

the last ten years have seen very little extension of churches or religious effort, apart from the Church of England, in this district. It follows, therefore, that whilst population is aggregating in a formidable manner, the voluntary denominations are making a very poor and inadequate effort to meet this immense increase of human beings. If the Church were destroyed or crippled, as so many members of these voluntary communions would wish, it is plain that the community would be practically left to itself. A supply of eleven additional churches and nineteen mission halls in ten years in Newcastle and district, may not be adequate to the situation; but, at least, it is a large and honest effort, supported wholly by voluntary subscriptions, to meet the increase of population; and what can the "free churches," as they call themselves, show, to put alongside with this achievement of the Church of England? They are forced to admit that, in most cases, they have had to be content with holding on, and that they are not largely increasing either the number of their members or the number of their churches and congregations. Whether that is their fault, or merely the drift of things, is a question that we shall not discuss; but, at any rate, there is no disputing the fact.

LOANS TO THE POOR.

The methods which have been adopted during the winter to meet the deep distress into which the general financial depression has plunged the working classes, are, many of them, most admirable. The distribution of alms has not only been carried out on a gigantic scale, but the work has been administered in a manner which has been most thorough and comprehensive. Probably all who have been in want have found a ready charity waiting to relieve the absolute necessities of their life. We have seen with feelings of admiration and gratitude the operations of the various charity organizations, and can testify to the business-like and efficient manner in which relief has been supplied. The purely eleemosynary succour which has been furnished to the poor of New York and other cities has been given with such promptness and abundance that, so far as credit is to be claimed for charity, the highest credit is due to the citizens of our country.

There is something, however, which is very distasteful to large classes of the poor in the receiving of alms. The independent poor, who have been accustomed to earn their own living, who are industrious and proud, will part with all their belongings before they apply for help. The feeling is to be commended and respected, but we sincerely hope that no deserving man or woman has suffered want this winter for an excessive indulgence in the sentiment of self-respect, or false dignity. The pawn-shops and money-lenders are indeed a legitimate resource for those who have chattels or personal property of any sort, and we understand that this winter many pawn-shops have refused loans on some ordinarily acceptable pledges, and when they have given a loan, it has been small in comparison with the value of the pledge, and the interest charged has been so enormous that we cannot think of it without indignation.

The Rev. Dr. Greer, of St. Bartholomew's Church, New York, who has done so much for the poor in a parish which contains many of the wealthiest men of that city, has not been blind to this phase of the question. In the parochial loan shop which he has instituted in St. Bartholomew's parish house, nearly two thousand applications have been received since it was first opened, two weeks ago. The legal rates of interest have been charged, and under the auspices of Dr. Greer, pawnbroking seems likely to become, what it originally was, a religious enterprise. Before pawnbroking had become in so many instances, though not perhaps in all cases, a vantage ground for usury of the most aggravated sort, it was one of the instruments of the Church for the relief of her suffering members. Monti di Pietà, mountains of pity, a name connected with the great act of pity associated with Mount Calvary, were first instituted at Perugia, Florence, Mantua and other Italian cities in 1462. No interest was charged for loans among a people impoverished and unsettled by

constant wars. The Franciscans, who carried on this business for the love of God and His poor, being a mendicant order, were permitted by the great Medician Pope, Leo X., to charge interest. Since that time the payment of interest has been required, and the law has never been able to prevent the charging of very heavy interest. But still the pawn-shop, often so great a convenience to the poor, is an institution for which our modern cities are indebted to religion. It is right that it should return to the religious body, the Church, from which it sprang. That it is likely to do so in New York is suggested by the experiment made by the rector of St. Bartholomew's. We are aware that the work thus inaugurated by Dr. Greer brought into existence the much more extensive undertaking which is now coming to birth under the fostering hands of Messrs. Cornelius Vanderbilt, R. Fulton Cutting, Seth Low and others. A bill has been introduced into the Legislature at Albany by which the "Provident Loan Society" will be legalized. This society will open shops all over the city, and will make loans on household goods and personal property. The capital of the concern will be practically unlimited; the interest charged will be low, and the blessing to the poor will be proportionate. We mention this scheme with the highest commendation, and hail it as an example of practical charity, which, without involving pure almsgiving, often necessary but sometimes doing harm as well as good, will give the workingman just the help he craves, and enable him to tide over the present distress without sinking into mendicancy, or paying an exorbitant price for the temporary loan which is all he may require.—N. Y. Churchman.

REVIEWS.

CHRIST THE PATRON OF ALL TRUE EDUCATION. By C. F. Hoffman, D.D., LL.D., rector of All Angels Church, New York. 8 vo., pp. 209. New York: E. & J. B. Young & Co. Toronto: Rowsell & Hutchison.

This volume is most handsomely put before the public, and of such excellence that every clergyman and intelligent layman should have it. Its aim is the same throughout, but its form is rather a collection than a treatise. The main body is a sermon preached in June last at Hobart College, Geneva, N. Y., and dealing with the well rounded form that the education of our young men and women should take: among other things he takes up a strong position with regard to the industrial side of a right education, and the evils that are accruing to our whole community from the neglect of this or something equivalent. To the sermon there are attached illustrative footnotes and a set of most interesting appendices. Bound up with the preceding is "The Library a Divine Child—no Library no Bible" (pp. 110), an address delivered at the laying the corner stone of Hoffman Library, St. Stephen's College, Annandale-on-Hudson, N. Y. This also has a few appendices, and all are worthy of commendation. We might draw the special attention of the clergy to app. G and I in the earlier part of the volume, which treat of Christ as The Man of Knowledge, and of the Hypostatic Union, in relation to the question of His ignorance. Both are clearly stated and may be made very useful, particularly the former upon Christ's power as a teacher and public speaker, at whom even His enemies were astonished.

THE CATHOLIC RELIGION. A manual of instruction for the members of the English Church, by the Rev. Vernon Staley, with a preface by the Rev. T. T. Carter. London and Oxford: Mowbray & Co. Toronto: Rowsell & Hutchison.

This work has been received with such unstinted praise by the English press, that a reviewer is in danger of either repeating their encomiums or of appearing to find fault in order to affect originality. Although I am obliged to find fault, it is not because I am blind to the merits of the work, but because it is open to criticism and that such reasons are more patent in this country than in England. The work is divided into: I. The Church of God. II. The Church in England.

III. The faith and practice of the English Church and an appendix, really a fourth part, chiefly on dress and ornament. The preface by Canon Carter is almost altogether admirable, and the author's introduction is wholly so; it might be used in all our schools. The rest of the work is excellent from an advanced point of view. But the author has not the elevation of mind of Canon Carter, who points out the valuable lessons learnt in the Church's career, the dogmatic teaching from Rome, free enquiry, and the importance of truth of all questions, in the sixteenth century, the claims of the individual conscience through the puritan movement, a deepened sense of the doctrines of grace and the soul's secret communion with God from the evangelical revival. Of these, and other gifts enumerated by Canon Carter, the author seems unconscious. His knowledge and authority are limited by the Oxford Movement, which has brought home to us with unprecedented force the view of the Church as the mystical body of Christ and the life-giving grace of the sacraments. Hence this work has too narrow a character to be of general use in the Church, and may intensify division instead of removing it. For instance, we have the dogmatic assertion of the perpetual virginity of the B. V. M., fasting Communion, confession for penance, advice and absolution. The five commonly called sacraments which by the 25th Article are not to be counted for sacraments of the Gospel, are here counted and expounded as such. In advancing his views the author on occasion refines too much; for instance, at page 250, the errors condemned by the 31st article (masses for the dead) are explained, but on page 252 the proper belief is stated in language that an ordinary layman could not distinguish from what is condemned two pages before. The greatest blemish of the book is the fault of the age, love of external beauty, dress, decoration and novelty. Even the preface is weakened by references to the ornaments of rubric. The author says persons are often perplexed at the diversities of ceremonial prevailing in our midst. No historical explanation is attempted; the fact that substantially the same ceremonial had lasted for 300 years, until changes were begun about fifty years ago, is ignored. An old friend of the writer used to describe the village instrumental choir in his day, but my recollection is in the 50's, of a choir and organ loft, high green baize pews over which the clergyman alone was visible, service distinctly read, communion once a month. It may be fancy, but I have always thought the quiet isolation more conducive to solemnity and reality of worship than any of its successors. The 60's saw the pews lowered, the 70's free pews, intoning and the choir (mixed) in the chancel, the 80's a surpliced choir and choral services, the 90's the obliteration of morning prayer and communion service, with lights, vestments and an instrumental choir again. To dogmatize as to the fleeting fashions of the day is to weaken the value of the doctrinal portion of the work. The clothes and ornaments of 1894 are no more final than are those of 1864, in fact it would be absurd to predict the fashion of 1924. Already the authority for the ornaments is questioned. It has been asserted on uncontradicted authority, among other things, that before the Reformation neither lights nor flowers were used for the decoration of the altar; two candles at most were lighted at the solemnity of mass. The rood-loft, not the choir stalls, was the place for the minstrels and singers. The next change may be a reaction in favour of simple, spiritual, unadorned worship. The religious condition of England is so different to that of the U. S. or the colonies or Ireland that to render this work acceptable out of England a different edition should be issued from which these ephemeral but strife-breeding chapters ought to be either expunged or modified, and the purely local references to London Church practice should share the same fate.

W. D.—

At a meeting of the vestries of St. Stephen's Church, Burwell Park; St. Peter's, Tyroconnell, and the Church of the Nativity, Dutton, held at Tyroconnell the other evening, the appointment of the Rev. M. G. Freeman was unanimously ratified. Rev. Canon Hill, of St. Thomas, presided over the meeting.