

can always exchange their notes for legal tender notes. Besides, a great many individuals are commencing to feel uneasy at the way things are going and are commencing to store gold for the rainy day they fear coming.

Another cause for anxiety is the enormous bond debt of the United States. It now, say 1st August, 1895, amounts to \$747,360,400. This huge figure must be added to what has been above stated.

Some remedy is urgently necessary. Two suggest themselves. One is to establish a Bank of the United States which shall, on the lines of the Bank of England, undertake the issue of the paper currency. A Government should not undertake that duty except as a war measure, yet the Dominion Government does so. As soon as peace returns the issue should be redeemed. Although late in the day this redemption is what should be carried out by the States and the United States Government should go out of the banking business.

Then as to the silver certificates Uncle Sam must stand the loss. He cannot make silver equal to gold. He has tried long enough now. The experiment has been expensive, but as he is a wise man he will act on the principle that the first loss is the best. He stands to lose something like three or four hundred millions of dollars on his silver purchases, and it is a great pity he cannot make the silver kings and rascally Congressmen help him to pay it.

Let the United States Government adhere henceforth to the gold standard and put down in their accounts: "To experience, \$300,000,000." They are great enough and rich enough to be able to make up that sum. But they have very hard times ahead—so hard, that nobody knows exactly how they are coming out. If they do not at once stop the leak, in a few months gold may disappear from the States except at a premium. There would be a forced paper currency on a fluctuating standard. Values will then vary from day to day and hour to hour, and distress and ruin will be the order of each day. President Cleveland has vainly tried to stand in the gap, but his efforts have been nullified. The progress of events on the other side of the line is of vital interest to us and we can learn from their experience.

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Pew and Pulpit in Toronto.—XVII.*

AT ST. PAUL'S ANGLICAN CHURCH, BLOOR STREET EAST.

ST. PAUL'S, Bloor street, has the reputation of being, at any rate, so far as its exterior is concerned, the prettiest church in Toronto. Its claims to this distinction may be supported by a contemplation of its architecture, its position, and its immediate surroundings. Standing a little further back from the sidewalk than most of the religious edifices on this street of churches, in a neatly-kept plot of green turf, its gray gothic stonework is beautified by creepers, and the grace that comes by years is already manifest. Not an imposing building, but one every part of which seems to be fitly designed; from its smallest buttress or window to its bell-tower, there is a look about it that irresistibly reminds one of England. The church consists of nave, aisles, and chancel; the nave being provided with a clerestory with trefoil windows. It is therefore somewhat of a surprise on entering a church which in its exterior so closely follows the past, to find that the floor slopes down considerably from west to east, on the theatre or auditorium principle, a characteristic which I never saw in an Early English church before. This, with a few other little features, such as the painting of iron columns to represent marble, and a shaded leaf-decoration

around the chancel arch, which, at a distance, represents carving, would make Ruskin or Street chafe. They show that at this church there is no concession to a fastidious taste in architecture or a desire to tithe the mint anise and cummin of religious building. I should think, judging of Rev. T. C. Des Barres on the *ex pede Herculem* principle—I have only seen and heard him once, and give in this series of articles such impressions as occur to a transient visitor—that he would prefer, architecturally, if he allowed his taste to have play, something in a Biblical style; either a reproduction of Solomon's temple on a small scale, or of that "upper room" on a large scale, in which the primitive Christians assembled, for "the Bible, the whole Bible and nothing but the Bible" describes, roughly, and in a sentence, the scope of his endeavours and spirit. He would consider it, however, of much more importance that the members of his congregation should as "lively stones," be "built up a spiritual house" than that they should worship in a church in which there were no architectural anachronisms and in which there was no sacrifice of purity of artistic design to convenience.

The interior of the church is, notwithstanding these remarks, comfortable and pleasing. There is no central passage, access to the neat substantial pews—of light oak with open ends—being had from north and south aisles. The floor is covered with a crimson carpet and the pews are cushioned, the walls are coloured a light terra cotta or salmon colour, and there are rather numerous inscriptions of Biblical texts. The chancel is roomy, and under its large and somewhat chromatic eastern window the wall is ornamented with a tile decoration of arcading in which blue predominates. The communion table is plain and uncompromising, so that it could not be mistaken for an altar by anybody. There is no brass cross or flower vase upon it, and as from the conformation of the floor previously mentioned it is not elevated, but on the contrary rather below the average level of the church, the intention to recede as far as possible from any of the visible signs of High Churchism is obvious. The chief point of attraction at the eastern end of the church is perhaps the large and handsome organ which stands at the south-west corner of the chancel, having a row of gilt and ornamented pipes both at its front and on the side of the organ-chamber that faces west. The pulpit and reading desk are plain and unpretending. There appeared to be a preponderance of young women in the choir, which is of course not surpliced; and the organ-playing and singing are both good. To the initiated it is scarcely necessary to say that the collection of hymns used is the "Hymnal Companion to the Book of Common Prayer," a good enough compilation in its way, but one respecting which one cannot forget that its editor wrote an additional verse to Newman's "Lead Kindly Light" and otherwise "altered," certainly not for the better, words here and there in many of the hymns. The service is not fully choral, most of the responses including those to the Commandments being "said" and not "sung."

A large and highly respectable congregation was present, immaculately, but quietly dressed, and running to no extreme of fashionableness. Their behaviour is reverent and devout, the responses being joined in with an earnest fulness. The audience comprises many substantial citizens, men who have been successful in their business career and now live in the handsome residences that are found in such numbers hereabout. There did not seem to be any poor people present. At the morning service one can sit in any vacant place after the first hymn, and in the evening all seats are free and unappropriated. This is a church in which the congregational principle is recognized. There is no gallery whereby a tacit division is made between first-class and second-class people. I heard a man say not long ago that he happened to drop in at St. Paul's once and felt more at home there than he had in any church since he was a boy.

The prayer "for those at sea" was read on behalf of certain members of the congregation who were upon the ocean, and I first heard Mr. Des Barres' voice when he announced the well-known, "Eternal Father, Strong to save." He read the whole of the first verse in what seemed to me an aggressive and business-like tone which was destitute of sympathetic or poetic feeling. It was precisely the same tone in which, subsequently, he read the announcement of certain meetings to be held during the week. He is a violently energetic gentleman with a remarkable head of hair, and a full beard and moustache, touched with the frosts of time.

* The articles which have already appeared in this series are:— I. Sherbourne Street Methodist Church, Feb. 22nd. II. The Jews' Synagogue, March 1st. III. A proposed visit that was stopped by fire, March 8th. IV. The Roman Catholic Cathedral, March 15th. V. St. James' Cathedral, March 22nd. VI. The Bond Street Congregational Church, March 29th. VII. Jarvis Street Baptist Church, April 5th. VIII. St. James Square Presbyterian Church, April 12th. IX. At the Church of S. Simon the Apostle, April 19th. X. Rev. W. F. Wilson at Trinity Methodist Church, April 26th. XI. Rev. Wm. Patterson at Cooke's Church, May 3rd. XII. St. Peter's Church, Carlton Street, May 10th. XIII. At the Friends' Meeting House, May 17th. XIV. At the Unitarian Church, Jarvis Street, May 24th. XV. At Holy Trinity Church, May 31st. XVI. At St. Andrew's Presbyterian Church, Jarvis Street, Sept. 27th.