

Canadian Churchman.

TORONTO, THURSDAY, DEC. 29th, 1904.

Subscription, - - - - - Two Dollars per Year.
(If paid strictly in Advance, \$1.00.)

NOTICE.—SUBSCRIPTION PRICE to subscribers in the City of Toronto owing to the cost of delivery, \$2.00 per year; IF PAID IN ADVANCE \$1.50.

ADVERTISING RATES PER LINE - - 20 CENTS

ADVERTISING.—The CANADIAN CHURCHMAN is an excellent medium for advertising, being by far the most widely circulated Church Journal in the Dominion.

BIRTHS, MARRIAGES, DEATHS.—Notices of Births, Marriages, Deaths, etc., two cents a word prepaid.

THE PAPER FOR CHURCHMEN.—The CANADIAN CHURCHMAN is a Family Paper devoted to the best interests of the Church in Canada, and should be in every Church family in the Dominion.

CHANGE OF ADDRESS.—Subscribers should be careful to name not only the Post-Office to which they wish the paper sent, but also the one to which it has been sent.

DISCONTINUANCES.—If no request to discontinue the paper is received, it will be continued. A subscriber desiring to discontinue the paper must remit the amount due at the rate of two dollars per annum for the time it has been sent.

RECEIPTS.—The label indicates the time to which the subscription is paid, no written receipt is needed. If one is requested, a postage stamp must be sent with the request. It requires three or four weeks to make the change on the label.

CHECKS.—On country banks are received at a discount of fifteen cents.

CORRESPONDENTS.—All matter for publication of any number of the CANADIAN CHURCHMAN, should be in the office not later than Friday morning for the following week's issue.

Address all communications,

FRANK WOOTTEN

Box 2640, TORONTO

Offices—Union Block, 36 Toronto Street

LESSONS FOR SUNDAYS AND HOLY DAYS.

Jan. 1—First Sunday after Christmas.

Morning—Isaiah 35.
Evening—Isaiah 38 or 40.

Jan. 8—First Sunday after Epiphany.

Morning—Isaiah 51; Matthew 5, 13 to 33.
Evening—Isaiah 52, 13 & 53 or 54; Acts 4, 32—5, 17.

Jan. 15—Second Sunday after Epiphany.

Morning—Isaiah 55; Matthew 9, to 18.
Evening—Isaiah 57 or 61; Acts 9, to 23.

Jan. 22—Third Sunday after Epiphany.

Morning—Isaiah 62; Matthew 13, to 24.
Evening—Isaiah 65 or 66; Acts 13, to 26.

Appropriate Hymns for Christmas Day and First Sunday after Christmas, compiled by Dr. Albert Ham, F.R.C.O., organist and director of the choir of St. James' Cathedral, Toronto. The numbers are taken from Hymns Ancient and Modern, many of which may be found in other Hymnals:

CHRISTMAS DAY.

Holy Communion: 57, 192, 316, 324.

Processional: 56, 59, 60, 62.

Offertory: 58, 482, 483.

Children's Hymns: 329, 341, 565, 566.

General Hymns 61, 63, 464, 484.

FIRST SUNDAY AFTER CHRISTMAS.

Holy Communion: 56, 310, 314, 316.

Processional: 73, 165, 484, 485.

Offertory: 61, 74, 479, 482.

Children's Hymns: 58, 569, 571, 573.

General Hymns: 57, 63, 288, 478.

To Correspondents.

We again repeat, be short. We have letters sent us which are so long that one would fill half a number. Please condense—say what you want in quarter a column and leave out the criticism upon the other writer.

Interest and Usury.

The "Literary Digest" has quite an interesting collection of opinions on usury; the result of a letter sent to the Sunday School Times of Philadelphia, by a bank cashier, whose conscience was troubled by the interest he exacted. It seems to us, with all deference, seeing that we write from a foreign standpoint, that the Digest misses the point which troubled the banker, and perhaps no real difficulty is more likely to occur to us in a country where the law and the practice are different.

In Canada any one may lend money at any rate which the parties may agree upon, the legal rate of interest is the rate which is allowed by law in cases where the parties have not fixed any rate themselves. But in the States usury laws are common, a rate is fixed by law, and as money is often of greater value, a higher interest is exacted by subterfuge. Now the question which troubled the banker was: Have I, as a Christian man, the right to exact as interest, a sum higher than that allowed by the Government? In doing so, am I not breaking the law of the land, which is wrong, as well as exacting usury? Those gentlemen whose opinions are quoted by the Digest, save their consciences by saying what the law ought to be, without seeing that the difficulty which troubles the enquirer is whether he should observe the law or break it by pretences. The result of making money free by law is to cheapen it—as experience has long since demonstrated here.

Cabled News.

It has become a grievance that the cable despatches are edited by persons who allow their personal sympathies to influence them. As Canadians we rebelled against the misrepresentations of the New York people. But in minor details the same trouble crops up. Judging from the cable news we gathered that in Scotland the Government has been forcing a Royal Commission upon the "Wee" Free Kirkers who held in their possession churches which they could not use. On the other hand, from the papers we find them complaining that the larger body will not obey the law, will not give up a single edifice all through the country, compels them to bring individual action in each case to which every defence which arguments can suggest is raised. Consequently the "Wees" should hail the commission as a body which will compel the others when seeking equity to do equity. Again in Ireland the cable tells us of the lamentable state of a part of Ireland through the failure of the potato crop, but it is silent on the report stated in the newspapers that at the very time two Bishops of the district had presented to the Pope nearly £1,000, which might well have been given to the poor at home, and which the pope who is personally most economical, would never have received from a starving neighbourhood.

Church Consolidation.

At the time of writing this note, there are meeting in Toronto influential delegations of the Methodist, Presbyterian, and Congregational bodies to devise a scheme of corporate union and failing agreement to that extent, then on one which will prevent overlapping and set free these bodies to provide better for the increase of population in the North-West. A writer in the Outlook says that it is estimated about four hundred thousand immigrants enter the territory west of the Mississippi each year. A large part of this stream is deflected now to Canada, and in addition we have a large body of settlers from Europe and Eastern Canada in these lands. A very great portion of that immigrant population should be ours, but notwithstanding all the efforts of our people the golden opportunity will be allowed to pass by, there will be no assistance to speak of from England, and more enterprising religious bodies will supply the needs, and the next generation will be theirs. But what a contrast to Scotland. In that small country, three bodies of Presbyterians, practically identical, are divided and spending money and fighting among themselves; what a conception of religion! The spectacle of united Presbyterians and united Methodists and Congregationalists seeking to minimize their ecclesiastical and

theological differences, should impress the laymen at least with a sense of zealotism run to seed.

Indian Worship.

Mr. Risley has recently published a review of the census of India containing what must be an interesting dissertation upon the religions of this vast country. Animism, he writes of as a superstition ripe in those forest solitudes which are its natural home. It "conceives of man as passing through life surrounded by a ghostly company of powers, elements, tendencies, mostly impersonal in their character, shapeless phantasms of which no image can be made and no definite idea can be formed." A critic in the Church Times thus refers to a striking, but natural, rite, as shown in this volume. At the time of the spring equinox there is a festival called Sri Panchami, when it is incumbent on every religious-minded person to worship the implements or insignia of the vocation by which he lives. The orderlies, to the number of about thirty, who attend the Governor with the despatch-boxes carried out their religious ceremony on the roof of the Government buildings. Upon a wooden case they set up an office despatch-box, which served as a sort of altar; in the centre of the altar was placed as the principal fetish a common English glass inkpot with a screw top, and round this were arranged the various sorts of stationery in common use, together with all the clerical paraphernalia by which the Government of India carries on its work. The whole was festooned with abundant coils of red tape. (It is difficult for the English reader to restrain a smile, but is there not something terribly sad about it?) To this the orderlies made their offerings with a Brahman employed as a priest, who received money and recited various cabalistic formulæ, of which neither he nor his fellow-servants knew the meaning. When the ceremony was over the worshippers attacked a vast mass of sweetmeats which had been purchased by a subscription of a rupee a head. The Brahman ate as much as he could, and they finished the rest. In such rites as these, Animism and Hinduism touch each other so that it is difficult to draw the line between them. Within Hinduism there is a bewildering variety of creeds, but through all there is traceable the influence of a pervading pessimism, of the conviction that life, and more especially the prospect of a series of lives, is the heaviest of all burdens that can be laid upon one man. The one ideal is to obtain release from the ever-turning wheel of conscious existence and to sink individuality in the impersonal spirit of the world.

Church Music.

The Church Music Committee of the Diocesan Conference of Worcester, has in a report given a history of English Church Music. The Church Family newspaper summarized the report, and we know that our readers will excuse the following rather lengthy extracts of the parts of general interest. The following recommendations, amongst others, were made:—That the attention of the clergy be drawn to the fact that there is a desire on the part of the laity to take a greater share in the musical services of the Church. That whilst the entire exclusion of music of a non-congregational type is not recommended, since there is truly a choir's part in public worship as there is a priest's and people's part, a zealous watch should be kept so that an even balance may be maintained between the conflicting musical claims of choir and people respectively. That the cathedral type of musical service should not be generally adopted in parochial churches; but that, where it is, it is