

THE EXTENSION FUND EXCLUSIVELY AS A LOAN FUND.

DEAR MR. EDITOR.—I have been watching with great interest the reports of the "Relief and Extension" movement in the Guardian. I am pleased to find the amount of \$102,555 reported, with, perhaps, 200 circuits yet to hear from. According to the last Missionary Report the debt of the Society in round numbers is \$68,000, leaving a balance of \$34,555, half of which, \$17,277 now stands to the credit of the Extension Fund. It is safe to assume that the amount will at least reach \$20,000.

CHURCH EXTENSION IN THE M. E. CHURCH, U. S.

I have just received the Church Extension Annual of the U. S. for the three previous years, with your permission, Mr. Editor, I will give the latest statistics, and from the several "Annuals" a very condensed summary of the rules and regulations of the Board, especially with respect to their Loan Fund. Their map of the United States dotted over with crosses showing the localities of churches assisted during the year, and their diagrams of the various styles of cheaper churches, make the "Annual" very interesting; but I must not digress.

STATISTICS. Receipts on general account (14 years) \$1,200,595. Of which during that time the interest amounted to 21,212. Interest received 1879 9,807. Receipts, Loan Fund (12 years) 629,920. Loans returned during that time 149,615. Receipts, Loan Fund 1879 58,964. Of which the loans returned amounted to 27,743. And property sold 4,551. Number of churches aided by loans (12 yrs) 612. Churches aided during 1879:—By donations, 242; by loans, 15; by donations and loans, 30. Total 287.

A person, Church or Conference contributing \$5,000 or more at one time, has the privilege of naming that fund. Its separate investment is reported annually. Summary up to Jan 1st, 1879:

The Loan Funds not named aided 116 churches with 45,320 sittings. 8 Loan Funds, named, aided 454 churches with 134,688 sittings. Total 569,180/00

WESLEYAN METHODIST CHURCH, ENGLAND.

From the "Annuals" we glean the following statistics respecting the Wesleyan Church in England. They have had a Loan Fund in successful operation for over 50 years. It is divided into two departments—loans for new buildings and loans for relief. The fund now amounts to \$434,000. The average loans returned during 25 years are over \$45,000 per annum. The Fund will thus repeat itself once in ten years.

OTHER CHURCHES.

The Baptists of the United States have a "Church Edifice" Fund amounting to \$250,000. It is all loaned, not given. They aid about 40 churches per annum. The rate of interest is 7 per cent. semi-annually—never more, never less. Loans are never in excess of \$500, and only on condition that all other debts are fully paid, and their claim the only incumbrance. Bonds or notes and mortgages are required in every case, as they deal strictly on business principles.

The Congregational Church, U. States takes a trust bond and mortgage containing a provision, that in case the church shall ever be disorganized, or the property be alienated from the denomination, the amount granted with lawful interest thereon, shall be returned to the treasury.

The Presbyterian Church, U. States says:—"What the thumb is to the hand, the Board of "Church Erection" is to our great agencies in home evangelization; it completes their grasp, and brings their results into permanent possession."

REGULATIONS AND MAXIMS, M. E. CHURCH

1.—Loans are not made for a longer period than five years, nor in sums exceeding \$5,000 to any church. The maximum rate of interest not to exceed 7 per cent. In certain cases the Board loans without interest. On large sums the interest is payable semi-annually, on small sums, annually. Failure to pay, at small sums, within 30 days from the time that it becomes due makes the principal due and collectable. If not attended to within 60 days, the Board will collect by legal process, especially where failure to pay has been clearly owing to want of effort, or a manifest disposition not to pay.

2. A blank form (on which all applications are to be made) has been prepared, after careful examination of those in use among the Wesleyans of England and the Presbyterians of the United States. It asks for the population and prospects of the place; number of Church members; legal incorporation of the Board of Trustees; location, size and prospective value of the site; probable cost; probable resources, &c.

3. Individual security is insisted on as far as practicable. The Church property is the ultimate security, but personal responsibility and individual effort must first be secured. Where such security is objected to, the Board concludes as the people best acquainted with the locality consider the securities are not such as they themselves would accept, that the risk is too great, and therefore decline to loan. No part of the money loaned can be given away under any circumstances, and no loans are made where it is probable the principle and interest will not be met on maturity.

4. The "Annuity" feature is peculiar-

ly adapted to elderly persons who wish to place their capital where the income will be secure beyond contingency during their lives, and then be devoted to a benevolent purpose without the danger of litigation over wills, which so often defeats the cherished purpose of a lifetime. Board pays to persons needing, or desiring, the income during life, an annuity equal to reasonable interest, said annuity to be paid annually, semi-annually, or quarterly, as the contributors may desire, and furnishes them with "scrip" or certificate to this effect.

5. Their motto is Church extension not Church relief, except it be to avoid Church contraction. Where the necessities of the case admit of it, loans are recommended in preference to donations, because (1) to help a people to help themselves is better than a donation, as it cultivates a spirit of self-reliance; and (2) the return of loans will furnish means to aid others.

FAVORABLE OPINIONS.

1. The Report of the Board to the General Conference of 1876 says:—"Our experience thus far in the administration of our Loan Fund has vindicated the wisdom of the plan upon which it is founded." The Loans returned have already come to be more than double the amount of the annual expenses.

Bishop Morris said "I regard the Loan Fund as the best strike that has yet been made for the cause."

Bishop Ames said, "Such a [Loan] Fund is indispensable to the wise and efficient working of the organization."

Bishop Kingley said, "I am exceedingly well pleased with the Loan Fund feature of the Board of Church Extension. I can think of nothing that impresses me more favorably, or as favorably, as putting money into this Loan Fund, to go on repeating itself, and reproducing its blessings from age to age. It don't stop simply with the first blessing. It helps build one church, and comes back with the glad tidings of what it has done, and goes again and builds, or helps to build, another church, and coming back again, says, 'Here am I, send me,' and goes again and again."

ILLUSTRATION FROM REV. W. ARTHUR.

On reading the Rev. Wm. Arthur's lecture on "The Duty of Giving Away a Stated Proportion of our Income," I was struck with the following illustration, which, by a little variation, each one for himself may apply to the subject in hand: Two brothers enter a town with a capital of \$50,000. One seeks out 50,000 poor families in the town and country, and gives away all his capital among them—a pound to each. The other invests his fifth thousand in a factory. Return in five years, and mark the effect of the two sums upon the people. Of the first fifty thousand, the only trace you can find is here a decayed bonnet, there a worn-out cloak, and in some humble homes a very grateful recollection; but no permanent public benefit. As to the other fifty thousand, it fed and clothed many families, and it is permitting to do so in perpetuity.

It is possible, and more than possible, that in this case the one who gave away his all, did it from the noble motive of self denial, and most assuredly he will have his reward. It is also possible that the other acted from the commonest selfishness, and can look for no credit beyond that of worldly wisdom. But the fact that he who acted from a noble motive did no permanent good to the poor, while he who acted from a low one did much, forces us to inquire, Does not the one case indicate the existence of a law against the dispersion of property in indiscriminate gifts, and the other a law in favor of its employment to elicit and reward useful labor?

HOW MAY THE FUND BE UTILIZED?

Several proposals could be made, among which might be mentioned the following: 1. By salaries to new missionaries to the North-West. [In regard to this, I would remark that the salary, outfit, and travelling expenses of twenty-five men would exhaust the fund in one year, or fifteen men in two years. At the end of the first or second year, the Missionary Society would then be called upon to pay their salaries, on the ground that the original Extension Fund was exhausted, and the men could not be recalled.] 2. By investing the fund, and yearly devoting the interest to what enterprise seemed most needy at the time.

3. By donations to the trustees of churches, or donations and loans. 4. By loans exclusively. Of the above I much prefer the last.

REASONS.

1. By a loan to a Church we aid in establishing a permanent centre of light and influence. 2. By a loan which according to its nature, repeats itself, we create a perpetual blessing. 3. Those in the North-West to whom loans are made will be well able to repay us in the future. It is only in the beginning that assistance is needed. Under such circumstances a loan will answer every purpose, and on its return will assist others similarly situated.

CONCLUDING REMARKS AND SUGGESTIONS.

1. That a Board of Church Extension be organized, pro tempore by the General Conference Special Committee, or by the Joint Committee that perfected the arrangements last August; the Board to have its headquarters in Toronto, and for the present, at least, be in connection with the Missionary Society. That as soon as the necessary disciplinary and legal steps can be arranged, the Board be incorporated in order to be able to hold property. And that the Board elect from among its members a judicious Loan Committee. 2. Though, by the original design, this present scheme is confined to the North-West, the plan might be developed in the future, so as to extend the benefits of cheap loans to other parts of the country—say, for instance, to the Muskoka territory.

3. Never to go a dollar into debt.

4. Now is the best time to inaugurate this scheme. As no promises have been made, no one can plead that his expectations will be rudely destroyed.

5. That the rate of interest be five per cent., and in certain very exceptional cases no interest be charged.

6. Great care and firmness of administration will be needed, but what has been done by others can be done by us.

7. The easiest way to dispose of this \$20,000 is to give it away; to loan it means trouble, and sometimes annoyance. To give it away is to procure only a local and temporary advantage; to loan it is to make it a widespread and perpetual blessing, bearing precious fruit long after the original donors are sleeping in the dust.

J. S. ROSS.

OBITUARY.

MRS. ALEXANDER BELL. At Port Mouton, on the 21st of Jan'y., 1880, in the 68th year of her age, of heart disease, Eleanor, the beloved wife of Alexander Bell.

The deceased was converted to God, and joined the Methodist Church, under the faithful ministry of Rev. R. Wasson, in the year 1868, and up to the time of her death was a consistent and useful member, her seat in the sanctuary always being filled.

Of a quiet and reserved disposition, she possessed a kindly nature which practically manifested itself in the interest she took in the welfare of the ministers on the circuit; and often have we been cheered in our work by her kindness; by her death the ministers loses a friend.

During her illness, a tea meeting being held for the purpose of removing a debt from the furniture of the parsonage, she sent a liberal supply of the good things needed on such occasions.

For two months previous to her death she suffered much pain, being unable to lie down, having great trouble in breathing, which she patiently bore without complainment.

It was our privilege to visit her during her illness; the day before her death, while repeating some of the precious promises of God's word (so dear to believing souls, as they enter the "valley of the shadow of death"), and that beautiful hymn, "Jesus, lover of my soul," when she came to the second stanza, "Other refuge have I none, hangs my precious soul on thee," she looked up and said:— "That is all my hope. I asked if all was bright for the future, she answered yes, "I'll soon be home." We commended her to God in prayer, during which we felt the Master's presence.

The next day, while changing her position, she suddenly passed away without a struggle or tear.

Thus "one is taken and the other left." Her sorrowing husband deeply feels the loss, but is cheered by the thought that she is not lost, only gone before, and is now "far from a world of grief and sin." Heaven for him has now one more attraction, and he looks forward to time when he shall meet her again.

A large congregation attended the funeral sermon, which was preached the following Sabbath, when we spoke for the encouragement of the bereaved from the words: "But though he cause grief, yet will he have compassion according to the multitude of his tender mercies."

Thus one by one God removes his children from the church militant to the church triumphant. May God sanctify this bereavement to the good of friends.

J. W. S.

CORRESPONDENCE.

MUSGRAVE TOWN, NFLD. MR. EDITOR.—In this circuit we have a fine church and ministry. But we are in need of a good parsonage. Our services are well attended, and taking a review of the whole mission the past year has been one of success, for which we thank God and take courage.

Our annual Missionary Meeting took place on Tuesday, Feb'y. 24th. The proceedings commenced with singing the 691st hymn, given out by the resident minister: Come, then, conqueror of the nations, Now on thy white horse appear; Earthquakes, deaths, and desolations, Signify thy kingdom near. True and faithful, Establish thy dominion here.

After prayer was offered, Mr. John Oldford took the chair, and in the course of his address he gave us an account of a missionary named Lemalutele, who came to Samos with his one mode of preaching which he called fishing. The different towns and places he visited he called his wires. Giving a speech on one occasion, Lemalutele said the wanted more fishermen (missionaries), but it's no use our asking for them if we do not send fishing twice.

The fishing-twice, of course, meant money; and, bear in mind, he said, now is the time to know which of his wives love Lemalutele best. Don't pick out the small hanks (sixpences, &c.) nor even the

large ones (half dollar), but bring the whole bundle (a dollar).

O, Sagone; you are called a favourite place of Lemalutele; show your love for him to-day. Depend upon it, if you don't find twice, we get no more fishermen.

The Rev. S. Snowden spoke of former times when men were contented to sing, with Dr. Watts:

And sit and sing ourselves away To realms of everlasting day. And said I should think that all here, at least, are prepared to acknowledge that we have made some great advance now, than we can, with Bishop Heber, joyfully sing:

Salvation! oh, salvation! The joyful sound proclaim; Till each remotest nation Has learned Messiah's name.

He saw in the distance a missionary meeting, on which platform there would be the converted Chinaman, from the Celestial Empire; the converted Red Indian from the banks of the Mississippi; the converted black negro, from the swamps of Western Africa; the converted black brown Kaffir, from its southern limits; the converted Esquimaux, from the regions of eternal snow; and the converted Hindoo from the burning banks of the Ganges. All relating the triumphs of Emmanuel.

For near an hour he entertained the audience with a thrilling, effective, and humorous speech; closing his remarks with the Rev. Peter McKenzie's advice, which is very good.

He says, if you have a greedy disposition, and the devil comes to you when you are in the act of giving, and tells you, you can't afford it, say to him, if you don't keep quiet, I'll double it, and he'll soon give it up.

Give as the morning that flows out of heaven, Give as the waves when their channel is riven, Give as the free air and sunshine are given, Lavishly, utterly, joyfully give. Not the waste drops of the cup overflowing, Not the faint sparks of the hearth ever glowing, Not a pale bud from the June roses blowing, Give as He gave thee who gave thee to live.

The meeting was also addressed by Messrs. G. Way and Elias Brown. Special pieces were sung. Mrs. Snowden presided at the harmonium.

The meeting closed with the benediction. A Missionary Meeting was held in South East Arm Church the following night, Feb. 25th, when the advocacy of this noble cause warmed and fired our hearts.

A similar meeting was also held at White Rock, in the large and commodious house of M. Wm. Handcock, which was crowded to excess, and the interesting cause of missions advanced. This was by far the best meeting of the three, and was addressed by Rev. S. Snowden, and Messrs. Gideon Way and John Perry.

There were people present over sixty years of age, who said it was the first time in their lives that they attended a missionary meeting.

The missionary spirit has been stirred among our people, notwithstanding an effort to do something for the Relief and Extension Fund. Our Missionary receipts are in advance of last year.

Yours, etc., AN OBSERVER. Musgrave Town, Feb. 29, '80.

BONAVISTA, NFLD.,

FEBRUARY 14, 1880.

MR. EDITOR.—Bonavista has taken a step forward. The church is large and beautiful, but no provision was made for heating it, and in the winter it was a pain instead of a pleasure to worship in it. Last summer the trustees decided to get furnaces, and have them placed under the church. The undertaking seemed so great that many feared it could not be done. There was no basement, and a chimney would have to be built, and the fishery was almost a failure, the voyage falling far short of other years. Yet, taking courage and asking for the labour, the room under the church was soon made, the chimney built, and the furnaces put in their places. This cold winter we have found the good of them. The coldest day of the winter we could worship in comfort.

To help furnish the parsonage, and repair it, we had a Christmas tree, which was quite a success, realizing \$120.00, and no expenses. To the many kind friends in Bonavista, Saint John's, and elsewhere, who contributed towards it, and these who patronized it, we feel very grateful.

A great improvement has taken place in the musical part of our services, both vocal and instrumental. Dr. Forbes has taken charge of the choir. He is the right man in the right place. His aim is to get good congregational singing. To accomplish this he invites as many of the congregation as take an interest in singing to remain and practice with the choir. He is an excellent leader and trainer. Jabez Saint, Esq., is our organist, and it is surprising what an interest he takes for a business man, and the fine

tunes he knows and gives us. We think our choir is second to none outside Saint John's. The change is marvellous, and has given new life to our services.

The choir was practicing the piece— "Sing it out with a shout, Hallelujah, On the plains of Bethlehem the angels sing. For the Lord is come, Hallelujah, etc."

for a certain Sunday evening's service before reading the Scriptures, but before they got it perfect enough to sing, the Lord did come as we had not felt him before. Then they were able to sing it with joy and in truth.

In the meantime we invited the members of the church to meet, the object being to devote ourselves more fully to God and his work. There some felt a desire to seek heart purity, which many believe is the privilege of all believers, and agreed to spend some time every day in prayer for the Lord to come and bless the community. The very next Sabbath prayer was answered; the church was baptized with the Holy Spirit. There was a shout of triumph from hearts touched as they had not been for a long time, and some never in the same manner before. Also a cry for mercy was heard.

For a week or two our faith seemed to be tried, but it was a blessed trial. It brought the church nearer to God. It prepared it to receive converts, and as happy as the converts are, the members are more happy, many of them, and can receive and sympathize with them. There is a noble band of workers united in purpose; all seem to understand that it is not the worthiness of any member that moves God, but faith in the love, power, and promises of God. Glorious has been the result. From the Sunday mentioned, January 18th, we were encouraged now and again by one and another finding peace. Still, the great blessing expected seemed to delay. The first week in February the Lord removed the suspense, from the 4th His power was increasingly felt. Sunday the 8th, the communion rail was crowded with penitents, many finding peace. This week we have had services in the church every night; and every night the number of penitents has increased. The two last nights more than sixty each night have come, filling not only the communion rail, but also several of the front pews.

Last night, after the service closed, we found many in the seats bowed down on their knees seeking the Lord. So graciously present and powerful was God to bless, that some had found peace among the congregation, there not being room enough for them to come forward. It was a remarkable season of grace and power. Never have we seen the hand of God more visible. Never have we felt more helpless, as if God wanted to show us the way to lay more of the burden upon himself. He is "mighty to save."

More than one hundred have found peace. There are thousands on the circuit not converted. We ask an interest in the prayers of the people of God every where, that the whole circuit may be blessed, that every family and every heart may be blessed.

The members have agreed to pray for three things: The entire sanctification of believers, firmly convinced that "holiness is power." The conversion of sinners and the destruction of the liquor traffic, which is such a bane to the progress of religion. Brethren, pray for us, that our faith may be increased; that from Bonavista may go an influence that will be felt around the Bay, and many other places.

E. A little further on this expression, "The is certainly a contrast. Every one possessing grace knows the meaning 'endless' and 'end,' perceive that the one is the other's destroyer, the phrase 'endless'—if possible less than

Coming to the three upon the following scene a glorified reproduction earth experiences in go to savor of the Swede heaven. Does J. M. that the Christian who life in a glorified state that the resources of will be ample enough a new book of experience our privilege to explain thought, and though withersoever he goes again follow him through and ruffled experience world. The Christian here, is progressive. to grace," from experience. Only those who have and backlidden state peat their experience shall we, when we have er realm, the heaven to go no more out, have our imperfect earthly ly not—no more than in the experience of a the reproduction of he learned in his experience here is but the beyond, and I trust we that alphabet so as to repeat it when we higher school. We back to our earth grateful feelings, view five steps by which ed that state of endless than this, we shall not It is more inspiring to it is described in the

"No rude alarms of night No cars to break the lot No midnight shade no lot But sacred, high, eternal

It would seem that he has formed that erroneous opinion from having forgotten, or failed to compare, those passages with the following verse in the preceding chapter of that Epistle: "And spared not the old world, but saved Noah, the eighth person, a preacher of righteousness, bringing in the flood upon the world of the ungodly."

The mention of Noah, in this last verse, shows that it refers to the general deluge described in Gen. 7. It is further evident from the frequent similarity of expressions, in the two sets of passages, in Peter, that they both relate to the same general deluge.

The words "old ter 2d of Peter, sor in chap. 3: "Heav The words in this lo over-flooded with w with the words in th in the flood," etc. chapter 3: "sof men," are similar world of the ungodl words in chapter 3 ing in the water and cannot, as "J. V. J" be applicable to th old world, for in th tioned in verse 2 of earth, "standing ou all visible was up "Darkness was wa and the Spirit of G face of the waters. "And God said, let heavens be gathered place, and let the day was so."

Moreover, the visit ment, was not created day," and the sun, until the "fourth" creation, and so the old world must, inde gloomy and wretched of those beautiful their delightful and heat and light. The J." originated many

To the other parts objection. He is c sidering the days of of 24 hours each. The publication of your journal, Mr. Ed interesting to some of oblige. Yours re