finally smothered under its weight. The acorn germinated and sent out rootlets down there in the dark, but the sprout struggled for light and air. Weighed down with the brick it could not rise, but it had moisture, some warmth, and much vitality, it pushed out a long spindling shoot of a yellowish white, till it reached the edge of the brick, then it shot out into sunlight a tender weakly plant; it became green in time, formed a curve in its growth upwards, and was a crooked sapling and an ugly gnarled tree—but then it began life with a brick on it. The beech-nut with the brick on it had very much the experience of the acorn, only it was longer lingering into light, grew slower and made a more crooked and stunted tree. Many wondered why in such a soil there should be such unsightly and unthrifty trees, but they did not know that they commenced life under a brick.

The history of many of our Congregational churches may be read in the story of the seeds under the brick. Many of our churches in Canada were commenced as mission churches, and planted in a good soil where there was plenty of room for them. There were all the conditions of growth, but they had a brick on them. They were placed under a church debt with the idea that in some remarkable manner they could in their incipiency push through the debt or carry it, by paying the interest from year to year. Now all those who have never been asked to help pay a church debt when they have read this far, will say: "that is it, churches have no right to go in debt." This however is not true. It is a very popular saying with those who do not like to help pay church debts. Closely looked at, however churches have as much right to contract a debt as an individual.

As a *general rule* it is prudent for both individuals and churches to keep out of debt. There may however be circumstances in which an individual or a church may be fully justified in contracting a debt. When the debt is contracted for some necessary object, not for mere ornament or luxury, and there is a good and reasonable prospect of its being paid in due time, it may be wisely contracted.

No general rule can be laid down that shall have no exceptions.

One rule which we believe should have no exception is, that mission churches should never be started with a debt on them. It should be considered as a *sine qua non* of beginning a mission church, that it begins without a debt. But you must have church buildings, that is true. In this climate we cannot hope to do anything by preaching, as a rule, out of doors. Hence it should be considered as a legitimate part of missionary expenses to erect decent, modern, comfortable buildings for missionary enterprises, not necessarily expensive, but in keeping with the surroundings.

No denomination should feel that they are prepared for missionary work in the home field, in the nineteenth century, till they can start with a place to preach in, and in which they may rationally hope to gather a congregation, and this place should have no debt upon it. For how can parties who cannot pay running expenses without missionary help pay a debt, or the interest on one, A church paying its own way may not find it difficult to raise a few hundred dollars more for the interest on the debt; and if they did they could keep the minister's family on short commons for a few years, that is, on the supposition that the salary is not a minimum one, and will bear paring down without endangering the pastoral relation. At any rate a church that is self-supporting ought to be able to judge whether they could pay the interest on a church debt out of their own pockets, or safely squeeze it out of the minister's salary. No instruction is offered on this point. A mission church however, is differently situated. It cannot meet its current expenses and its minister is dependent on outside aid, and his salary cannot be pared without coming down to the quick. There is no resource from which the interest on two or even one thousand dollars can be drawn. If a church in doing its utmost cannot pay its minister, how can the same church pay a yearly interest on a church debt? Yet parties in self-sustaining churches will say: surely they can raise the interest on a thousand or so. Now let the mission church in its straits get the ladies—if they happen to have them—at work with their needles, get up socials and sell their work, and they will be denounced for resorting to such means for getting money. In fact all the money they can legitimately raise belongs to the missionary society, whom they are morally bound to relieve of the burden which they have assumed. In many cases however, this thing is not considered—a mission church is expected to grow under a church debt as the seed under the brick, and men wonder that so many of our mission churches have failed, or been stunted and dependent for years. Why is it? they say, something is wrong. You are in the wrong place. You had better pull up stakes, and try somewhere else. Or else: "There is a stick in the pulpit, or there would be more progress." No, no! there is a brick on the seedling, and if it should creep out under the circumstances into daylight, it will be with a bent back, stunted and crippled at the start. It will carry the effects and marks of its early struggles deep down into the next generation. By this, we do not mean that mission churches should be advised to shift without church buildings—this they cannot do. But that in planting a mission where there is no nu-