilling, 5; W. J. Nudds (first 720 as conductor), 6. Tenor 20 cwt. Messrs. Nudds (2) hail from Banham; Hutton and Hilling from Bunwell; Cullum from Fundenham; Manser belongs to Tibenham.

THE ESSEX ASSOCIATION.

Bow (Middlesex).—On Sunday evening, November 5th, before Divine Service at St. Mary's church, 912 Bob Major, in 35 mins. C. Dempsey, 1; A. Deards, 2; J. Gobbett, 3; E. Lucas, 4; E. Hall, 5; W. H. Dallimore, 6; Y. Green (conductor), 7; S. Hayes, 8.

THE ANCIENT SOCIETY OF COLLEGE YOUTHS.

Bow (Middlesex).—On Monday, November 6th, for practice at St. Mary's church, a quarter-peal of Grandsire Triples, composed by the Editor, in 44 mins. C. Dempsey, 1; A. Deards, 2; E. Lucas, 3; Y. Green, 4; E. Hall, 5; W. H. Dallimore (first quarter-peal as conductor), 6; S. Hayes, 7; D. Sutton, 8.

THE UNITED COUNTIES' ASSOCIATION.

GORTON.—On Wednesday, November 1st, at Brookfield church, an attempt was made for a peal of Kent Treble Bob Major, but it came to grief after ringing about 1760 changes in 1 hr. 9 mins., owing to the indisposition of one of the band. S. Wood (Ashton), 1; J. Turner (Manchester), 2; H. Chapman (Manchester), 3; Morris J. Morris (Buxton, late of Oswestry), 4; J. S. Wilde (composer, Hyde), 5; S. Booth (Ashton), 6; T. Wilde (conductor, Hyde), 7; G. Longden (Ashton), 8. Afterwards several courses of Stedman Triples conducted by G. Longden. Mr. Morris takes this opportunity of thanking the above ringers for their kindness in meeting him, and also thanks Mr. John Blakeley, of Gorton, for having everything in readiness.

DURHAM AND NEWCASTLE DIOCESAN ASSOCIATION.

BISHOP AUCKLAND.—On Sunday, October 1st, for evening service, 720 Bob Minor. R. Pallister, 1; H. Peverell, 2; H. C. Mayne, 3; J. W. Shipp, 4; F. Charlton, 5; E. Titt (conductor), 6.

TANFIELD (Durham).—On Sunday, October 29th, for Divine Service in the morning, 720 Bob Minor. R. Johnston (first 720), 1; F. J. Harrison, 2; H. Tyson, 3; W. Brewis, 4; F. Lowe, 5; T. Brewis (conductor), 6. For Divine Service in the evening 720 Oxford Bob. C. Elliott (first 720), 1; W. Brewis, 2; H. Tyson, 3; T. Brewis, 4; F. Lowe, 5; F. J. Harrison (conductor), 6.

LANCASHIRE AND UNITED COUNTIES' ASSOCIATION, AND THE ASHTON-UNDER-LYNE SOCIETY.

ASHTON-UNDER-LYNE.—On Saturday, September 28th, at St. Michael's church, an attempt for a peal of Stedman Cinques had to be abandoned owing to the illness of a person living in close proximity to the church. A little over sixteen courses was rung in good style in

1 hr. 35 mins. J. Turner, 1; J. Hopwood, 2; G. Longden, 3; W. Smith, 4; G. Turner, 5; J. Adams, 6; H. Chapman, 7; T. Wilde, 8; B. Broadbent, 9; J. S. Wilde, 10; S. Wood (conductor), 11; A. Adams, 12. Composed by John Thorpe.

THE BEDFORDSHIRE ASSOCIATION.

BEDFORD.—On Sunday, October 1st, at the church of St. Paul, 216 Stedman Triples. S. J. Cullip, 1; F. Smith, 2; C. Chasty, 3; F. Keech, 4; H. Sharp, 5; I. Hills, 6; C. W. Clarke (conductor), 7; R. Shimmans, 8. Also 322 Grandsire Triples. C. G. Eve, 1; C. Chasty, 2; W. Hall, 3; F. Smith, 4; H. Sharp, 5; I. Hills, 6; S. Constant, 7; F. Keech, 8. On Tuesday, October 2nd, 377 Grandsire Triples. T. Spencer, 1; C. Chasty, 2; W. Lightfoot, 3; F. Smith, 4; C. W. Clarke (conductor), 5; I. Hills, 6; W. Hall, 7; R. Shimmans, 8. On Sunday, October 8th, 503 Grandsire Triples. J. Sharman (first 500), 1; F. Smith, 2; C. Chasty, 3; C. West, 4; H. Sharp (conductor), 5; I. Hills, 6; S. Constant, 7; R. Shimmans, 8. On Sunday, October 22nd, 504 Stedman Triples. C. Chasty (first 500 Stedman), 1; F. Smith, 2; S. J. Cullip, 3; F. Keech, 4; I. Hills, 5; S. Constant, 6; C. W. Clarke (conductor), 7; R. Shimmans, 8. Also 288 Kent Treble Bob Major. W. Hall, 1; C. West, 2; S. J. Cullip, 3; G. Burton (Rushden), 4; C. W. Clarke (conductor), 5; I. Hills, 6; F. Smith, 7; H. Sharp, 8. On Tuesday, October 24th, at the church of St. Mary, 720 of Bob Minor (eighteen bobs and two singles). T. Spencer, 1; W. Hall, 2; C. Chasty, 3; C. W. Clarke, 4; S. J. Cullip, 5; I. Hills (conductor), 6. On Sunday, October 29th, at the church of St. Paul, 504 Grandsire Triples. T. Spencer, 1; C. Chasty, 2; W. Lightfoot, 3; F. Keech, 4; I. Hills, 5; C. W. Clarke, 6; H. Sharp (conductor), 7; J. Sharman, 8. And 588 Stedman Triples. C. W. Clarke (conductor), 1; H. Sharp, 2; W. Hall, 3; S. J. Cullip, 4; I. Hills, 5; F. Keech, 6; F. Smith, 7; J. Sharman, 8.

BURBAGE BUXTON (Derbyshire).—*Handbell Ringing*.—On Tuesday, October 24th, for practice, 720 Oxford Treble Bob Minor. On Sunday, October 29th, for morning service, 360 and 72, and for evening service 240 and 144 Oxford Treble Bob Minor. On Sunday, November 5th, for evening service, 360 and 6-score Oxford Treble Bob. On Monday, November 6th, as a birthday compliment to Mr. D. Naden, his brother-ringers wishing him many happy returns, a 720 Oxford Treble Bob Minor, in 28 mins. J. W. Ashmore, 1; W. Longden, 2; D. Naden, 3; M. J. Morris (conductor), 4; G. Plant, 5; G. Ashmore, 6. Tenor 10½ cwt.

COLCHESTER (Essex).—On Tuesday, October 10th, for practice at St. Peter's church, 720 Minor was rung on handbells, in 24 mins. †G. M. Rashbrook, 1-2; J. Kittle (conductor), 3-4; W. Hazell, 5-6. †First 720 double-handed. On Tuesday, October 24th, 704 Kent Treble Bob Major. G. M. Rashbrook, 1; W. E. Green, 2; F. Bumpstead, 3; G. Burch, 4; R. W. Stannard (conductor), 5-6; E. W. Beckwith, 7; W. Hazell, 8. Also two courses of Bob Major. G. M. Rashbrook, 1-2; W. Hazell, 3; G. Burch, 4; R. W. Stannard (conductor), 5-6; E. W. Beckwith (longest length double-handed), 7-8. On Tuesday, October 31st, 720 Bob Minor. G. M. Rashbrook, 1-2; R. W. Stannard (conductor), 3-4; *E. W. Beckwith, 5-6. *First 720 double-handed, and hails from Coggeshall; W. Hazell hails from Little Bentley.

ERITH (Kent).—On Sunday morning, November 5th, for Divine Service at the church of St. John the Baptist, a quarter-peal of Grandsire Triples in 39 mins. F. Cullum, sen., 1; F. Hunter, 2; T. Saxby, 3; G. Cullum, 4; H. Gibbs, 5; F. Cullum, jun., 6; J. Garard (conductor), 7; W. Smith, 8.

NORTON-IN-THE MOORS (Staffordshire).—On Friday, November 3rd, 720 Bob Minor in 28 mins. A. Ryals, 1; J. H. Naylor, 2; J. Naylor, 3; J. Gibson, 4; T. Johnson, 5; E. Glover (conductor), 6. First 720 by all except the conductor.

OSWESTRY (Salop).—On Thursday, November 9th, at the parish church, for the Prince of Wales' birthday, after ringing rounds, Queen's, Tittums, firing, &c., a touch of 630 Grandsire Triples was attempted, but came to grief after the last bob, there being only two leads of the plain course to finish. T. Rogers, 1; G. Whitfield, 2; W. H. Jones, 3; R. Martin, 4; D. Davies (conductor), 5; R. Edwards, 6; R. Evans, 7; J. R. Wellings, 8.

RUSHDEN (Northants).—On Saturday, September 23rd, 720 Kent Treble Bob Minor (nine bobs). F. Clayton, 1; H. Sharp, 2; W. A. Hall, 3; C. Green, 4; I. Hills, 5; C. W. Clarke (conductor), 6. Also 720 Oxford Treble Bob Minor (nine bobs). F. Clayton, 1; C. W. Clarke, 2; I. Hills, 3; W. A. Hall, 4; G. Burton, 5; H. Sharp (conductor), 6. Tenor about 20 cwt. in E. Hills, Sharp and Clarke hail from Bedford.

STYNING (Sussex).—On Sunday, October 1st, for morning service,

643 of Grandsire Triples. C. Smart, 1; J. Smart, 2; H. Meetens, 3; W. Woolgar, 4; J. Matthews, 5; C. Chambers, 6; W. Collison (conductor), 7; E. Hughes, 8. Also for evening service, 504 of Grandsire Triples. A. Gatland, 1; J. Matthews, 2; W. Woolgar, 3; J. Woolgar, 4; C. Chambers, 5; G. Gatland, 6; C. Smart (conductor), 7; E. Turrell, 8. On Sunday, October 8th, a 518 Grandsire Triples. W. Collison, 1; W. Woolgar, 2; H. Meetens, 3; J. Smart, 4; G. Gatland, 5; C. Chambers, 6; C. Smart (conductor), 7; E. Turrell, 8. And for evening service, a 504 in the same method. A. Gatland, 1; W. Woolgar, 2; J. Privett (Bolney), 3; J. Matthews, 4; C. Smart, 5; G. Gatland, 6; W. Collison (conductor), 7; J. Smart, 8. Also a 336 in the same method. W. Woolgar, 1; C. Smart (conductor), 2; H. Meetens, 3; J. Matthews, 4; W. Collison, 5; J. Woolgar, 6; J. Smart, 7; E. Hughes, 8. On Sunday, October 15th, a 504 of Grandsire Triples. A. Gatland, 1; G. Gatland, 2; J. Smart, 3; J. Woolgar, 4; W. Woolgar, 5; C. Chambers, 6; W. Collison (conductor), 7; E. Hughes, 8. On Sunday, October 22nd, 504 of Grandsire Triples. G. Gatland, 1; J. Smart, 2; H. Meetens, 3; J. Matthews, 4; W. Woolgar, 5; J. Woolgar, 6; C. Smart (conductor), 7; E. Hughes, 8. On Sunday, October 29th, 518 of Grandsire Triples. A. Gatland, 1; C. Smart, 2; H. Meetens, 3; W. Collison, 4; W. Woolgar, 5; J. Matthews, 6; C. Tyler (conductor), 7; E. Turrell, 8.

SUCKLEY (Worcestershire).—On Sunday evening, October 22nd, after Divine Service, 360 Grandsire Minor. T. Huband, 1; W. Watkins, 2; J. Howard, 3; J. Overton, 4; E. Watkins, 5; J. Howells (conductor), 6. And another 360 in the same method with W. Maund, 1; T. Huband, 2. And three 120s of Grandsire Doubles. J. Howells, 1; L. Watkins, 2; J. Howard (conductor), 3; W. Maund, 4; J. Overton, 5; E. Watkins, 6. Messrs. Overton, Howard, and Maund are members of the Hereford Guild, and hail from Bridgnorth.

TUNBRIDGE WELLS (Kent).—On Sunday evening, November 5th, for Divine Service, a quarter-peal of Stedman Triples, in 43 mins. A. Welsh, 1; E. Mankelov, 2; C. Goble, 3; S. Perkins, 4; G. A. Card, 5; W. Porter, 6; T. Card (conductor), 7; J. Muggridge, 8. First quarter-peal of Stedman Triples by all the band, and also the first by T. Card as conductor.

UPPER BEEDING (Essex).—On Sunday, September 10th, on the occasion of the Harvest Festival, after evening service, 720 Plain Bob Minor. A. Gatland, 1; W. Collison, 2; C. Smart, 3; T. Searle, 4; J. Smart, 5; G. Smart (conductor), 6. On Saturday, October 28th, 720 Kent Treble Bob Minor. W. Woolgar (first 720 in the method), 1; W. Collison, 2; C. Smart, 3; T. Searle, 4; J. Smart, 5; G. Gatland (conductor), 6.

WRITTLE (Essex).—On Wednesday, November 1st, at All Saints' church, for the Dedication Festival, a quarter-peal of Grandsire Triples (composed by H. J. Tucker, of Bishops Stortford) in 44 mins. W. Emery, 1; A. Speller (Chelmsford), 2; Rev. T. L. Papillon, 3; G. W. Sorrell, 4; R. Wood, 5; W. Lincoln (conductor), 6; W. J. Piper (Widford), 7; F. Edwards, 8. On Sunday evening, November 5th, for Divine Service, 647 Grandsire Triples. H. Lincoln, 1; W. Emery, 2; Rev. T. L. Papillon, 3; W. Miller, 4; T. Lincoln, 5; F. Radley, 6; W. Lincoln (conductor), 7; F. Everard, 8. The bells are now in good ringing order and visitors are welcome. Practice on Wednesdays at 7.30 p.m.

WORTH (Sussex).—On Sunday, November 5th, before and after afternoon service, the following 240s of Treble Bob were rung: three of New London Pleasure, two of Superlative Surprise, two of College Exercise, two of Woodbine, one of College Pleasure, one of Violet, and one of Oxford Treble Bob. The following took part in the ringing: Messrs. Parker, R. Jordan and A. Mills, from Crawley; J. Akehurst, from Capel; E. Streeter, from Balcombe; G. Illman, F. Dench, B. Payne, and F. Rice, from Worth.

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To the Editor of "THE BELL NEWS AND RINGERS' RECORD."

THE DRAW IN AID OF MR. JOHN THORP.

SIR,—On behalf of the committee of the above, I beg you will accept our sincere and hearty thanks for the noble support you have accorded to this object; firstly by the very gracious reference to Mr. Thorp's abilities as a ringer and composer, and secondly for the space and prominence given to our appeal for aid. The appeal has been very promptly responded to by a large number of brother ringers. This is very gratifying to the committee, and the prospects are so far, very encouraging. Communications containing expressions of kindly sympathy for Mr. Thorp in his distress, with requests for draw books, and best wishes for success, commenced to arrive by the first post on Sunday morning. To every applicant one or more books have been sent, and if in any case they by some means or other have missed their destination, I should feel obliged if they would at once inform me of the fact. Before closing my remarks let me impress upon my brother ringers the very great importance of this case; let us remember that after the very great hardships Mr. Thorp has undergone, he has now broken down in health, that he is in great need of the common necessities of this life, and that it is in the power of almost everyone of us to give a little help to one who has so long laboured effectively in the art, and proved himself by his works a past master of the science, one in fact who is worthy of the best support of us all. I take this opportunity at the request of the committee, of thanking all those gentlemen who have so promptly applied for books, and may I again remind your readers that we shall be glad to forward at once, books containing twenty-five tickets each, on the receipt of the address of any ringer, and that the committee merely stipulate that for all tickets sold money be forwarded when the duplicates are returned.

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Obituary.

SAMUEL LUSCOMBE.

It is with deep regret that we announce the death of the above-named ringer, which took place on November 2nd, 1893, at the age of 43 years. Deceased had been employed on the West London Extension Railway for several years, and was a local ringer at the parish church, Fulham, and a member of St. Luke's Society, Chelsea, during which time he had rang thirteen peals consisting of the following: Grandsire Caters, 7; Grandsire Triples, 5; Bob Royal, 1. The funeral took place on Tuesday, November 7th, at Fulham Cemetery, when the cortege was met at the cemetery by a number of the West London Extension Railway employees, and also several members of the All Saints' Fulham and the St. Luke's Associations. The funeral service was conducted by the Rev. W. C. Muriel, vicar of Fulham, and President of the All Saints' Society; wreaths were forwarded by the members of the above named societies as a token of esteem. In the evening the bells at All Saints' church were half-muffled when the usual whole pull and stand, and a touch of 576 of Grandsire Caters and a course of Bob Royal, conducted by Mr. J. W. Driver, was rung. The bells at St. Luke's, Chelsea, were also half-muffled, when the usual whole pull and stand, and a touch of Grandsire Triples conducted by Mr. T. E. Barber, was rung as a last token of respect to the deceased member. Deceased was also a member of the Ancient Society of College Youths and the Waterloo Society.

JOHN LAKER, OF ASHFORD, KENT.

This old and respected member of the Kent County Association, died on Saturday October 28th, at the good old age of 87, after being confined to his bed for eight weeks. The deceased, who commenced change-ringing when a boy, had taken part and conducted a good many peals of Grandsire, Bob Major, Treble Bob, &c., his last being a peal of Grandsire Triples at Frittenden, Kent, on August 7th, 1882. When visiting the metropolis years ago, he rang with the celebrated W. Shipway, at Bow, Cheapside, Cripplegate, and other churches. Mr. Laker took a prominent part in the formation of the Kent County Association in 1880, and was for twelve years on the committee. He was interred at Ashford cemetery on November 2nd, many ringing friends being present. The bells at the parish church were rang half muffled after the funeral by members of the Kent County Association.

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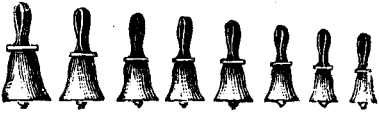
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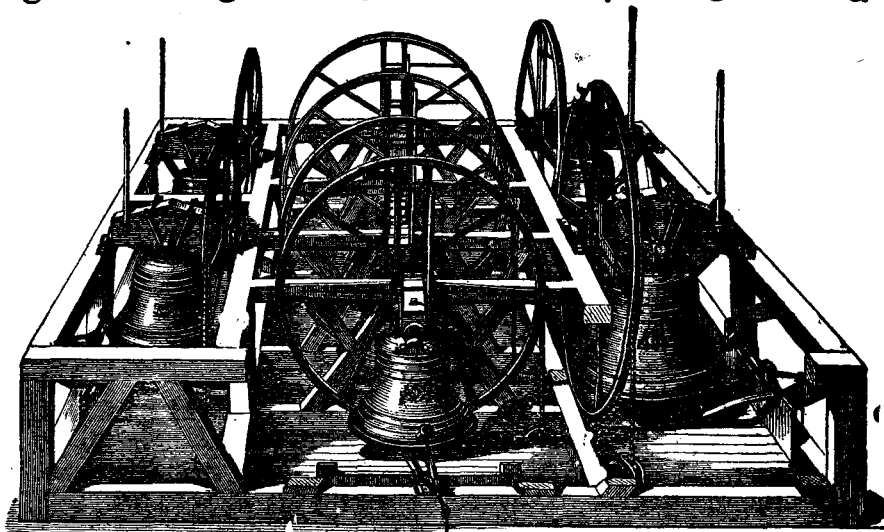
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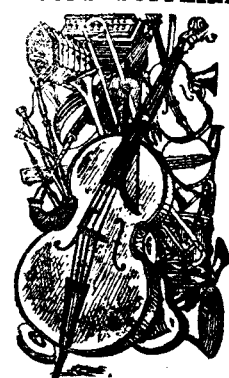
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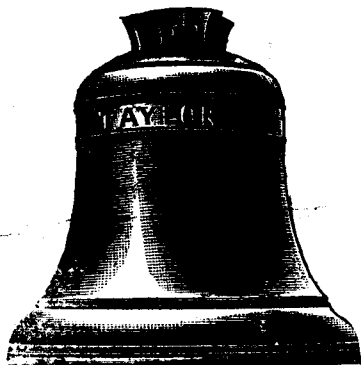
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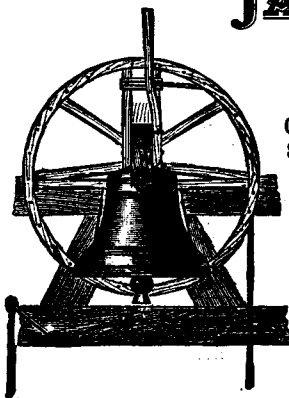
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SUPPLEMENT

TO

The Bell News and Ringers' Record.

THE ESTABLISHMENT OF MESSRS. ASTLEY AND SONS, COVENTRY.

Are there any readers of "THE BELL NEWS" who have never visited "the city of the three spires," as it is called? If not, we should like to tell them that the old city and its environs possess many historical attractions. The neighbourhood is in fact full of interest. Five miles away is Kenilworth's grand ruin; another four miles further is found the ancient town of Warwick, with its castle, and other buildings, a survey of which carries the mind of the visitor back to some of the most remarkable occurrences in English history. In short, the whole county teems with historical associations, which are found not only attractive to the Englishman, but to hosts of travellers from all climes and countries.

But it is in the city of Coventry where the establishment is situate to which we are about to refer—Messrs. ASTLEY AND SONS, a firm known to ringers chiefly as makers of Church Bell Ropes. In alluding to this emporium we are not going to descend to the questionable process known as "puffing," or make odious comparisons between the manufactures of Coventry and those of Bermondsey, Wolverhampton, Sheffield or elsewhere. The object of this notice—and others which we hope will follow—is to give our readers a little more information than they at present possess about manufactories which, as Church Bell Ringers, they are more than ordinarily interested in. We all know that good bell-ropes can be obtained from the well-known firms carrying on business at the above-mentioned places, equally as good as those made at the establishment we are referring to. But in connection with the latter we have additional materials to deal with.

It is worthy of note that an ancestor of the present Messrs. ASTLEY started the concern in Coventry so far back as 1730, in the old house in the Broadgate. That old structure has given place to the handsome modern warehouse with shop front, to which the engraving on another page scarcely does justice. Here is an emporium for ropes, twine and cordage of all kinds, netting, tarpauling, waterproofing, glass, lead, and a host of other merchandise which go to make a claim to the style and title of "drysalter," mats, lamps, oil, grease, paint, brushes, brooms, and innumerable etceteras. ASTLEY'S is a vast depot for these goods, and ringers whose pursuits are connected with them will obtain excellent terms if they enter into commercial transactions with our Coventry friends. Of late we are led to believe that the firm's attention has been called to the manufacture of a lubricant for bell-gudgeons and sliders, and if it is a fact that they have

prepared anything specially for such purposes, the compound and its ingredients may be depended upon to answer the purposes required. Those upon whom the duty devolves of keeping bells in order, steeplekeepers, bellwardens and others, should send to Coventry for what they require, in quantities either small or large. They may be certain of having genuine articles, and upon very satisfactory terms. To those about to furnish, or augment their *laves et penates*, we strongly enjoin them to get such articles as brooms, mats, brushes, table lamps and many other domestic comforts from the house of ASTLEY, of Coventry.

Shall we add to the above a word with reference to what ASTLEY AND SONS say is a specialty with them, viz.: Church Bell Ropes? Those who have rang with ASTLEY'S are pleased with them; those who have bought them have been amply satisfied with their wear, and also with their cost. And "that's all" we need say about the products of such obliging and courteous people as the firm of JOHN ASTLEY AND SONS, of Coventry.

THE BRITISH WORKMAN'S AND GENERAL ASSURANCE COMPANY.

We don't entertain the idea for one moment that Life Assurance is a matter of little concern to our readers. On the contrary it is known that numbers of them stedfastly believe in its advantages, and also that a great many of them have selected to insure in the above-named renowned office. There is reason for believing that assurances have been effected by many from the representations we have thought fit to make from time to time as to the value of the "British Workman's" from the insurers' point of view. This Company has been weighed in the balance, and found secure; rigid as a rock; and as safe as the Bank of England. Mr. HENRY PORT, the Manager of the "British Workman," is a remarkable man. He has spent his whole life nearly in solving the many problems of life assurance, and the outcome of his efforts is the erection of that vast organisation of which he is the head. Men like him cannot escape criticism; neither do they want to, they court it, in fact. But below will be found, in a great speech delivered by this Nestor of Life Assurance, a complete answer to all his critics, friendly and otherwise. This speech was delivered at a meeting in the great hall of the City Terminus Hotel, Cannon Street, London. There was a large attendance, which included several ladies, who sat down to an admirable dinner. Before the commencement of an assemblage which will long be remembered for several reasons by those who had the privilege of being present on the occasion in question, a very

interesting ceremony took place in the presentation of a beautifully illuminated and framed address of welcome—a magnificent work of art—to Mr. Henry Port.

Mr. Henry Port, who was accompanied by Mrs. Port, was accorded a most cordial reception, said:—

LADIES AND GENTLEMEN,—I have now to address you upon the aims and objects of our meeting. When I commenced meetings of this description the Company was very young, the business very small, and the Company very feeble. The expenses were about 15s. Now I don't think that was extravagant. The objects of the meeting were to state plainly and distinctly what was to be done and how to do it. (Cheers.) There is a vast difference between driving men and leading them. (Hear, hear.) There is a vast difference between that and making the duties, the advantages, the privileges, ah! yes, and the difficulties, as well as the rewards, distinct and plain. My first difficult task was to get men to understand that they were men. (Cries of "Yes.") "Man, know thyself." Let it be engraven upon thy heart, and let it be stamped upon every step of thy life, and if you are a man, what can you not do? Heaven alone must decide that question. There are scarcely any limits or bounds to the energy, and purposes, and accomplishments of a man that has made his calculations quietly and calmly, that sets before himself a great and grand object, that has said, "Whatever may stand in my way, this world shall be left by me better than I found it." (Hear, hear.) Let those who please live for a name, for a reputation, for gain, let them live to amass wealth, for political distinction, for distinction in theological matters, or whatever their purposes may be. I banish all selfish ends, I desire the liberty of all, I discard the bonds of all sects and parties. I live in land of the free, I only wish to be wise, to be great, to be useful, so far as I can benefit my fellow-men. Some men fold their arms and tell us what they could do if they had a first-class education; they tell us what they could do if Providence only smiled upon them, or if they had only got some one to take them by the hand, ah, yes, and lead them on to a bed of down, and say, "Now, take thy rest, and all will be prosperous, happy, and well." And some people are so anxious for these easy, beautiful kind of things, that are always grumbling at the present and pining to be in heaven, where they expect a state of idleness and uselessness. I say such people as that are better out of this world than in it. (Hear, hear, and cheers.) They are no good to themselves, nor to any one else. Now, what are we doing in this matter? According to some people's opinion, I am a great sinner. Some people say I ought to preach. I say I am always preaching. Some say, "You ought to be in the Council." I say, "I have no time to spare." Some say, "You ought to be a Member of Parliament." I say, "I will leave that to those who have nothing better in hand, and who, perhaps, can do that better than I could—I have too much else to do." (Hear, hear.) Now, take my estimate of it. I estimate my work second to nobody's under the sun. (Hear, hear.) I am not going to say that there are not plenty of great men and good men engaged in preaching the gospel—of course, there must be, because there are so many different opinions. (Laughter.) Some of them are very good men, very sensible men, very logical men, and I have no doubt that they believe what they preach, and try to enforce it both by precept and example; but I with many others, am engaged in a work that is great and grand in its character and tendency, and when entered upon in a proper manner there need be no difference of opinion, no fear or doubt whatever. The thing is self-evident, whether you take it in its individual or universal operation; it is worth the attention of the wisest heads and most affectionate hearts. A man that enters upon this work, according to my idea, if his great object and aim is to make money—if he says, "I mean to get all I can, to keep all I can, and give as little as possible to other folks"—I say he is just one-half—I must not say anything too hard, just one-half of the life assurance man. The life assurance man must have a head, but he must have a heart. To make money, I leave you great, you high, you ordinary men, I leave you in your lofty state to come down to the British workman—the little humble British workman. Now, what of us who have to do so much in one branch of our business, with the pence of the hard-working and the poor, and I don't believe that anyone is justified in wronging a man that has his thousands of a penny, but the crime is ten times worse if he wrongs a man who has but little and works very hard for it. (Loud cheers.) We said when we commenced, we will get all we can, and I have always said, and you here are my witnesses, "You must not get one penny in a dishonest, deceitful way." This Company is intended to scatter its blessings wide and broad upon the working people. The great and grand end of all is to give relief and happiness to those who have honoured us with their confidence and their pence. What is my crime according to some people's opinion? "You have given too great benefits to the people,—your funds are not enough." I bow in humble penitence—I confess my sins in the former. Where I twenty-seven years younger, I would do the same again. (Loud cheers.) I confess, according to some people's taste, we

have lived too much for the public good; we have given benefits that we cannot sustain. But what is the cause. Where is the failure in the calculations that we made so many years ago? I thought there were more honest people in the world than there really are. I thought there were not so many people who would exert their energies to detract from the Company that lived for the public good, especially the working classes. (Hear, hear.) And I will take all the sins upon myself. I have borne many other people's blame, and was never able to bear it so well as I am to-day. I care not what people say. I am master of the situation and defy any opposition. (Loud cheers.) Now, what is my great wickedness, and what has it done? Ingrafted me into the affections and into the hearts of the people. I have been their friend in the past, I will be more so in the future. (Loud cheers.) I care not for a thousand "rushlights," that may make an exhibition of me. I say, "stand by! your day is gone. The British Workman is going on to conquer until its work is done." "You have given the people too much—you haven't funds enough." That is what some say. What do they know about it? As much as the man in the moon. Since I have been in London, I have seen one remarkable exhibition of ignorance—ah, an exhibition I blush to say in the name of the *Sun*, not the sun that shines from the heavens, not the sun that warms and invigorates, and cheers, not the sun that blesses man and beast with its gracious beams, but that *Sun* that has been trying to shine, I believe, for I think four or five months. (A voice: Weeks.) Oh, it would have been a very bad job for us if we had never had a sun before, but in London you are favoured with a *Sun*, and what does the *Sun* say? A little bit was sent to me, and it says, "We do not recommend you to take a policy in the British Workman's and General Insurance Company"—(I suppose that refers to the ordinary department),—"because its last valuation was not satisfactory." (Cries of "Oh.") Now, gentleman, there has been a total eclipse of the *Sun*. When I have finished this afternoon, if there is a spark of logic, common sense, or open-mindedness left in these people, I think they will decline to say, "twinkle, twinkle little star." I am not certain that there is a man in the moon. They say there is, but I won't guarantee it. I haven't been up there, and I haven't time to go. (Laughter.) But, so far as industrial business is concerned, there is not a man in the *Sun*. (Cheers.) Gentlemen, I am pleased to meet you. I have invited the gentlemen of the Press, and I hope I haven't overlooked any one I ought to have asked, and it has not been intentional if I have. But, I have invited you, who have made satisfactory references, and encouraging references to our Company in the past, so that I might meet you, and you meet me, as honest men should meet each other. (Hear, hear.) The opinions of the press this year, have been so many, and to show our appreciation of them, to show that they are valuable to us, they are being put in pamphlet form. I have cut them down as much as I can, but to your credit I say it, you put the matter together in such a sensible, logical, solid form that gives me a hard job. (Laughter.) I have gone over them again and again, and I think, "Well, now, this is capital," and "That is good." Then I think about the expense, you know, and try to keep that down, think it will be too much, and wonder whether the people will read it all. And then it puts me to my wits' ends. I have heard much about the stand-and-deliver system of some of the London Press, and I heard that so-and-so years ago (of course they don't do such things now, you know), used to present two documents and say, "Now, look upon this picture and look upon that. That one, you know, carries a very nice article, and something else. That is on the right. The sheep are on the right, the goats are on the left. Now you know if you don't comply with the conditions of the right, in goes the left." (Laughter.) I have never been tempted to that extent. If so, it would be rather more than I could bear. I am not a fighting man, but I would simply say, "Now you had better walk outside." The British Workman's has never stooped to that, and it never will. (Cheers.) But it has never been asked. You gentlemen here never asked me for a fee, I have never offered you one. You have never asked me to write a favourable article, I have never asked you to let me. We can meet as honest men and face everybody. You have had our accounts, you have said what as honest, upright men, you have felt you could say, and I haven't taken it for it was worth. If I have seen an article worth anything to the Company I have had some copies. If I didn't think it worth anything I haven't. I might have made a mistake, as even in Life Assurance, even amongst the Press, well, you won't find perfection. Some of them can't see very far, and I'll back those who have written for us against the one who has written against us. (Hear, hear.) But I tell you what I have seen here since I have been in London. You know there are some men who think a great deal of themselves. Well, I don't often find fault with them, because very often if they don't, nobody else would. (Laughter.) So I say you are perfectly right in having a few big ideas of yourself, and when there is not much in a man, there is always a tremendous amount of bluster and bounce. Only give him rope enough, and he will soon hang himself. One such gentleman called at one of our offices, and said, "We want the balance-sheet of the British Workman's Assurance Company." No one can say we have cause to

be ashamed of our balance-sheet. (Hear, hear.) But we are used to all these blusterers. Come to honest truth, to honest facts, with all our imperfections in other matters, we can say, "Which of you convince us of sin?" The truth has always stood—the truth will always stand. The truth is our foundation; it is upon this that we build, and it is because of the united force that there is in this Company (because when I speak, I speak for thousands, and you know it), because I know that there are thousands close behind me, I say, I feel no danger, I can conquer every foe; and they say "Amen," and "We will support you." (Cheers.) What did this man say? He says, "Your Company is not what it ought to be." Well, we will admit that, and we will go a bit further, and say it is not what it shall be. (Applause.) Now, gentlemen, I am going to give you some solid facts and figures. You are not to rest upon what I may say only, but upon the facts that I give you, and which I defy any one to contradict; and in order that there may be no mistake, I am having a full account of this meeting taken, and others are here to take what they please. I will read the figures carefully through. Now, I am taking the position of the Company in 1882, and I am going to bring it up to last Saturday night. In 1882, the Company's affairs passed through the hands of a great eminent man as an actuary. He is now dead. It appears from what has come out since, that he was a very eminent man in mathematics, but that he was not very well up in the practical part of Life Assurance matters. Well he is not the first who has committed errors (if he has done it) for want of practical experience, and he will not be the last, no doubt. But, as far as we are concerned, I think I can prove that the whole of the proceedings of the Company justify anything and everything he has said. In 1882, the entire revenue of the Company was £75,181 19s. 7d.; last year it was £317,294 14s. 7d. There's an increase there of £242,112 5s. This is nearly four and a quarter times the amount that it was eleven years ago. (Loud cheers.) Supposing we progressed at that same rate—and our object is not to be the greatest Company in the world, but to be the most liberal and most useful—(cheers)—but supposing we kept that up and did not exceed it, in the next eleven years our income will be £1,350,000 a year. (Loud cheers.) And we are made of the wrong sort of stuff to go back—failure is not part of our programme. (Cheers.) This, I say, that all our present strength shall be accomplished within the next seven years. It appears from a comparative statement of the premium income of British Life Offices, from 1871 to 1891, issued by the *Review*, that at the commencement, we were at the bottom of the list, the youngest office, and No. 74; but in 1891 we had gone up 57 places, and stood No. 17 on the list, showing an increase in income from £4,698, to £289,406. This could not have been done without working and spending money. The claims, sums paid in the year ending April 1882, was £25,430 19s. 7d. In 1893, notwithstanding there was so much less than there had been for a few years, it was £151,720 15s., nearly four and three-quarters times as much. Taking the year 1892 into account as well, and the amount distributed as claims, upon the average of the two years it would be five times as much as it was eleven years ago. Now, the Company has certainly lived for some purpose, and granted great benefits to the working people. I have a document here where a comparison has been made by an independent paper, *The Review*, and according to that paper this Company has paid more benefits, a higher sum on its Policies, than any other industrial Company. (Loud cheers.) Now, take the total sum paid. Up to that time, April 1882, we had paid £116,395 13s. 10d. At the end of 1893 we had paid £1,134,814 17s. 10d. Now, that is an increase of £1,018,419 4s. The total sum paid on their policies, which we contend is a great end of assurance—(cheers)—and it is nearly nine and three-quarter times as much as it was eleven years ago. That sum includes £44,812 paid in surrender claims. (Cheers.) This, again, is said to be a weakness. How? Why is it a weakness? Simply because we say in the hour of privation, of sorrow and trouble, when the man, through sickness, is put out of work, when his family want bread, we don't put the victuals on the high shelf, we don't shut the door of sympathy; we act with the liberal helping hand. (Cheers.) We say, "We don't mean to pauperise you; you maintain your independence, it is your just and honest due. You cannot pay any more. We give you back part of what you have paid." (Hear, hear.) And why do we curtail this amount? Why is it not as much as it used to be. Simply because it is abused, and because other Companies take advantage of us, and they try to induce people to surrender with us and to enter with them, and the abuse of the thing, for our own self-protection, has rendered some alteration necessary. (Hear, hear.) In 1893 we gave £5,950 12s. 11d. as surrender claims, and so that you may judge of its importance and of its liberality, I must tell you what this Company did, and compare it with what others did. What did five other industrial companies do. Though the British Workman is the youngest of them all, these five came out with the enormous sum of £6,229 10s. 10d., and out of that the greatest Company of all gave back £4,205. Which, in this respect, is the greatest industrial Company. "Measure them by their usefulness, measure them by what they give instead of what they receive, and

the British Workman stands at the head of all. (Loud cheers.) Now take another view of the case. In the shape of new business, where, were we in 1882? The Company then was advancing at the tune of annual new premiums, £42,263 6s. 6d. That is good. What was it in 1893? Although in 1893, as many of you know, I consider you didn't do well, and you didn't do what you ought to have done, and it exhibits a spot of weakness for the first half of the year, when there was a want of energy that must never be known again, but take you, with all your imperfections, and look at it at its worst, and the advance was at the rate of £118,795. (Cheers.) Here again is an advance forward, a solid step to the tune of £76,535 16s. 3d. for the year. That is nearly two and three-quarters times as much, notwithstanding it was not what it ought to have been. Now, in 1882 where were we? Upon the Company's books we had 198,137 assurers, and the premium income was £92,749 12s. 5d. In 1893 there are 548,868 assurers, and the premium income is £330,212 16s. 11d. There is a solid standing increase notwithstanding all the leakages of the surrenders, and of that grim monster influenza. Here are standing living witnesses bearing testimony to their trust and confidence in this institution, showing an increase of 350,731 policy holders, and a premium increase of £237,463. Is that a movement forward, or is it not? (Hear, hear.) The increase is over three and a half times. Now, I fancy someone says, "Well, that is all very well, you are showing you have been receiving a lot of money, but what have you done with it?" What do some people say? What does one very distinguished journal say?—"Shareholders get all the money." There are so many people that get it all. They say the shareholders get it all, and sometimes it is the managers and directors that are supposed to get it all. (Laughter.) Well, if they will find out what managers get on the average that do as much work as I do I will be quite content to get the lowest salary. But, do the shareholders get it all? Now, when people make statements I like them to know what they are talking about, and to confine themselves to facts. I have so many sins of my own to answer for that I cannot answer for other people, so you see why I should only have upon me what I really deserve. Now, let us look at it from that point of view. There has been received in interest in the eleven years £40,015 17s. 8d. But in addition to that, people who know all about the company (not those outsiders who chatter of what they know nothing about), have paid £10,050 6s. 8d., to get shares in the company. Well, it looks as if they thought they knew something about it. That makes £50,066 4s. 4d. received. Now, what have the shareholders received? They have received in dividends and bonuses in the eleven years £7,841 18s. 7d. They have received £2,208 less than the premiums paid by parties to get shares in the Company. (Cheers.) The statement that the shareholders run away with all the profit is all very fine, but it doesn't work here. That will wash. Well, now look at another matter. The working expenses as spread over that time have been reduced 10 per cent. Well, the money has not been thrown away there. Anybody can see that, can't they? That will not do. So we must try and find it out if we can. What about your funds? "Ah! that is where you are, you haven't got enough." Well, I wish I had got as much as the Company has. I have only got to say one thing about it, and that is one final nail I shall drive home at the last. If people crack all the nuts I give them to-day, they will have something to do. In 1882 the funds were £33,435, in April, 1893, if you take the entire accounts as they stand, the funds are £162,000. Now, I must give a note of explanation here. The British Workman never need to put the strongest side outward. We have always got a reserve, and after all I can say here to-day I shall have some shots reserved in the locker. But take this account as it stands. Our balance is represented as £22,698 for the year ending April 30, 1893. But, gentlemen, here are items on the other side stating outstanding liabilities of over £1,600. That was paid and is included in the payments in the revenue account. Now, in addition to that, notwithstanding these extra expenses, there were £3,000 which was looked upon as doubtful or bad which has been paid. (Cheers.) Take them as they stand, the balance on the year is nearly £30,000 and the funds are five times what they were in 1882. Notwithstanding £60,000 has been paid in advance, so to speak, which we shall save in future claims. It is a payment in advance, and, if the past balance-sheet was gone into minutely, it would show nearly £25,000 of it saved upon the last year's accounts. How does it come out? You take the percentage of the claims, and they give you the sum of about £18,000; but look at the income and there is a great increase there. Notwithstanding all this the funds are five times what they were. Had it not been for the influenza, they would have stood at £222,000 instead of £160,000. Take the instalments of the advances we have received back, and that would have been £204,000. This alone ought to be enough to give the lie to the assertion that our future liabilities are too heavy. (Hear, hear.) Now, take another point in the valuation for the five years ending 1882. The interest received by the Company upon their investments was about 2½ per cent. In the remarks I have made about this—and I want you to pay particular attention to it—some people say that assuming 4 per cent. on your valuation is a

weak point. That is easily said, but it cannot be proved. When three-and-a-half was justified as a right and proper thing, what were you earning? Two and three-quarters? No, no! For ten years £4 9s. 1d. was the average. (Cheers.) Therefore, the amount was below the experience of the last ten years. The Company has never had such a year in that respect as it will have in the present. Now, take the sums actually invested, that is, on the total funds. Any one who knows anything about industrial business knows that there is a lot that is never invested at all, especially in a Company like ours, which gives people so many weeks' grace, and, taking the sums actually invested, the interest is £5 5s. 11d. (Cheers.) From that point of view also, the Company must be infinitely stronger than it was in 1882. Now then, what are the character of the investments? The character of the investments can be seen in two ways. The amount received as interest upon them speaks and cannot lie, and let me say here that the accounts rendered by the Company disclose every shilling that has been written off as paid. Now, look at it in this way. In eleven years out of the sum actually received and invested by the Company, there has been written off £750 as bad; agents' balances, that is, cash of course, that we never had received, and I wish we had got it; but notwithstanding that there are so many men scattered all over the country, and every one has had to do with the money, and plenty would go straight if it were not for the cash, or they would not get the whisky if they had not got the money, would they? Well, put it down. What does it give? A total of £2,513 15s. 9d., spreading over the eleven years. And what have we to put against it? The profit on investments, £561 13s. 8d., leaving a net loss of £1,952 2s. 1d. Well, how do we wipe that off? Look here, don't forget that after paying all the dividends out of the premiums received upon shares we had a balance of £2,208 8s. 1d. so that this will not only wipe out the extra losses, but we have a balance left of £256 6s. (Loud cheers.) The total amount of receipts for the same period was £2,209,031 13s. That is independent of the amount paid off for investments and invested again. But I haven't done yet. This fountain is inexhaustible. Look at it in another way. I will take the investments from the beginning of the Company. I will take the amount of interest received from the beginning, twenty-seven years ago; I will take all the losses the Company has ever had. I will take all the doubtful debts that stand upon the books. I will make good 4 per cent. upon the monies invested, and pay all the losses twice over. (Loud cheers.) That is the sort of man I am. Now, I think every unprejudiced mind must admit that there is something in this little British Workman, after all. (Cheers.) But, gentlemen, all this is our school of training. All this is gaining experience, and this is putting things into order, and now we mean to go ahead. We have had twenty-seven years' experience. We have built upon our own foundation, and great and grand as we think the past has been, we go on to brighter and better things still. Ah! but there is that valuation job, that is very unsatisfactory. Who says so? Those that know but little about it. (Hear, hear.) Now, there is a sketch of my Scotland meeting. It says I was sixty-two years of age. I don't say that. I was sixty last June. I never was so strong, never so vigorous, never so determined, never had such bright visions, never was so happy in myself and in the company, as I am to-day. (Hear, hear.) Now, it may be thought that all this comes out of nothing. From eight months to eight years I was almost totally blind. A poor little helpless object, tortured enough by the doctors to kill a thousand with things that doctors would be ashamed to do now and would not practise. (Laughter.) All that is passed now, but, notwithstanding all these difficulties, I spring into life again, and think I am spared for some great purpose which shall be carried out. What I have done is only a spot to what some others ought to do, especially considering the advantages they had in starting. When I was seventeen years of age I began my Life Assurance career. I took my policy of assurance, became a part time agent, and have been in work ever since. Now, if you take sixty years of age, and I was seventeen when I began, I think you will admit that I have had time enough to learn something at any rate, and if I have moved about with my ears open and my eyes open too, I ought to know something of what is going on. Nearly twenty-eight years ago I began the work of forming this Company. It has seen its twenty-seventh year. I know all about its business from first to last. I have its entire affairs under my control—everything. There is not a man appointed but I sanction it; there is no liability but I know of. You can prove it for yourselves. Look at your bills, you gentlemen of the press, and you will find that little stamp "H.P." upon it, and when you see that don't be afraid to take your money. It will be all right. Now, then, I say this, I know more about this Company's affairs than any man under the sun. I know more than all put together. The valuation was completed by myself. It was not completed by anyone else. It was partly completed, but not fully. The principle upon which the valuation was made, were fixed by myself, and approved by the Board and the shareholders, and I understand how the matter was done. There are some matters, some things in relation to this, that I am sure you will excuse me if I don't refer to very long because

you must know it will be very disappointing to me to feel that, when you have carried kindness to excess, when you have done your utmost and you find that there is no appreciation, but an indifference and carelessness, and a determination to bring you down; if that is not casting pearls before swine, I don't know what is. (Laughter.) I say this, that no man has ever left the British Workman, has ever been dismissed for good deeds. (Cheers.) There are scores of men in connection with this Company who have been with it twenty-five years and more. The first man that was ever agent, the first superintendent, is with the Company still. Now will you permit me, in the first place, to give you my definition of an actuarial valuation. If we are to value what does it mean. Now, I am going to give it to you from my written statement, and then, of course, it is sure to be what I have said before. The great object, in my opinion, is to bring out all the facts relating to the business, and the position of the Company. That is the thing to be done. Now, how are we going to do it. In our opinion, this cannot be done without taking a correct and comprehensive view of the past, present and future of the entire undertaking. Not only from the scientific or theoretical point of view, but from its commercial or business aspect and practical experience both inside and out. Whatever the Company's position may be estimated as by anyone outside, it is the practical working out of its principles and business that reveals its true character and merits. Its strong points and its weak ones, especially the class and character of its outside workers, which is a very important point to the practical man, without this it is impossible to form a complete estimate of the real position of the company, or to know how far its business will be influenced by the probabilities of the future as exhibited by the tables of mortality and the laws of health. However good and true the estimate in other respects may be, that is my idea of a valuation. (Loud cheers.) Now it comes to this, that the man who not only understands the theory of life assurance business, but is acquainted with its inner life, so to speak, and understands industrial business in all its bearings, is the best qualified to make a reliable valuation. I need not say that in some of your papers have appeared articles lately upon the difference between the theory and the practice. I need not say that some of the greatest blunders that could be made have been made in the past by some men calling themselves actuaries. I need not say that some things that look very fishy are being sustained at present in that name. I need not say to you—perhaps you know, but if you don't, I do—that if certain actuaries could have had their way, not only would there have been great failures, but some of the greatest and most successful industrial companies that are doing business to-day, would have been stamped out more than twenty years ago. Actuaries differ in these views like other men (Cheers). Ordinary business is a different class of thing altogether. Now, in this definition of my valuation idea and the object to be gained, I want to impress a particular point upon you, and one that has been too much overlooked. I will not say that I am guilty, but if I am, I am always ready to acknowledge it. But still I am not so self-opinionated as to say that I have always been perfection. I have not. I know too much about my own weaknesses and failures ever to advance such a theory as that. Perfection is what we are going on to, but what we shall never attain. Some say, "You will never know any more than you do now." I shall know a precious lot more next week than I do now, and you will know more to-morrow than you did yesterday. Now, what is this particular point that I want to impress upon you. It is the importance, especially of the character, of the outside workers. Industrial companies especially owe a vast amount to the outside workers, and in this respect I claim that this Company has not only lived for the public and the people, but it has lived for its representatives. The sweating system has never been practised by us; the ox that treadeth out the corn has never been muzzled, and it never will (loud cheers). If the labourer is not considered worthy of his hire, it is not here. There is a great and grand field of labour open to your efforts. You have done your work well; enter thou in, work with all thy might, and whatsoever is just and right, that we will pay you. There is a mighty force, there is a mighty power in the outside workers that must be recognised, and although I was told, twenty-five years ago, that my going about with the men, and mixing up with them as I did, was only an exhibition of weakness, and that I could never hold the reins, and never have complete control, I guarantee to move my men as quickly as any manager (Cheers). I guarantee to rally them. The men will come; they will man the British Workman lifeboat, and haste to the rescue, neither fearing danger nor storm, whenever I wish them. We are men of peace, but we are men with one heart, one life, one soul, one object, one end, the true British Workman. We defy any opposing power. There may be those who sneer and jeer, but we are conscious of our unity, of our might and strength, and we will go onward to further success (Cheers). What have I to estimate for? Less average liabilities than there were ten years ago. What does an outsider know about that? Nothing at all. I don't know as much about your business as you do about your own. I don't want to go to your house

and meddle with your affairs. We have less liabilities—that is the first point of strength—less liabilities, under certain engagements, than in 1882. If anybody doubts it, let them examine the two accounts, if they understand it. If not, I will point it out to them. And again, the expenses are ten per cent. less than they were ten years ago. Look at the income, look at the funds, look at the new business. What is my army? How are they clothed? How are they fed? How are they shod? Look at them! (Loud cheers). Gentlemen of the Press, take an independent view. Here is the army of the British Workman; that is what they are made of; how do they look? (Tremendous cheering). Can any man go into any other meeting to witness an assembly of any better army of men. I say there is not a better army of workers than the British Workman's agents anywhere, and these are specimens of them (Cheers). The total funds were nearly five times the amount in 1893 than they were eleven years ago, notwithstanding this £60,000 paid in advance that will be saved on future claims—a lot of which was last year. I will not go into the particulars. I have made a statement, and, if anyone challenges it, I am willing to prove it. I have referred already to the very high interest that has been earned now to what it was then. That, instead of being an exhibition of weakness, is an exhibition of strength. Here you have an increase of business, an increase of income, an increase of investments, less liabilities, a decrease of expenses, and, in face of all this, what are our reserves. Notwithstanding all this, our reserves were greater under the last valuation than they were under the valuation of 1882. The reserve of 1882 were under the whole life industrial table 42½, and under the endowment assurances 7½. Monthly tables were not in existence then. Put those two together, and it is 50. Under the last valuation there was 37 and 25. Put the two together, and you have 62. Notwithstanding all this less liability, all this increase of strength in the Company, and ten per cent. less expenses, the reserves are twelve per cent. more. These are true facts, which I defy any man to deny. Well, what is this?—5½ less reserves under the whole-life policy, and 17½ put on the endowments. Now, I will tell you how some things are brought to light. There is a journal which published an article very favourable to the Company. I was away for my holidays, and I did not see the article in time. We will say that it was not on the list for advertisements. Well, that perhaps was our fault; of course we make mistakes. But this very nice article appeared, but the advertisement didn't follow; but a certain circular did, and this has been copied and handed about; and I say, men that are mean enough, contemptible enough, to use such materials as that, I say to you, representatives of the British Workman, give them no quarter (Cheers). But what is the insinuation? That there is a net liability against the Company of £69,000, and so the valuation is not satisfactory. It is no more true than I am in the moon. But supposing it were £69,000, what would it mean? Does it mean you have £69,000 you can't pay?—that is what some people would think. It means £69,000 that we shall have to pay within the next thirty years, if we can manage it (Laughter). That is, after we have got all our premiums and paid all our expenses, we want £69,000. Suppose it were true, what would it be to us, what would an honest man do. Would he stick it upon his back and say, "I owe £69,000 which I cannot pay." Why no, he would keep his business to himself, until he could pay it off, and make an end of it. It would be a mere fleabite to us, but it does not exist. It is quite the other way, and I will prove it. It is easy enough to make that statement, but now we will go to the real merits of the case. Under the last valuation the net liability exists under endowment assurances policies. Now, the purely endowments mean endowment for children mostly, and there is no liability in the event of death beyond a return of the usual portion of premiums paid. Under this class of policy we are told that the net liability is nearly £68,000, but what I say is that there is no net liability at all. Now, what is the assumption, and how is it got at? The difference between the theory and the practice is this. In the valuation it is assumed that all these endowment policies will mature and become claims. This means that everybody will pay in at the full time, and then come for the money. Now, there is no man here who has been an agent for six months, but what knows that nothing of the sort occurs. There are lapses, deaths, and surrenders which never mature at all. But, notwithstanding that, we let the £68,000 remain in the account as a future net liability, which I say, publicly and openly, does not exist at all. Now, supposing that it did, you can understand this, for I am going to put it in a logical way. The duration of the policies is about five and a half years; now, if that was a fact, if I have to pay £69,000 say, or £70,000 if you like, if I have to pay £70,000, extending over five and a half years, of the net liability over and above the premiums after I have paid the expenses, some of it would be required in the first year; it would be an average at least £12,000 a year. I have debtor and creditor account, and I go back six years, and there has been no deficiency backwards, so that the past has been all right. Now go to the future. If that was true last year, I must have been prepared to put at least £12,000 out. Did we have to pay it? No. Was there any deficiency at all? No. Was there a balance? Yes,

a balance of £5,023 6s. 10d. There is no evidence of a net liability there. What about the present—up to the end of nineteen weeks of this year; has there been any deficiency there? No. A Balance? Yes; taking the nineteen weeks, the balance is £6,588. Now then, there is, since the valuation was made, instead of exhibiting any signs of deficiency, there is a balance here of £11,612. Had there been the net liability insisted upon, there would have been a payment required, over and above the premium received, of something like £16,000 at least, and these two put together make a difference supporting my assumption, and dead against the other, of £27,612 in less than a year and a half under one class of policies only, while the funds have been increased in the same time about £35,000. Take another instance. My reserve under the endowment assurance is twenty-five per cent. Mr. Woolhouse's was seven and a half per cent. I am only saying what was done by an independent man when the business was small. But, had I made the same reserve as Mr. Woolhouse did under that class of assurance, the difference in the Company's favour would be £76,500. This, again, would wipe out the supposed difference of £69,000. I haven't got quite to the end of my figures, but it can be seen from our valuation accounts that we fix our reserves and let the results take care of themselves, and in face of all I have said, the reserves are ten per cent. more then is required to work the business of the Company, apart from new business charges. (Cheers.) Everybody knows that this cannot be avoided. You cannot cook your goose until you have caught it, and the expenses of catching it is altogether different to that of cooking it. Now, I will show you how it comes. These are the absurd things that some people put to you: "How could you manage if it were not for new business." If you had no new business, what would become of you then; you would want so much money to meet your liabilities. Now, what a ninny the man must be. If there was no new business the working expenses would come down to about half. Our expenses, new business charges, medical fees, salaries, printing accounts, would nearly all go, and the result is that the Company would save more money, instead of wanting extra to meet their expenses. Then, how is this £69,000 brought out. By ignoring £90,998 belonging to reserves over liabilities standing to the Company's credit. This can be seen from the figures themselves, while the value of sums assured in the Industrial Department is £2,310,763 standing one side of the account, the reduced premiums and net liabilities on the other would appear as £2,401,701, as it has been put to show the deficiency, showing plainly the accounts do not balance. The £90,938 must be got rid of in some way to make the net liability more than we state, viz., £57,745 10s. We must assume some future liability for future expenses or otherwise that does not exist in my judgment. Further, although we state we have a surplus of £21,578 5s. 3d., less than one-third has been divided, so that the usual custom of dividing pretty well up to the hilt has been avoided, which is an indication of the course the Company will pursue in the future, namely, the creating of reserves under their valuation surpluses. A man says, "Well I owe £10,000, and I have £15,000 book debts, but I don't mean to reckon them, so that I am £10,000 to the bad." Well, if that is logic, I don't understand it. Now, take another idea. £60,000 has been paid in claims in advance upon a system that could bring up the deficiency or the net liability to £69,000, I will put that £60,000 back into their valuation accounts again, and the Company shall appear none the worse off, although the £60,000 is taken from the funds, which otherwise would have stood £176,000 instead of £116,000, the liability would appear no more, and I say that no man can estimate the Company's position unless this is taken into account. So far as ordinary accounts are concerned the liabilities are as they have always been stated. The figures are not mine. The reserves are mine. But the net liability stands at £36,679. They have never been touched or altered. But if anyone looks minutely into that account they will find that here there is a balance of £440 6s., and it may be reckoned in favour of the Company that is taken no notice of at all. Now, what is the end of all this. Where are you now. What influence has been brought to bear upon the Company. There was one influence, I regret to say, which did injure the Company. I have apologised for it. I mean the delay in the completion of the valuation of the accounts, but I could not help it although I got the blame. It will not occur again. Now, what about the present. Is the Company maintaining its position. Is its progress onward still. Taking the nineteen weeks up till last Saturday, the strike you know must have influenced the Company's income by thousands. The people would pay, but they can't—they are in a state of starvation, and as the result of want of food and raiment they die, and the claims are heavier. But in spite of all that, the Company has increased its income to something like £10,000 in less than six months. In less than six months the Company has paid its expenses, and got a balance of about £12,000 making present funds over £170,000. The shares standing in the Company's name at the end of April have been resold at a premium of 75 per cent. Is that onward or backward. Gentlemen has there been a shadow in your way, has there appeared a lion in any one instance. If there is I will fumigate

the atmosphere. I will drive the beast away. Was it a lion. Oh, some people see lions easily. This Company carries the business of Life Assurance to all ranks and conditions of men. There is no institution under the sun that confers a better value than does this Company. "Its funds are not enough." I say emphatically, I defy its contradiction, and say to the youngest man here, "Let it be stamped upon your memory, never forget it, not you, nor any one of the children that was born yesterday will ever live to see the day when this Company's funds will be touched to meet its present liabilities." Now, let these things impress themselves upon you. They are living, vital facts. Let them be stamped upon your memory, and upon your hearts, and let them exemplify themselves in every action. That lion, it is not a lion at all, it is only a mouse. Would the British Workman abandon his house, his home, and his dinner, because there was a mouse upon the table. I can fancy a lady being frightened of a mouse. They don't like them. But a man never would, and a British workman would not desert his home, or a life assurance agent their Company, because of a mouse. Whatever the past may have been it is nothing to what the future must be, and with one united voice we must all say, "It is nothing to what it shall be." (Cheers). Gentlemen, the future rests with you, and it is for you to decide what you will make it. We can go on to do greater and better things still. The greater the opposition the greater it will be our determination to conquer it. There may be a few against us, but can we expect every one for us. (Cries of "No.") Bless you, some people don't know a good thing when they see it. (Hear, hear.) Jealousy and envy may come against us to retard our progress. Death may take our friends—I was going to say the devil may send us foes, but I don't think he will—enemies may come and attempt to injure us, but I say to the man, I don't care who he is, that will try in any way to damage an institution of this description, commits an act that is cowardly and unworthy of the very name of man. But if death removes our friends, and if other circumstances produce the foes, whatever may be the feelings and the determination of you here as men, let me tell you that the Company will go on for ever. (Loud and prolonged cheering.)

In a pamphlet containing the foregoing speech, Mr. PORT adds the following:—

"In addition to the foregoing, I wish to say with all the earnestness of my very soul, to the entire body of policy-holders, shareholders, and representatives, do not allow any one to deceive you, but trust entirely to my statements. They are given for the purpose of saving you from any trouble or loss through any statements made by persons who have no interest, no responsibility, no anxiety whatever about the welfare of the vast number of people composing our noble institution, but who may wish to make capital out of us to float some kind of new undertaking, which is a very old dodge: or they may be prompted by envy and jealousy of our great success and popularity, to say things which are unfounded, with the view of prejudicing the minds of some who are connected with us.

"I trust everything to the British Workman's and General Assurance Company; the result of an entire life of hard work. I am assured for £5,000, and paid the premiums free of commission. I have over 800 shares, every one of which has been paid for in hard cash. I do not say "go," I say "come." I would double my interest in the Company if I had the means, such is my entire confidence in the undertaking. We are all of one mind on the Board. My fellow directors who have large holdings in the Company fully endorse all I have said. We speak with one voice.

"I consider I have the perfect trust and confidence of all, and certainly cannot be held responsible if my advice is disregarded. I have never deceived anyone in the past, and certainly shall not begin now. Should anyone oppose us, enquire carefully into their motives, their object, their disappointments, how much they have at stake in the Company, how much they live for others, and how long they stick at one identical thing. Read the volume of opinions of the press on the Company's business."

EXCAVATION IN THE CHURCH BELFRY AT LLANTRISSANT.

An interesting discovery has just been made beneath the floor of the belfry of Llantrissant church, which is a pre-Norman sacred site. A correspondent of *The Western Mail* says: "I have just visited the spot, and it seems to me the workmen have uncovered a small portion of the Llantrissant which existed before the destruction of the old town, formerly called Llan Cawr Dav, at the time of the Norman invasion of Glamorgan, in the summer of A.D. 1093. It appears probable that the bell-shaped mound of earth discovered entire beneath the floor, with flues leading from it in the directions of outlets no longer to be seen, relates to a period antecedent to the terrible conflict between the men of Glamorgan and the Normans on this spot soon after A.D. 1093. In that fight in the streets of Llantrissant (*vide* Wallia, Bag 1, No. 15) 100 houses were destroyed in the town, and in the same document the destruction of the wind-mill, whose ruins are on the summit of the south-western hill near the town, is mentioned. It appears highly probable the church itself was destroyed by fire on that occasion. In connection with the war are mentioned the sons of Morgan Cadwgan, Glyn Rhondda. We know that long afterwards, in the time of Glyndwr's struggle for the independence of Wales—from A.D. 1400-15—one of the principal Glamorgan commanders was Cadwgan of the Battle Axe, of Aberorki (Aberechwy). What lends extreme probability to the supposition that Llantrissant church was, like the rest of the town, destroyed by fire in the dreadful conflicts between the heroic natives and their foes is that in after years, when the town was restored, the church received a new name, the name which it still bears, "the three saints" being Illtud, Gwyno, and Tyvodwg. It will be seen the old saint, viz., Cawrdav, to whom it was previously dedicated, is omitted in the new dedication. It appears certain the adjacent church Llanilltud Vaerdrev was until then associated with Llanilltud Vawr (Llantwit Major) University, or Bangor, for "Vaerdrev" signifies estate agent, and the probability is the estate agent of Llantwit Major High College, which the name "Bangor" signifies, resided in the parish called Llanilltud Vaerdrev, adjoining Llantrissant. St. Cawrdav, who was the son of Caradawg Vraichvras, of the line of Coel ("Old King Cole, the merry old soul," of English rhyme) was a warrior saint, and the Welsh Triads state that "when he went to battle the whole population of the country attended his summons." His festival is on December 5th. Now, his renown as a Welsh warrior may have induced the Normans to discard his name when the church of Llantrissant came to be re-dedicated by them after its restoration. That this and the adjacent parishes were associated with the College of Llantwit Major is evident by the following facts: Everything in Glamorgan in the way of ecclesiastical revenue that was at the time associated with the said college was transferred to Tewkesbury Abbey. At the dissolution of that abbey and all others in the kingdom by Henry VIII., in A.D. 1535, these Glamorgan sacred revenues were transferred to the then new bishopric of Gloucester, and the livings of Llantrissant, Llantwit Major, etc., are still in the gift of the Chapter of Gloucester Cathedral. The model for the bell below the floor of Llantrissant belfry is for a bell much larger in size than either of the six bells suspended there until they were taken down for restoration purposes. Therefore, it seems as if this model is that of bells cast here at some remote period, prior to the Normans coming into Glamorgan, just eight hundred years ago. It is very likely the ancient larger bells were conveyed away to Tewkesbury Abbey, and smaller ones substituted for them here. On the south side of the interesting model or large mould was found a human skeleton, lying east and west. There is something deeply significant in the presence of this skeleton under the bells. Is it that of some ancient cymro who long ago dearly loved the sweet music of the bells, and directed that his remains should be entombed beneath the spot from which their music was frequently wafted on the wings of the breeze for miles around? I myself have often heard their chimes o'winter nights at Tonyrefail, five miles away. Judging by the condition of the bones, they had rested there beneath the bells many a century."

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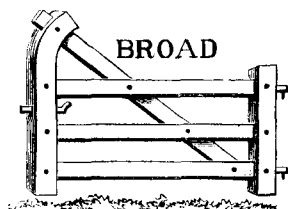
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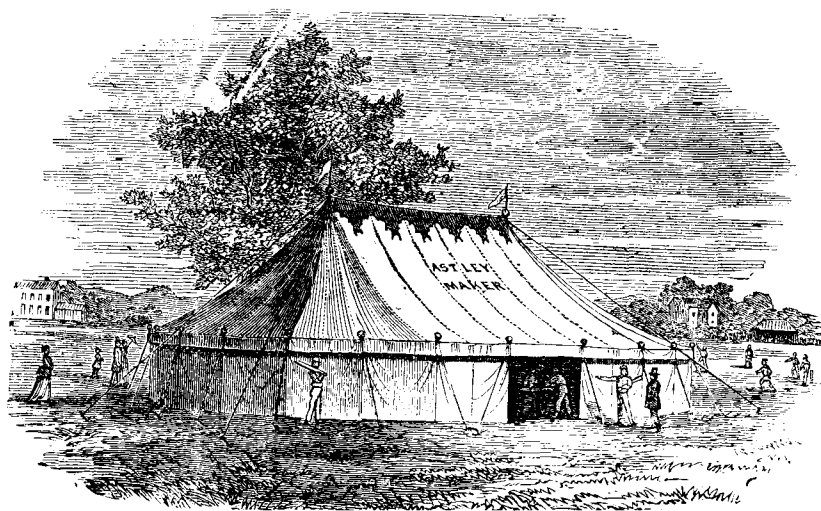
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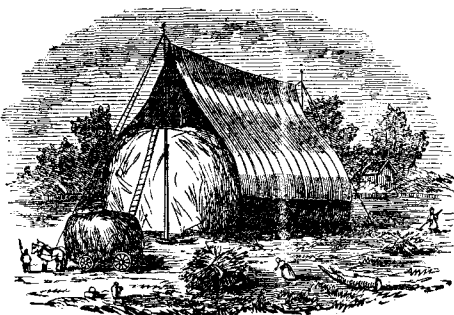
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*Established 1866.**Incorporated under the Companies' Act, 1862.*

CHIEF OFFICES:

BROAD STREET CORNER, BIRMINGHAM.**Extracts from the Directors' Report for the year ending April 30th, 1893.**

WE have much pleasure in presenting to you our Report of the business and progress of the Company for the past year. Our hopes and expectations, as expressed in our last Report in relation to the Influenza, have been realised, and although our Premium Income was hard on £18,000 more, our Claims were nearly £18,000 less.

NEW BUSINESS—The number of Policies issued in the Industrial Department was 209,885, at an annual premium of £110,962 11s. 6d. The number of Policies issued in the Ordinary Department was 1,966, assuring the sum of £150,890, at an annual premium of £7,832 11s. 1d. This makes a total for the two departments of 211,851 Policies at an annual premium of £118,795 2s. 7d.

INCOME.—The Total Income of the Company was 317,294 14s. 7d., and the Total Expenditure was £294,596 2s. 9½d., leaving a balance on the year's transactions of £22,698 11s. 9½d., which made the Total Funds at the end of the year, £160,356 12s. 11½d., notwithstanding that there was an extra expense of £2,359 19s. 9d., for valuation of the Company's business, and about £1,000 special bonus paid on the original share capital.

CLAIMS.—The Total Amount Paid in Claims for the year was £151,720 15s. 0½d., including £5,950 12s. 11d. Surrender Claims. The Total Sum Paid to April 30th, 1893, was £1,134,814 7s. 10½d.

BUSINESS IN FORCE.—The number of Assurants on the Company's books on the 30th April, 1893, in the Industrial Department was 542,442, and the Annual Premium was £302,382 16s. 1d. In the Ordinary Department the number of Assurants was 6,426, at an Annual Premium of £27,830 0s. 10d., making a total in both Departments of 548,868 Assurants, at an annual premium of 330,212 16s. 11d., an increase in the number of Policies of 25,338, at an increased premium of £19,745 0s. 9d.

H. PORT, *Managing Director.*ERNEST C. FOWKE, *Secretary.*