they be perpetuated at such cost? Why should four weak churches, all substantially alike, be maintained in a small village, when one efficient church could be easily supported? Why should the sects in the cities struggle on as rivals, rather than as allies, often crippling one another by their competition, getting in one another's way with their mission enterprises, having no stated consultations, and making no concerted effort to secure a harmonious and complete occupation of their common field? Such a waste of power, such a confusion of plans and purposes, would ruin any other enterprise. Why should this greatest of enterprises be crippled by divisions which, as you testify, are of no real consequence. These questions are beginning to be asked more and more earnestly, and by a class of men whom the sectarian managers will not wisely undertake to snub. The readers of this magazine have heard them asked more than once. The broad and genuine catholicity of Dr. Holland, and his invincible common sense, led him to urge these questions long ago, and he never ceased to press them upon the conscience of the Churches. Almost a quarter of a century has passed since he wrote his essay on "The Lord's Business," included in "Gold Foil," in which he sent the truth home in this trenchant way: "The call is uttered and echoed in every part of the world for more money and more men; but is it too much to say that enough of both have been squandered in the business management of the Christian enterprise to have carried Christianlty into every household? The money expended in church edifices and inefficient governmental church establishments, and bootless and worse than bootless controversies, and the upbuilding of rival sects, would have crowned every hill upon Gop's footstool with a church edifice, and placed a Bible in every human hand. Farther than this, if the men now commissioned to preach the Gospel were properly apportioned to the world's population, millions would enjoy their ministrations who never heard the name of Jesus Christ pronounced, and never will. The towns in Christendom which feebly support, or thoroughly starve, two, three, or four ministers, when one is entirely adequate for them, are almost numberless.

There is little doubt but what the editor of the Century brings to the surface the hollowness of all this talk when he quotes the words of the distinguished speaker above :- "Union is chimerical; union is impossible; it is useless to talk of union at present; but we may have unity—the unity of the spirit; that we ought to pray for and promote in every possible way;" and adds himself, "Precise ly, union is concrete, unity is abstract, what the average 'fraternal delegate' wants is an abstract unity that will call for the sacrifice of no sectorian the M. A. of some of our Universities. The latter advantages."

We repeat the words he puts into the mouths of "the quiet men" whose contributions support in large measure the churches and Missionary Societies, and who have been paying close attention to those useless divisions, and we ask for them the very serious consideration of the Wesleyan and the others referred to. "If the differences between these sects are so unimportant as you say they are why this, and it is simple and significant enough; all should they be perpetuated at such cost? Why should four weak churches, all substantially alike, be maintained in a small village when one efficient church could be easily supported? Why should the sects in the cities struggle on as rivals rather than as allies, often crippling one another by their competition." Let the editor of the Wesleyan and those like him who are fond of casting disparaging reflections upon the Church, read and ponder the Century article, and then let them show their reality, let them prove that they mean what they say, by promoting a union among themselves. When we see Presbyterians, and Congregationalists, and Baptists, and Methodists, forgetting-no, not forgetting but giving up-their differences, and fusing themselves into one homogeneous mass, with oneness of purpose and unity of action, we shall feel that the accomplishment of our prayer is near at hand, for the spirit of sectism will have been broken, and schism will no more be looked upon exceptional cases, (as when a Church officer many to the Church objects of the Diocese, living on

with favor, but the ways of God will appear, and the Church will again include within her pale all who love the Lord Jesus Christ, and the cause of the Master will prosper.

# CHRISTMAS CARDS.

In England there is a strong and growing feeling against purchasing Christmas cards which have no reference whatever to the joyful festival of our Blessed Saviour's birth. A firm of card publishers in England recently sent some specimens of their forthcoming Christmas cards to a gentleman well versed in such matters for his approval. He wrote to the firm as follows :--"To Messrs. examined the enclosed cards, and now beg to return them. I have searched in vain for any reference to Christmas in the pictures. Three or four of them refer to the season of the year at Christmas time by holly, snow, and ice, but the great majority of them do not even do this,-on the contrary, they pourtray summer flowers, summer dress, and summer scones. But from one and all of the drawings, there is a marked exclusion of any reference whatsoever to Christmas and the good news brought by angels to us at the birth of Christ. As works of art the drawings are beautiful, but in no sense are they Christians pictures. Your obedient servant, &c., ---."

The above is worthy the consideration not only of Churchmen, but of all Christians. Beautiful cards, with elaborate æstheticisms, may do well enough for birthdays, or even for the New Year, but when we purchase cards for Christmas, let us be assured that they are in every sense of the word, Christmas cards.

# Correspondence.

### HOODS.

(To the Editor of the Church Guardian.)

DEAR SIR,-Just a word or two concerning hoods as worn by graduates from special Faculty Colleges. It seems that the Montreal Diocesan Theological College have prescribed a hood for its graduates. It is one in color very much akin to are generally of silk, the former not so. is lined throughout with some pink stuff. Is this the correct thing? Perhaps it is not generally known that by action of the Convocation of Canterbury Theological Colleges can wear hoods of black, saving that they be not of silk, and that, for the purpose of distinguishing one college from another, border or hem of some other colour may be used. It seems to me this is what our Theological College ought to have adopted, for the rule seems to be University Degrees ricous to be time, independent colleges of any due special faculty, beyon harders only. If University Degrees' Hoods to be lined; those for such as the Theological, to have borders only. this rule was adopted it would avoid confusion. W. R. B.

### FUNERAL SERMONS.

[To the Editor of the Church Guardian.]

DEAR GUARDIAN,-In the extracts from the denominational press, which you insert under above heading among your leaders of Oct. 18th, one short sentence contains the whole corrective of the evils of the present system, viz., "On these occasions the preachers can warn and exhort those who seldom are touched by religious influences."

To my mind this argument is ample to commend the practice of addressing the congregation assembled in the house of Gop on so solemn an occasion. The serious evils of the custom to which your extructs refer may all be avoided. I always preach a funeral sermon on the occasion of the burial of man, woman or child. I never, but in the most

years in office fell asleep) make any reference whatsoever to the deceased. I preach to the living-"The living, the living, they shall praise Thee." The custom of preaching on such occasions is Primitive and Catholic. It fell into disuse in modern times, when clergy sought to reduce their work to a minimum performance of routine services. The followers of John Wesley revived the custom. Many of the ministers have abused the custom by "preaching a reprobate into heavon," or worse still, "danning a soul to hell." The abuse of a custom does not necessarily call for its abolition but for its reformation. I would as soon think of giving up my Sunday evening sermon as my funeral sermon. I am aware that clergy in the cities cannot preach on every occasion of a death among their fleck on account of the frequency of such, but where, as in a country parish, funerals are more rare, and large congregations gather, I say deliver the message—"Repent for the kingdom of heaven is at hand."

W.

#### CREDIT AND CASH.

(To the Editor of the Church Guardian.) Sin,-The letter from "One in Need" a few weeks ago, in answer to a former communication on the above subject, is the confession of one who might speak as a representative of a large number of the clergy. It would be an easy matter to live on the cash system with two difficult "ifs" out of the way. First, sufficient money on hand to purchase every necessary for three months ahead; and secondly, an income commensurate with the outlay expected by the majority of our parishioners. And I for another in need should like an answer to these two questions from your first writer: First, how to get a start when every quarter's income is mortgaged (to use an expressive term) for three months thead; and secondly, how to keep out of debt with barely sufficient to buy bread and butter only. My own plan for getting out of the storekeeper's hands and establishing a cash system (which I find most excellent) was to borrow a sum of money to pay my debts, and give as security a life insurance policy. This is satisfactory to a certain extent. It gives one a chance to buy in the cheapest market; but on the other hand, I have paid eight per cent for the money, and now pay six. I know cent for the money, and now pay six. what might be done if only some rich layman would furnish the capital. Had I the means I would willingly undertake it. Let a fund be placed in the hands of a committee of our Synod or some other body, and let it be loaned to the clergy on the condition that they return a certain portion of it quarterly, with a small interest (say two or three per cent) to cover expenses. Such a fund would be a lasting boon to our over-norhed and under paid clergy, and would save them an immense amount of worry, and therefore add materially to their usefulness. I know that many a useful life would have been longer spared to the Church had there been less anxiety in financial matters. If our laymen, who have so many opportunities for making money, in which the clergy cannot participate, would only examine into these matters a little more, I think there would be less cause for that universal stigma, a clergyman in debt!

Another in Need.

[To the Editor of the Church Guardian.]

DEAR SIR,-I gladly respond to "One in Need," when a man "finds himself involved to an extent that the incoming quarter's stipend will not cover" he is in a very bad fix, and the sooner he gets out of it the better, for without a strong effort to reach the cash platform he will sink deeper into the mire every year.

We take it for granted that "One in Need" started in life with the clergyman's ordinary income, an income sufficient to provide the customary living of a clergyman in the position he I know a married clergyman who comoccupies. menced housekeeping with a salary of \$486, and who determined to live within his means and o save something every year. His first year show d a balance in hand of \$100. He is now a man of means, and gives more than a tenth of his income