The Ministerial Deficiency. Its Cause and Cure.

BY H. F. ADAMS, PASTOR OF FIRST BAPTIST CHURCH YARMOUTH.

Then saith he unto his disciples, the harvest truly is plenteous, but the laborers are few; pray ye therefore the Lord of the harvest, that he will send forth laborers into his harvest.—Matt. 9: 37, 38.

My ministry in Nova Scotia does not quite cover three years, and yet during my brief stay, I have heard from our denominational organ, and from our pulpit and pew organs, continual mournful comments on the departure of some of our promising ministers for fields of labor beyond the bounds of our own Convention. And not less dirgeful are those utterances that bewail the failure to return to the land of their birth and education, of Acadia's theological students.

Being an "imported minister" myself, I have felt considerable interest in this subject, and have tried to ascertain both by direct and indirect means, the causes of this exportation of home-grown and home-trained men to other parts. I trust you will not think me bold beyond my years or my position if, as a new comer, I present the results of my analysis and possibly slightly different views of the situation. As I, moreover, I here avow that my only object in drawing your attention again to this painful theme is that we may all open our eyes to the true cause of this deficiency and apply a remedy. The first question I propose to ask is

IS IT SCRIPTURAL, IS IT NECESSARY TO HAVE A PAID MINISTRY?

1st. Is it scriptural? When our Lord sent forth his disciples to preach the Word he uttered these memorable words: "And as ye go, preach, saying, the kingdom of heaven is at hand. Heal the sick, cleanse the lepers, raise the dead, cast out devils: freely ye have received, freely give. Provide neither gold, nor silver, nor brass in your purses; nor scrip for your money, neither two coats, neither shoes, nor yet staves: for the workman is worthy of his meat." (Matt 10: 7-10) And the greatest expounder of our Lord's teachings declared this same principle to the Corinthians. Say he, "Do ye not know, that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? Even so hath the Lord ordained that they which preach the gospel should live of the gospel" (1 Cor 9: 13, 14).

If the Lord chose, we know that he could as miraculously sustain his servants from day to day as he did Elijah at the brook Cherith by the ravens. Or they could sustain themselves similarly, as did the celebrated tentmaker of Tarsus, by his "own hands"; but unfortunately for those who like a cheap gospel, both these methods are contrary to the gospel law. And not only so, but the Lord foreknew that either of these methods would minister to the selfishness of the human heart and he knew that we needed no system that would make us more selfish than we naturally are. We thank the Almighty Father for the great free gift of his only begotten Son, for that gift tends to enlarge the human soul, and start springs that flow out in heroic deeds and noble beneficence; but a free ministry would shrivel the soul, and dry up all the sources of holy thought, and word, and deed, with regard to the second great commandment, "Thou shalt love thy neighbor as thyself" or minister. Show me a church that tries to get a minister as cheaply as it can and I will show you a church that has woven such a thick cocoon of selfishness around itself that it gives next to nothing to our Convention Fund.

The next part of that first question is, Is it necessary to have a paid ministry? Without a paid ministry can churches be planted in new fields? Can they be built up when they are planted? Can there there be found in every church a man of sufficient intelligence and gifts equal to the task of preaching once or twice every Sabbath? Can the youth of the community be won to Christ? Can the backslider be reclaimed? Can the sick be spiritually attended to? Can the old be visited, and comforted, and buried? Can the churches be led forward in the great work of evangelization in both the home and foreign fields, without a paid ministry? If these, and a score of other things look for our present paid ministers can be done by lay brethren, then it is easy to infer that we have here a remedy for poverty at the parsonage, &c. But, brethren, let us not travel too far in teaching churches as to what can be done in this great work of our Master's. Let us consult experience on this point. Can any one man do two men's work for a long period? Can you find a man that after having wrought hard all the week for bread for his family, is able to find time to attend to the work of preparing two sermons every Sabbath, sustain several week evening meetings, visit the sick, comfort the aged and infirm, watch over the young, bury the dead, collect for our missions and for Acadia College, and in addition preach every night for three months during revival services, to say nothing of extending the Gospel Tidings to the "regions beyond"? Whatever may be our opinion as to the possibilities of human nature, I, for one, believe that if such double work were imposed by the churches on any one man I would soon agitate for the founding of a Society for the prevention of cruelty to the poor male sex. But here comes in a profounder wisdom than that which belongs to man. Would our Lord have called men out of he world's busy marts, and separated them unto the exclusive work of preaching the gospel, if that glorious work could have been done as well another way? If Peter could have supported his family by fishing hard all the week and have done all the great work he did as an Apostle as well, surely our Master would not have commanded him to leave his boats and nets on the shore of Lake Galilee and follow him. If Matthew could have attended the receipt of custom with all the diligence the position demanded, did have wrought as a worker and announceth to our Lord at the same time, why was it necessary for Jesus to bid him give up his worldly pursuit and follow him?

Brethren, he that made man, knew what are the capabilities of a man. And he who said "Thou shalt not muzzle the mouth of the ox that treadeth out of corn," has also ordained that the man who is devoted to the great work of gospel as a minister, cannot do that work as it ought to be done and earn his own bread by the sweat of his brow. And he sustained his command by his own example, for did he not forsake the carpenter's bench in Nazareth the day he entered on his ministerial career? From the command and example of our Lord, and from a brief glance at the laws that govern man physically and mentally, it is quite certain that a paid ministry wholly devoted to the great work of Christ is an absolute necessity.

Before leaving this point, it may be well to ask the question is it scriptural and necessary for a preacher to work a farm and at the same time to be a pastor. I think that the same scriptures and examples before referred to, are as applicable to such cases, as to the point above specified. No man can do the two things fullest justice. And where is the man that will assert that the work of the ministry does not demand the whole man of every minister? Will you attempt to prove to me that the possession of a farm by a minister has not been a hindrance to his usefulness? And has not that fact influenced the giving of the members of his church? I will defy you to prove to me that any such an encumbrance as a farm personally worked by a pastor, has made him a brighter thinker, a more diligent worker, and a more successful preacher. On the other hand I can prove to you that the grandest men that have ever stood in a pulpit, the most consecrated men that have wrought on the mission field, have been those who, unembarrassed by the incessant care incidental to a farm, have devoted every drop of blood in their body, every faculty of their mind, every day of the year, and all the resources at their command to the one sublime work of the ministry of the gospel. And more than that, such a possession has been a positive hindrance to the removal of a pastor, when his usefulness has been at an end in a field of labor.

This naturally leads us to consider in the second place, believing as they do in the scripturalness and necessity of a paid ministry, do our churches, according to their ability, pay according to the pastor's worth? Some, yes, a great many christians, have such a contemptible idea of supporting a pastor that they give their contribution towards his salary as if it were a gift. I most emphatically assert that the money paid to a pastor is as truly earned as that paid to a man for repairing the roof of a house, or for shoeing a horse. True, the minister does not present a bill of items, in which he charges so much for two sermons on Sunday, so much for conducting two prayer meetings, so much for comforting the sick, so much for winning souls to Christ, so much for hours spent in studying for the pulpit, so much for so many prayers offered for the sinners in Zion, and so much for the general oversight of the church. But I tell you a fact that may have slipped your observation. It is that if pastors were paid according to the true worth of their work, if they were paid in the same proportion that physicians and lawyers are paid, (a fee for this and a fee for that) they would be a great deal wealthier than either doctors or lawyers.

I know that there are not a few professing christians who would not risk the honor of their credit by postponing the payment of their household bills, who yet will most unconcernedly put off the payment of their subscription towards their pastor's salary for six and even nine months; while some will not pay it at all. And why? Because they have come to regard the contributions as a species of charity, and not truly earned.

As this financial aspect of the present situation of things lies at the very base of ministerial deficiency, let us take a glance at the standard of remuneration by which churches are governed in the support of a pastor. I have not often heard of a church deciding to pay a minister what he is worth, but almost invariably the question that is raised is, How little can he live on? And raising the wrong end of their financial telescope to the eye, the church tries to see only the minimum salary that will just barely keep the man and his family respectable.

Brethren and sisters, I ask you in the name of God, how much is the conversion of your souls worth? How much money could have brought your sons and daughters to Christ? How much money would you willingly put into the church's treasury if the friends who are in hell this morning could be lifted to heaven? And yet, the brave and good man whom God used to bring you out of sin's pit, you undervalue and underpay to such a degree as to make his life miserable, and cripple him in his ministry.

Now let us see what the Baptist churches of these three provinces pay to their pastors. Taking the last Year Book we have:

Ordained Ministers,	225
From these deduct of Editor, Professors, Foreign Missionaries, Evangelists, Infirm and Sick,	59
So that we have Pastors in charge of churches,	166

Of these 166 pastors,

3	receive	$1400 a year,
3	"	1200 "
1	"	1100 "
6	"	1000 "
2	"	900 "
1	"	850 "
12	"	800 "
8	"	700 "
37	"	600 "
3	"	550 "
32	"	500 "
5	"	450 "
27	"	400 "
2	"	350 "
13	"	300 "
3	"	250 "
8	"	200 "
		$92,600

This sum of $92,600 yields an average to each pastor of $557.83⅓, leaving a balance of 1½c. towards some poor pastor's donation.

These figures include the value of the parsonages and some donations. Now, brethren, I ask you to ponder these figures, and ask yourselves, do they really represent the worth of all the good the pastors of these churches have wrought since we met a year ago at Digby? I know of some of these pastors who have been sorely tried during the year, because their people did not pay even the small sum they engaged to pay them. These people have taken special care to keep their own larder well stocked, their own backs well clothed, and their own credit pretty high; but their poor pastor has been crushed in spirit by their gross indifference to his wants. How can a man study the Word of God with joy, and bring out of that treasury things new and old, when there lie right before him on his study table a dozen bills; not only unpaid, but through his church's negligence, not likely to be paid for several months. When he comes before his people on Sabbath, they wonder why his sermons are not fresher and fuller. Why there is no magnetism in his delivery. Why there is no little cheerfulness in his face. If they could only peep into their pastor's heart and see what a burden he has to carry through their own want of liberality, and unfaithfulness to their own pledges, they would cease to marvel. If our members only knew what we pastors think of them, as they walk into church arrayed in fine clothes, while their subscriptions are three and six and even nine months behind, we think they would be both more generous and punctual in the payment of our salaries. Amongst our auditors there are generally some of the tradesmen of the place to whom we try to preach. But how our souls are shrivelled up into mortification, when we look them in the face Sabbath after Sabbath, conscious that we owe them bills that we cannot pay, and all because the churches study to get us as cheaply as they can, and even then are often behind in the payment of the small sum promised.

One Sabbath morning one of these pastors went to one of his deacons, and asked him if he would lend him a ten dollar bill; to which request the deacon most cheerfully and readily assented. The pastor put it into his dollarless pocket, felt better; and preached that day more comfortably and more cheerfully than usual. At the close of the Sabbath the pastor returned the ten dollar bill to the deacon, thanking him very much for the loan, as it had been of great service to him. And the deacon said he was quite welcome. When the next Sabbath came round, the pastor again asked that deacon to lend him a ten dollar bill, and though inwardly he was a "little tickled" as the boy say, yet he most willingly handed to his pastor the asked-for sum. As before, the minister placed the bill into the vacant pocket; felt braced up, at least financially; preached two pretty good sermons that day, and at its close returned the bill to the deacon. The deacon's curiosity was by this time aroused to such a degree, that he was obliged to ask his pastor why he borrowed ten dollars on two Sabbath mornings and repaid them each Sabbath evening. And the minister made the following reply: "It is such a long time since I had a ten dollar bill, I thought I would try the experiment, and see if I could preach any better with one in my pocket, and I find I can." I am not prepared to say how far the hint was taken, but I hope it will not be handed by any deacon here, over to some one else, but that you will kindly profit by it. Ministerial brethren, I do believe that we could all preach better sermons, with more enthusiasm, and exhibit happier faces with fewer wrinkles and do all our blessed work with more heart and more success, if our churches were more liberal, more punctual, and we always had a ten dollar bill in our pocket that was absolutely our own. Do you not? Now some dreadfully sanctimonious soul will lift his hands up in holy horror, and say, "Oh, but Mr. Adams you are looking at the ministry of the blessed free Salvation in too mercenary a light. A minister ought to live by faith, and ought not to be grasping after money." My dear brother, we poor ministers are perfectly willing to live by faith, but we here beg to inform you that we cannot live on faith.

One of these skinny souls once approached Mr. Spurgeon on this salary business with the remark, "Mr. Spurgeon, I thought you lived for souls?" To which the great preacher replied, "Yes, so I do, but I don't live on souls, and if I did, it would take half a dozen souls such as yours, to make my morning breakfast." Ay, brethren and sisters, be assured that you cannot affort to ignore this aspect of this question any longer. For if you shut your eyes to it, the time will come when it will be too late to apply the remedy. If you are indifferent to it, the pastors are not. Brethren Woodland, Hunt, Hughes, Weeks, McDonald and others have lately gone from these provinces, to more liberal churches in other parts. One went from $600 to $800; one from $700 to $2500; another from $900 to $2400; and others in proportionate ascending scale.

Now the questions for us to lay alongside the fact of these departures is, was it necessary for them to go? Can the churches pay more than they are paying? Are the pastors worth more than they get? I believe there are some little bands of christians who are doing nobly, in raising the small sums they do towards the support of a pastor. These are working with a self-sacrifice that is truly heroic to sustain the Lord's work in their midst. But on the other hand, there is a very large proportion of our churches that can and ought to give more money both towards the local cause and denominational institutions. Look at the houses our people live in. Look at the abounding comforts with which they are furnished. Look at their property in lands and money. And then look at the small sum that many of our well-to-do members give annually towards the pastor's salary. I know of a christian professor not twenty miles from this church, who owning from $5000 to $6000 worth of property, gives the paltry sum of $2. I know of a man not one hundred miles from this church who, about three years ago, after paying all his family and farming expenses, and his church subscription, put away in the bank over $2000. Did he increase his contribution to the church and convention that year? Not a cent. Out of pure gratitude to his heavenly Father for such abundant prosperity, he ought at least to have given a tenth of that banked money to his work. Did Almighty God intend when he prospered him to that extent, that he should hoard up every cent of that large clearance? Is that the spirit the great Master illustrated? Is that the scripture doctrine of loving your neighbor as yourself? Is such an example of utter worldly greediness calculated to influence the rising generation, so as to produce generous-hearted christians in the rising youth? And I am sorry to say there are hundreds of not thousands who act like that every year, in all three provinces. It makes no difference how much money our members make over and above all their expenses, they do not as a rule increase their church subscription nor their convention contribution. But only let them fail to clear their expenses, and the first thing they think of curtailing, is the subscription to the pastor's salary. Is that right? Is it scriptural? Is it manly? Is it neighborly?

We pastors are perfectly willing to share with our people in their losses, if they are as willing to let us share with them in their gains. In fact this is the principle of the word of God that you are to apply this question: "Bear ye one another's burdens, and so fulfil the law of Christ." But to lay the burdens always on one side, and reserve the profits for one side, is unchristlike, is unfair, is unmanly. Let the members grow as prosperous as they may, there are not five per cent. of our 375 churches that raise the salary of the pastor, but year in and year out, the salary stands at the same old figure. The pastor's family burdens may increase, boys and girls requiring larger and of course more expensive clothes as they grow older, larger means needed to educate them and to fit them for some calling in life, yet the churches take no thought for these extra cares and expenses that the pastor must bear and meet. Then the poor pastor has to do one of two things. He must see his family grow up neglected and comparatively ignorant for want of respectable clothing and higher education; or he must go into debt for these things with no hope of ever being able to pay back the money.

Both these courses crush out the manhood of any pastor, and unfit him for his great work. The sense of injustice which he feels his people impose on him, in that which a small salary prevents him from bringing up his children as well and as intelligently as theirs, is enough to eat out the vitals of any man's heart. It is a shame to the churches that will permit their pastors to suffer these inward pangs of sorrow, concerning the future of their sons and daughters.

There is a hardship to which poorly paid pastors are bound to submit, that few people ever think of. There are out of our one hundred and sixty-six pastors ninety who receive $500 and less a year; even down to $200. I would like to know how many of these ninety faithful men of God have been able to spend ten dollars for fresh and inspiring books, during the past year? The Bible is our one book, but there are hundreds of consecrated minds thinking God's thoughts, and they are writing down their impressions of divine ideas. How illuminating and helpful is a book once or twice a year that teems with living suggestions, only those know who possess the means for their purchase. How can these dear brethren introduce their people into new realms of thought when they pinch them down to such miserable salaries that they are really prevented from purchasing the necessary materials. Who is foolish enough to imagine that his pastor has "run dry," that his thoughts do not leap with life, that he has no new and fresh illustrations wherewith to feather his arrows, when he is not able "to make both ends meet" in his temporal expenses, much less able to replenish his library? And be assured of this, that poverty at the parsonage will develop itself in the poverty of the pulpit; and a dull, heartless ministry will reproduce itself in the hearers. Do you wish to know who are the pastors that change often? It is those brave men whom the churches pay so little that they cannot, by reason of their limited range of thought, sustain a fresh and vigorous ministry for a period of five or ten years.

Now, my lay brethren, can you charge pastors with being mercenary if, when they get an opportunity, they flee from such a state of financial embarrassment imposed on them by the illiberality and unfaithfulness of our churches? And if you do think of them as mercenary, please place beside that thought of your hearts another one, that it was the close fisted and unchristian policy of able churches that drove them to that alternative. I am sure of this, that if a lay brother were placed in circumstances similar to those of many of our poorly paid pastors, he would not endure their misery, for one month, whereas the pastors hopefully stay for years. If a layman leave his village on account of hard times, everybody praises him for his common sense and foresight that has regard to the future of his family and his fortune. But if a minister leave a charge where his times had been hard for years for a field where his salary will be large enough to do justice to his children, and put a little by for old age, somebody is ready to change the words used to congratulate he wise lay-brother and substitute for them words that imply blame and mercenary motives.

Whatever you think of my analysis of the causes for the departure of our pastors for other parts, it is certain that one of the principal causes is, that most of our churches can pay larger salaries, and will not. And another is, that the pastors have done their best to bring up a family on the small salaries received, and they cannot do it as they wish and as they ought.

Now let us briefly glance at the student before we pass on to propose remedies for the present deficiency. Why do they so willing stay the other side of the line at the close of their theological course? In the first place, they have no wish to step into the shoes of financial embarrassment, which they know have pinched our provincial pastors. The spectacular lessons they received from both the inside and the outside of the parsonage, made an indelible impression. So much do they dread reproducing these experiences, that with all their love to Christ and native land, they yield easily to a call from the churches around Newton, where these hardships are not practiced on a minister. As a rule, they will come back only to the best paying churches, and I do not blame them. They know that it is impossible to live and pay their way for a long period on a salary varying from $400 to $600 a year. And until the churches raise the remuneration for pastors above the figures of doubt and fear, our home-grown and home-trained young men will refuse to return to us at the close of their theological course, for settlement in their native land.

Having pointed out to you what I regard as the cause of our ministerial deficiency, let us briefly consider a few remedies for that deficiency.

1. What say you of Celibacy? When the Almighty said that, "It is not good that the man should be alone: I will make him a helpmeet for him," he most emphatically announced a law that for all time must be observed as one of the most sacred, and necessary for the moral safety of the race. He who despises that law, does it at his own peril. And that church or denomination that thinks it would be cheaper to have single men as spiritual guides, and teachers, and comforters, would find in a short time that by violating the divine law, they would have to pay the penalty that would involve years of sorrow, which no amount of money could ever redeem.

If there is one man in God's universe that needs the sympathy and love and helpfulness of a true hearted woman, that man is a minister of the Gospel. If a pastor is to be able most effectively to sympathize with others in trial, he must be a man who knows something of the cares and responsibilities of this mortal life. A single pastor in his endeavours to fulfil all the offices common to his position, must often try to be what he is not. And although we will not call it by so bald a name as "sham sympathy," yet there must be such a limitation of his experiences, that it is difficult to label his attempted comfort with the bereaved, the afflicted, and the erring by another name. No, brethren and sisters, celibacy will not cure the present trouble of ministerial deficiency.

2nd. Educational and ecclesiastical prohibition, how will that do? By that I mean, to refuse to educate any young men for the ministry, who will not bind themselves to settle in the Maritime Provinces. What think you of that? Although it might seem a hard law to enact, yet one must confess that it would be in keeping with our national protective policy. And as the Maritime Provinces endorsed that at the last general election, I shall be surprised if they are not willing to support a policy looking towards the building up of home spiritual industry. To do this effectively our arts students must not be allowed the option of taking their theological course outside the provinces; as it has been proved that merely a temporary residence in theological colleges elsewhere, has considerably affected them with a desire to settle there. Such a remedy as this would demand that the old theological chair be restored to Acadia, with, of course, an advance on its former facilities for perfecting the student's ministerial outfit. If such a remedy commends itself to the body, the sooner that good brother, who, I understand, purposes to bequeath a very large sum for this object to the Baptist denomination, carries out the noble resolve the better.

While such a remedy bears on it the face of possibility, I fear the element of independence that so strongly permeates us, and the hatred to anything like a ridging our liberties, would speedily negative a movement looking towards what I call "educational and ecclesiastical prohibition." Therefore, while the idea is thrown out, I am so little sanguine of its acceptance, that I will leave that for another.

3. What say you to a "Sustentation Fund?"

Say you, "That would be too Presbyterian for us Baptists." But I reply, "If $750 a year and a parsonage is good for the Presbyterians it certainly is just as good for the Baptists." While I am not familiar with all the ecclesiastical machinery by which that body carries out its policy of levelling all its pastors incomes to not less than that figure, yet I most heartily endorse such a strong statesman-like arrangement that keeps the smaller churches supplied with as able men as are found in some of the larger ones. As the smaller churches are not able to do as much financially as the larger ones, it certainly is both reasonable and scriptural that the stronger should share the burdens of the weak. For says Paul, "We then that are strong ought to bear the infirmities of the weak, and not to please ourselves." Say you: But we have not the organic unity in our denominational structure to enable us to impose a law on all the churches, whereby such a scheme could be made possible. Is it necessary to alter our present form of what we believe to be scriptural democratic church government in order to adopt a plan similar to that of the Presbyterians? And supposing the churches refused to enter into any such arrangement, by which all pastors shall have no less than say $700 a year and a parsonage, cannot the pastors enter into a compact among themselves, to the effect that no pastor shall accept a pastorate for less than $700 and a parsonage? While it would sound unscriptural to speak of the organization of all our pastors into a "Laborers Union," by which some of our covetous churches could be "boycotted," certainly think a little more union amongst our pastors, than at present exists, might be of considerable service to this end. I admire the self-sacrifice of a brother minister who will devote himself to a church that is really unable to pay him a large salary, but I have heard of brethren who have offered to serve a church for less money than they have been in the habit of paying, even while that church was negotiating for a pastor at their old figure of $600.

Before the last Convention at Charlottetown, the Home Mission Board presented a scheme for levelling up all salaries to $600 and a parsonage; but how much prospect is there that it will ever be realized? Unless there is more organic unity among us to execute it, details, I fear it will lie a dead letter among the documents of our Secretary's trunk. It seems to me that the time has come for the calling of a financial convention, to devote several days to the long neglected question of ministerial remuneration. For here is the "Waterloo" of present difficulties, concerning the present lack and the future supply of pastors for our churches.

Character in Handwriting.

There are people that claim to read men's character from their writing. As the writing of every nation is distinguished by certain strong national peculiarities, it is easy for an expert to decide to what nation a writer belongs. Having settled that, certain large characteristics which are common to all men, but in different degrees, can be seen in every handwriting. A certain number of men are calm, even lived, sensible, and practical. Men of that class are almost certain to write plain, round hands, in which every letter is distinctly legible; neither very much slanted forward nor tilted backward; no letter very much bigger than it neighbor, nor with heads much above or tails much below the line; not so distinguished for the letters all having about the same general uprightness, and the lines true to edges of the paper, neither tending upward nor downward. Exact, business-like people will have an exact handwriting. Fantastic minds revel in quirks and strokes, particularly for the capital letters, and this quality is not infrequent in certain business hands, as if the writer found a relief from the prosaic nature of their work in giving flourishes to certain letters. Firm, decided, downright men are apt to bear on the pen while writing, and to make their strokes hard and thick. On the contrary, people who are not sure of themselves, and are lacking in self control, press unevenly, and with anxious-looking, scratchy hands. Ambitious people are apt to be over-worked; they are always in haste, and either forget to cross their t's or dot their i's. They are also apt to run the last few letters of every word into a illegible scrawl. Furried, troubled, and conscience-twinged persons have a crabbed and uneven handwriting.
—*Henry Eckford, in St. Nicholas*

—The gross income of the British and Foreign Bible society the past year was $1,251,000 and its expenditures, $1,125,000. A deficit of $50,000 from last year was extinguished and a balance of $75,000 remains.

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