

brethren in the other Australian Colonies, that is, they are, with some exceptions, the most highly educated, and, without any exception, the worst remunerated, of all classes in the community. This is not the case with the ministers of other denominations whose people are not on a level with the members of the Church, in worldly means. It is not that the English clergy are wanting in learning or zeal, far from it, as in both of these respects they equal the clergy of any other Church, and in the former (as a rule) are much their superiors. The fault lies in the people, who have yet to learn their duty, and the obligation to give out of their means for the service of God.—*Colonial Church Chronicle.*

EDITORIAL NOTICES AND ANSWERS.

THE CHURCH IN HAWAII.—The paper in another part of the MAGAZINE for the present month appears exactly as it was written a year ago,—about the time Queen Emma was leaving England for her native land.

A short time since Dr. Goulburn the Dean of Norwich preached an admirable sermon on the Prayer-book in which he chiefly took the ground of its being a sound interpreter of the Bible. The following extracts from the sermon appeared in the *John Bull*:—

"It is surprising how many moot points of controversy the Book of Common Prayer settles for us, if only we accept it as the authorized interpretation of Scripture, on the ground of its embodying the testimony of the primitive Church. To give a few instances:—Does a question arise as to whether Baptism confers Regeneration; or as to whether it should be administered to infants, or as to whether our Lord alludes to this sacrament in the famous prayer 'except a man be born of water and the Spirit he cannot enter into the kingdom of God?' The primitive Church entertains no doubt on these points, and according to all and each of these questions the Prayer-book gives a very decided and emphatic affirmative. Is there a question of the true doctrine of the Eucharist? The Prayer-book while it expressly repudiates the notion of any change in the substances of the bread and wine, expressly asserts that the Body and Blood of Christ are *verily and indeed* taken and received by the faithful in the Lord's Supper, and, that, if with a true penitent heart and lively faith we receive that Holy Sacrament we spiritually eat the flesh of Christ and drink His blood."

In all these points the Prayer-book is no arbitrary interpretation, put upon Scripture by the Reformers, but represents, if not with entire accuracy (for what human work can be free from infirmity?) yet with sufficient correctness for all practical purposes the sense of the primitive Church. In other words, if you wish to know how the Bible was understood by the Christians who lived nearest to the apostolic age, and among whom the apostolic traditions still lingered, you cannot ascertain this more readily, and (on the whole) more truly, than by asking, how the Prayer-book has settled the great questions arising out of the Scriptures.

The Church of England is built upon the foundation not of Cranmer and Latimer, but of the Apostles and Prophets, Jesus Christ Himself being the head corner-stone, and the great bulk of her Prayer-book is a translation from old Latin service books. With Churchmen the verdict of the book of Common Prayer must be conclusive."

LIFE INSURANCE.—We find the following statement relative to the advantages persons may obtain by insuring their lives in the "Mutual Life Insurance Company of New York," in a city paper. We have been presented with several of the little pamphlets referred to in the subjoined paragraph, the cover of one of which is most beautifully illuminated, and will cause the book to be preserved for this if for no other reason:—

A MUTUAL AND EQUITABLE INTEREST is granted to all persons who hold, or who may hereafter procure either Life Endowment or other Insurance Policies in the Mutual Life Insurance Company of New York. This Company has Twenty Two Million Dollars in Capital, which is solely the property of the Policy holders, and dividends are declared on all Policies each and every year, and paid either in cash, say 25 to 140 per cent. of the annual premium, according to the number of years the policy has been in existence, or a relatively larger amount will be added to the respective Policies which at any time may be "reconverted" to pay premium. Persons desiring to effect Life Insurance will at once perceive the extraordinary advantage of becoming a participant in this the largest Life Company in the world—\$22,000,000 and no stockholders or other interests outside of policy holders. The new pamphlets of the company are very interesting and afford valuable information on the subject of Life Insurance. Apply to the manager, ROBERT MARSHALL.