ST. ALBAN'S DEBT

At the commencement of this, the last year of the nineteenth century, it is highly desirable for us to consider our debt, and the ways and means for removing it.

As is known to some of our congregation, the crypt (now used for Sunday school purposes) was at first the only part of the building available for public worship.

During the period the work upon the upper portion of the building was going on, and at its completion the money that had been raised upon mortgage became exhausted. In this way it came about that the expenses incurred in furnishing the choir, and rendering it fit for use, became a floating debt.

It was about this time that St. Cyprian's church was built, and upon its completion the priest in charge of St. Alban's and a large portion of the congregation, withdrew from us to become members of the new church.

This gave a very serious aspect to the outlook for the Cathedral, during the six or seven years of general business depression. It is from these circumstances being so often overlooked, that people wonder how it is that for a number of years St. Alban's was barely able to meet her current expenses, and could not pay off her floating debt, nor the interest on her mortgage. We are glad, however, to be able to state, that during the last three years, the floating debt has, through the efforts of certain liberal gentlemen, and a committee of Synod, been extinguished.

There is now, as a result of so many new houses being lately built in this neighbourhood, of our attractive services, and from other causes, a congregation that often taxes the capacity of the building ; and that could doubtless be increased, perhaps doubled, if we were able to provide comfortable seating accomodation for the extra number.

It remains, therefore, for us to decide upon the proper course to take under these circumstances : and whatever mistakes have been made in the past (what human undertakings are free from them?) we of this congregation and of this Diocese, cannot, if we would, escape from our responsibilities.

The simple facts that confront us are these—That the legally established Cathedral of this diocese, the building in which we of this congregation worship, is involved in debt—and that a debt, owing for anything in connexion with the worship of God, is repugnant to the feelings of every right-thinking Christian man, a grievous hindrance to the advancement of true religion, and a stigma upon the good name of our church.

So that the position in which we of this congregation find ourselves, in this the opening month of the last year of the century is this : worshippers in the beautiful choir of a partly built Cathedral, situated in the most progressive and desirable residential portion of our fine city, confronted by a debt that is a burden to us, and a bar to our progress, unable to provide satisfactory seating accomodation for numbers of families who would otherwise join us and assist in advancing our common interests, occupying a position towards other churches of the diocese that exposes us to searching criticism, and yet apparently wanting in that enthusiastic energy that is absolutely necessary to successfully grapple with the problems that confront us.

This being our situation, what shall we do? Sit down and bewail our difficulties? If we do that how can we expect the churches of the diocese to come to our support? Let us rather, like high-spirited, energetic, loyal churchmen, resolve to make this last year of the century memorable, by uniting to devise ways and means to pay off the existing debt, and at the same time to provide the necessary increased accomodation for the church people who are building and buying houses in the neighbourhood of the Cathedral.

As a scheme for attaining this end the following is suggested.

Let a small committee—say three—be appointed for the set purpose of obtaining subscriptions from the wealthy, in amounts ranging from \$1,000 upwards; this committee being expected to raise two-thirds of the whole sum required.

Another committee of perhaps five or six being appointed to solicit subscriptions from those whose means are moderate, for the purpose of raising the remaining one-third. The payments of these subscriptions could be spread over the whole year; and as an inducemeds to subscribe liberally, it might be stipulated, that until the whole required amount was promised, no one would be called upon to pay a cent.

This proposition would include the $\$_{3,000}$ necessary to add a seating capacity of 100 to the present building, along with the present debt; and if carried to a successful issue, would redound to the honor of our Church, and be prolific in vitalizing influences on the cause of true religion throughout this diocese.

Fellow-churchmen, this proposition is before you. If you do not like it, bring forward yours, and we will make it known.

All are rejoiced to know that the Priest Vicar has passed through the dangerous illness with which he was threatened, and hopes soon to be in his place. To a Pastor the Christmas worship is always a season of unusual joy, and to be then laid aside requires special grace and patience. It was, therefore, to Mr. Andrews a double trial, being his first season with us. He had the widespread sympathy of his people for his comfort and prayers for his complete restoration.