

ever, no intention to risk even this generously offered money. Everything is done on business principles. The mortgage for such loans is based on the most carefully scrutinized security; character of the borrower, as well as value and condition of article pledged, are carefully investigated. Only, the interest is reasonable—six per cent. Thus a chance is given to the man who is down to get up and stand. In hundreds of cases already this relief has proved as efficient and thorough as the famous Scriptural example of

"THE GOOD SAMARITAN."

In a recent letter to the press Dr. Greer, in answer to enquiries, says, "It is my candid belief that we are entering upon an era which will see a decided change in the treatment of the poor and the substitution of credit in place of charity. A little timely credit, wisely bestowed, helps to make men independent, and it is well known that most men who have got on in this world, have done so from having this advantage at a critical time in their lives. Most of the great commercial houses and financial institutions would be driven to the wall at times, if they were not able to secure sufficient credit to 'tide them over.' Something must be done by the legislatures and perhaps by Congress itself to prevent the poor from being preyed upon by the usurers as at present."

THE POOR AND RICH ARE PLACED ON A LEVEL.

"The average business man and people of fortune who have recognized security—such as stocks, bonds, mortgages, and the like—can always borrow money at the banks at a low rate of interest and for periods to suit their convenience: but the wage earner enjoys no such advantage. He cannot in a moment of necessity realize on any of his things except at a cruel sacrifice." The banks cannot "bother" with such small things: the usurer makes a prey of them! This is where the "Good Samaritan" steps in and protects the unfortunate from "going to the bad" altogether. A little timely help on great and economic principles—business with a salt of religion—that is the whole idea. And a good one it is, deserving of world-wide imitation.

REVIEWS.

THE MUSIC REVIEW. C. F. Summy, Chicago.

In the April number of this most interesting musical magazine is a translation of Heller's article on Berlioz. Other subjects are "Technic," a London, Eng., "Letter," reviews of the latest music and books, foreign "Notes," and an anthem, "Christ is Knocking at my Heart," by P. A. Otis.

THE RESURRECTION OF THE DEAD: By the late Professor W. Milligan, D.D. Price 4s. 6d. Edinburgh: T. & T. Clark; Toronto: Willard Tract Depository. 1894.

The late Dr. Milligan's great work on the Resurrection of our Lord is well known to all students of theology, and his representatives have done well and wisely in republishing these papers, which he contributed some years ago to two theological magazines. The book forms a continuous exposition of the fifteenth chapter of St. Paul's First Epistle to the Corinthians, a passage of Scripture of the first importance from every point of view. In this volume the author not only clears up difficulties, as far as that could be done, but brings out the doctrinal, practical and devotional significance of the whole chapter.

FROM THINGS TO GOD. By D. H. Greer, D.D. 8 vo., p.p. 278; \$1.50. New York: Thomas Whittaker; Toronto: Rowsell & Hutchison.

These sermons are published as they are preached, and have all the merits and demerits of the extempore oration. There is the tendency to

diffuseness, the loose attention to orderliness, and the strange form that a text is forced to assume. But on the other hand, we have a clearer view of the preacher, and a directer contact with the burning life that finds expression in these pages. His subjects are all adapted to the calls of a city congregation, and we can see the style of men and women that are filling the pews. The addresses are well pointed, as suitable for an audience in New York, and there is seldom much exaggeration of language in the attempt to leave an impression. In one case where he gives a picture of the deplorable condition of England under the monasteries, we have a feeling that he is only following the lead of Henry VIII's commissioners, when the monasteries were wealthy, and the royal exchequer was empty. But the whole collection of sermons is valuable, and we would specially direct our readers to "Faith and Machinery" and "Walking with God To-day." The book is compact and handy.

MAGAZINES.—The *Critical Review* (April) is an excellent number. Those who desire to procure the new publications in theology can hardly have better guidance. And those who cannot afford the money to purchase or the time to peruse lengthy works, will find a description of them, and often, to a large extent, the very substance of them, in these reviews. Among the more important books noticed in the present number are Hutchison Stirling's Darwinianism, Sayers' Higher Criticism, Prothero's Life of Dean Stanley, Tatian's Diatessaron, Kaftain's Truth of the Christian Religion, and Flint's Philosophy of History. The names of the reviewers are a guarantee of the excellence of their work, and we are not disappointed when we examine the contents.

A SUNDAY ON THE NILE.

AND A SERMON BY THE BISHOP OF HURON.

But I must not give a history of Aswan; I am to tell of a Sunday spent there. It is Saturday evening. The manager has asked me if I will be responsible for the service to-morrow morning on board the boat, and I have agreed. But an American gentleman tells me that the Bishop of Huron is on board the post-boat—which we passed at Konombo—and is due in three hours. Why not try and get hold of the Bishop? If he is agreeable, he might be willing to preach to us. So I wait for the post-boat. At last she comes in. I board her, and find the Bishop. He is one of the most charming and unaffected men I ever met. He agrees at once, and assures me it will be a pleasure to help us. So I go back to my cabin, and write out a notice for the deck, stating that service will be to-morrow at 10 o'clock, and the sermon will be preached by the Bishop of Huron, the Right Rev. Dr. Baldwin.

Sunday comes. It is a day 'calm and bright.' Sundays abroad have a character all their own—I mean for those who try to keep the day as a Divine institution. They are rallying-points round which the travellers gather, and, through the familiar services, realize they are still one with those at home, though 3,000 miles are between them. They help one in a very real way to recognize the spiritual as something above the temporal. However far away you have felt in the week, on the Sunday you seem to draw nearer home. As you grasp the hand of the Heavenly Father, you seem in that grasp to feel the touch of the earthly hands you love so well.

Our arrangements for service were necessarily simple. The dining saloon was our church; in place of an organ we had a piano. One of the tables served as reading-desk, lectern, and pulpit; our robes were our everyday attire. Yet our service was as bright and hearty as any service in an English Church. We had a most capable organist in a lady passenger; yes, and we had a choir as well. Familiar chants and hymns were sung most heartily.

What a delightful gathering it was! What comfort the dear old familiar service brought! How real the well-worn sentences in our morning prayer became! And how appropriate the story of Joseph in the day's lesson sounded! I think, too, the recital of the Creed struck me on that occasion. Here we were strangers to one another, and of different nationalities, and yet one in a common faith—one God and Father of all, one Redeemer, one sanctifying Spirit. We became no longer strangers, but fellow-citizens of the household of God.

The Bishop rose to give us a word of exhortation. He took his text from Ps. xxxi. 19, "Oh, how great is Thy goodness which Thou hast laid up for them that trust in Thee, which Thou hast wrought for them that trust in Thee before the sons of men." I wish I could reproduce that sermon. It impressed all who

heard it. The main thought was *the reserved mercies of God*. God has good things in store, which He gives out at the right time, but till then He keeps them in reservation. Why, for instance, was this last decade so fruitful in discoveries, even here in Egypt? Why were the old works and marvels kept hidden so long, and only lately revealed? God had kept them back. "Go with this thought," said the Bishop, "and visit the wonders of Egypt. See in each temple lately cleared of its rubbish (and revealed to us in something of its ancient glory) a sign of God's reserved mercies, and lift up your hearts to Him as the Lord of all. So also in social life we read the same lesson; so also in spiritual things—God withholds till the right time. Why was the Incarnation sent at one special moment? God waited till the fulness of time, till He saw the fit hour had come; the blessing was reserved till it was wanted. Be sure that if God does not send you some blessing you crave, the reason is not that God lacks it, but rather you are not yet ripe for it. A boundless store of mercies is laid up for them that fear Him; all will come at the right time."

It was a sermon full of comfort, and rendered the more impressive by the apostolic simplicity and sincerity of the Bishop himself. It was delivered without a note.

The service over, we paced the deck together, and I mentioned that my friend and companion on the voyage was recovering from a serious illness, brought on by a sandstorm we encountered at Luxor. The Bishop suggested we should go down and see him. In the little cabin was my friend (a young clergyman) sitting up for the first time after the attack. Illness far from home is not inspiring, and I think my poor friend felt very low; but the cheery friendliness of the Bishop soon brightened him up, and the visit was as good as wine or tonic. Every moment the invalid grew more sprightly. As the Bishop rose to go, he stretched out his hand over the sick man's head. "The Lord bless you and keep you," he said. "The Lord make His Face to shine upon you, and give you peace now and evermore." My friend looked up at me, and said, "I feel better already. I shall soon be well. The Bishop has lifted me round the corner." And my friend was quite right.

THE SAINTS OF ENGLAND BEFORE ST. AUGUSTINE.

The Exeter Congress of 1894 will be remarkable for one thing at least. This Congress will be held in the cathedral city, which land has been Christian for 1,400 years, and where the remains of Brito-Celtic Christianity can be better traced than elsewhere in England. It is true that alike at Cardiff, Rhyl, and at Swansea the country around was Christian long before St. Augustine of Canterbury was born. But then we are reminded that Wales is not England, and that "the Welsh Church is rather the mother of the Church of England than the Church of England the mother of the Church of Wales," though to speak more historically the Church of Wales is the elder sister of the Church of England. But Devonshire and Cornwall are both English counties. As yet the desire for Home Rule has not extended to them, and if Welshmen do not claim to be Englishmen (as some of them in these disunion days do not), yet Devon and Cornwall are two English counties, and as yet no one, even in this sceptical age, can deny to them, or wishes to deny them, that privilege.

Yet there was a time when Cornwall was a separate Celtic kingdom of "West Wales," and extended over both Cornwall and Devon with parts of Somerset and Dorset, and when the heathen Saxons poured over South Britain the Cornu-British kingdom remained a Christian state, as the legends of King Arthur and the more authentic history of King Gerontius (remembered in Cornwall in St. Germans and St. Govan) shows. The Saxon worshippers of Odin and Thor never got as far as Exeter, though their Christian descendants ultimately conquered that city and held it for some time in connection with the Cornu-Britons, and then ultimately conquered Devon, and at last (under King Athelstan) Cornwall itself. But Exeter and the people who lived around that ancient Roman and British fortress were Christians, when most, indeed nearly all, of the country now called England was heathen.

It may be said indeed (as some do say) that the English are a Teutonic people, and have nothing to do with the old Brito-Celtic Christian Church. This sounds plausible, but is it quite true? Are all Englishmen of pure Teutonic descent? Is there not a strong Celtic vein in the English nation also? Is there not a marked distinction between the English and the purer Teutons of Germany? And even if it were not so, must we not recognize facts, i.e., that a portion of the territory now called England was Christian long before St. Gregory the Great himself was born—the Britain in which St. Germanus of Auxerre preached; the Britain represented at the Councils of Arles and Ariminum; the Britain that was illustrious in the annals of Christ-

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