

pared with offers of work. On Monday I meet another body in the township of Anson with the same object in view. Let me repeat, the poor settlers gladly give liberally of their time and labor—will friends outside aid them with money? My appeals have fallen upon rather dull comprehensions lately in Canada.

As I shall be away in the Nipissing District during the next three weeks, friends must not be surprised if there is a little delay in answering their kind communications. I ask the prayers of all God's people.

Yours, &c.,

WILLIAM CROMPTON,
Travelling Clergyman,
Diocese of Algoma.

Aspelin P.O., Aug. 11, 1880.

CHURCH ENDOWMENTS.

DEAR SIR,—As my letter on Church Endowments, in a recent issue of your paper, appears to have attracted a good deal of attention, from the number of letters I have received, asking me for further information, from various places in Canada, I would esteem it a favor if you would allow me a short space to again refer to the proposal, and use your valuable journal as a medium to reply to many of the enquirers. It would seem that as there are so many of our churches heavily in debt, that any proposition that is made, whereby these encumbrances could be gradually liquidated, would be a boon to our people.

The Church Endowment scheme is simply to utilise the now existing system of Life Insurance Endowments for the purpose of paying off debts, or for establishing endowments for any other Church purposes. This plan was first introduced by the Star Life Insurance Co., of England, and has been in successful operation for some years, and has been taken advantage of by churches in Canada. A liberal reduction on the ordinary rates of the Company has been agreed upon, besides a most liberal basis, upon which the policy could be surrendered should it be found necessary at any time to do so. Added to these concessions, the Company has the carrying of the risk, which might at any time be called for in case of the death of the insured.

Now, the method of carrying out this proposition is as follows:—An Endowment Policy is taken out on one or more lives for a term of 10, 15, or 20 years, and longer if desired.

I would further illustrate it by giving the particulars of a church which is now negotiating for its debt, which is \$3,500. They only take a policy for \$3,000, as the balance would be made up by the accumulated profits which are allowed on the policy. The annual payment they will pay to secure the sum of \$3,000, would be only \$127.44. This small sum thus becomes a sinking fund for the ultimate payment of the principal of the debt. A long period is selected, as the payments are lighter in consequence, and with the privilege of surrender at any time.

Now, Sir, as to the question of time, I hold that one of the great mistakes that is being made at present is to hurry the payment of these debts. I believe it was wrong in the first place, and not to the glory of God, to build a church and go in debt for, sometimes, two-thirds of its value; but, as such is now the existing state of things, I think it is better to carry the debt over a number of years and lighten the burden on the people, and place the annual sum as low as possible, and thus make ample provision for the ultimate payment of the debt, which would be a relief to both pastor and people, and leave the latter free to contribute to the Incumbent's salary and general church purposes, as they would know just what was annually required; and this being small, there would be no need for the continued strain put upon parishes to raise money by the means of all the sundry devices such as bazaars, socials, garden parties, &c., &c., which only perpetuate the evil. I know objections are made as to the length of time the policy would have to run, and that the debt ought to be paid at once. I admit it should, but in a great many places the people are not able to do it, and at the same time keep good their other church engagements, and thus some one has to suffer, and I am sorry as a layman to have to say it, that it is very often the Incumbent, but he sometimes brings it upon himself by his zeal in God's work, by trying to induce congregations to build new churches or pay off existing debts when they were unable to do so.

I was myself a member of a church for 15 years. A debt was existing when I went to reside there, and had been for some years before, and it is still there. I only name this instance (but there are many such) to show what would have been the effect if such a system had been in operation then. The debt would now be paid off, and the people would hardly have felt it.

I feel that much more might be said on this most important subject, but can hardly trespass further on your space. I am, however, satisfied as soon as the scheme is fully understood it will be largely taken

advantage of, not only to assist in paying off debts, but also for the establishment of Church Endowments such as the Widows' and Orphans' Fund, Mission Fund, &c., and is especially adapted to our new Dioceses.

The full privileges of the scheme are open to the clergy who are desirous of insuring their lives for the benefits of their families.

Again thanking you for the space allowed me,

I am, Sir,

Yours truly,

W. J. IMLACH.

London, Aug. 24, 1880.

RECIPROCITY IN MATTERS ECCLESIASTICAL

DEAR SIR,—The increase of the Episcopate, in the formation of New Dioceses must have commended itself to the approbation of every true Churchman, for the high interests of the Church imperatively demanded that the original Diocese of Toronto should be divided. But the same necessity did not exist for the division and sub-division of its original Funds which should have remained under the management of a Central Board for the benefit of the clergy of the whole Province, and then the object for which they were created would have been more fully and justly accomplished. And no true Churchman can approve of any Diocese running a share of the Funds intended for the benefit of the clergy of the whole Province, and then constituting itself as a separate, exclusive religious municipality with a Protective Policy. It would not be right for members of a family to leave their home and receive their portions and then ignore all obligations of kindred. It would not be right for a Provincial Parliament when established and after receiving its award to adopt exclusive measures against the sister Provinces. A protective Policy may be the true policy for the Dominion Government under present circumstances, as against foreigners who will not agree to Reciprocity, but the Dominion Government would not allow such a policy to be adopted by any one Province against the other Provinces of the country. And it should be within the power of the Provincial Synod—the High Parliament of the Church—to prevent exclusive legislation of one Diocese against the freedom and interests of the clergy of any other Diocese. We are one Church, we have one Lord, one faith, one baptism, one God and Father of us all, and hence we should live in amity as brethren. And clergymen of good standing should have free and unrestrained access to every Diocese without being regarded as a stranger and foreigner, and without suffering loss of status, loss of privileges or pecuniary loss. This is the case with ministers of other denominations who can move freely from one part of the Province to another. And why should the clergy of our Church be subjected to those harassing and embarrassing restrictions at present imposed by Diocesan legislation? My own case might serve as an illustration: I left the Indian mission in the Diocese of Toronto where I had labored for more than fifteen years, to take charge of an Indian mission on the Grand River Reserve, at the urgent request of the late Bishop of Huron. In doing so from a sense of duty and to supply a pressing want in the mission, I lost all my interests in my former Diocese, and in this I gained nothing. I was placed on the same footing as one newly ordained, and a demand was made upon me for about \$50.00 as an entrance fee, and though I protested against the payment, I did so in vain. Finding that the rules and regulations in the different Dioceses were so unjust and oppressive, I advocated through the columns of your paper, a change, and others followed my example. In my place at the Synod, I introduced a resolution with that end in view, and the resolution was carried. A committee was appointed to confer with the other Dioceses on the subject. A similar resolution was introduced during the session of the Niagara Synod by the Rev. Dr. Reed and was carried. At the Toronto Synod, the Bishop, I think, wisely suggested that the matter should be dealt with at the Provincial Synod. I hope the Bishop's suggestion will be adopted and carried out satisfactorily, by effecting or establishing something like Reciprocity between the Dioceses of this Province at least. I shall not derive any advantages therefrom, beyond the satisfaction of knowing that other clergymen will, including, I hope, those noble and devoted missionaries who are so zealously performing a work of faith and labor of love in the extensive Diocese of Algoma, where no Commutation, no Superannuation and no Widows' and Orphans' Fund exist for their benefit or the benefit of their families in times of need.

Any plan or measure introduced which does not comprehend their interests cannot be regarded as satisfactory, generous or just.

Yours respectfully,

JAMES CHANCE.

Tyrconnel, Aug. 13, 1880.

THE PROPOSED CONSTITUTIONAL CHANGE

DEAR SIR.—The correctness of the Editorial on "the proposed constitution for the Diocese of Toronto" which appeared in your issue of August 5th, has been challenged by the Rev. Freeman Harding.

Your reasoning commended itself to me as thoroughly sound and evidenced a practical knowledge of the working of committees formed by different methods. The question under consideration is that of governing by a truly representative system, as compared with a centralised one, when the mainspring of all actions is found to emanate from one mind, whilst the responsibility is put upon the shoulders.

Your utterance was a wise one. "Let the acknowledged responsibility and the power go together, and then we know what we are about, and we know what we expect. If the Church is to be governed by the Bishop in Council with those whom he chooses to nominate, then the Synod as a representative body guided by Constitutional law, should be abolished; the two are antagonistic, and represent different systems.

Nothing could be more unsatisfactory in its results, and more dangerous to relative interests, than the fostering of a centralised system through the agency of nominal representatives. Such an incongruity, may be thought impossible, but it can, and does exist. The conditions favorable to such an anomalous state of things, are to be found in a sufficiency of vested power to control the actions of a working majority of the body corporate, by dispensing rewards to the faithful. This power is known in the Church by the name of patronage. It does not belong in all its workings to the Bishop, for if so, he must necessarily be the body and soul of the institution: he would be the Law itself instead of the Judge to declare the decision of the Court, which is the exponent of the Law. In our Civil judicature, were the Judge to possess the entire patronage of the Parliament, it can easily be conceived that such a leverage of power could be used for the framing of laws, whilst the nominal responsibility would rest upon the Parliament. It is the same in the Church. In the Church of Rome the emanation of Law proceeds from the Pope in Council with the Cardinals, and which accords with their system: it differs from ours inasmuch as it is not ordered by representative principles. In this there is consistency, the mainspring of action resting with the conclave, who assume all responsibility.

Whether a Synodical system be a correct one or not, it has been adopted by the Anglican Episcopal Church in Canada: to work it out to its legitimate issue, should be the desire of every loyal member. A thoughtful mind must perceive that it involves a responsibility of labor, and consequently a responsibility of trust: where such exist, it is a maxim of law that a corresponding influence should exist also. Now what is this influence but patronage?

A representative system is therefore a division of labour, responsibility, and influence in Government, and to maintain intact the just and equitable rights of all who take part, is the science of working out such a system to its legitimate issue. Any undue preponderance of power in any part interferes with the harmony of the mental and physical mechanism.

Now, what is the mechanical arrangement? In all representative bodies it is found in committees, and the science is, so to regulate them that the collective wisdom of the Corporation only be reduced to the best practical results.

There are various and specific interests at stake, which must necessarily be jeopardised by the preponderating power of any part, or any overshadowing influence to direct the action of the section. Whether committees be large or small, they must be so formed as to prevent this, if moral results are to be attained, and which are absolutely essential to the framing of just and equitable laws. It appears to me that the principle of forming committees to deal with general and specific interests, at present in operation in the Toronto Diocese is the correct one, and should be maintained as the safety valve to secure the rights of all.

No doubt the Episcopal office has specific rights, and so have the Clergy in general, and the Laity. The Bishop is a part of the Church, but not the Church itself; and the true science of Synod Government is to place such patronage or influence in his office, as is necessary to maintain and exercise the lawful functions thereof; but which will be insufficient to trespass upon the legitimate functions of the Clergy and Laity, who are as necessary to the Church as himself.

The evil in the Diocese of Huron is, that the amount of patronage or influence vested in the Bishop, can be so used in the forming of committees, as to practically make him the law of the Church, whilst responsibility rest upon the said Committees.

Rev. Mr. Harding draws a comparison between the Dignitaries and officers on the several Committees in the Diocese of Toronto, and those on the standing Committee in the Diocese of Huron; he thinks they are about equal in number, and their influence about the same. For this argument to be valid, the con-