

of all kinds of goods would fall in almost the same ratio. We find, however, that most of those articles whose conditions of production have remained pretty constant, have decreased little or nothing in price, while the articles whose prices have chiefly fallen, have either declined in cost of production or have been produced beyond the need for them.

2. Gold being too scarce for the work required of it, would be in constant and great demand, and rates of discount would be high, as also the rates allowed on deposits. As a matter of fact the very reverse is the case. Gold has accumulated in unprecedented quantities in the Bank of England—the world's money barometer—the bank rate has never been so low over such a long period, while the other leading English banks, to keep themselves from being flooded with money, have had to break their minimum rule and lower the rate on deposits to $\frac{1}{2}$ per cent.

Not scarcity of gold as a standard, nor scarcity of money based on it, is the cause of the depression, but the ignorant blundering of democratic legislatures in their dealings with money and tariffs, imprudent speculations on the part of investors leading to excessive caution after being nipped, over production in certain common lines, and changes in the the world's economic conditions to which the average run of business men have not yet adjusted themselves.

A. SHORTT.

Pew and Pulpit in Toronto.—XV.*

AT HOLY TRINITY CHURCH.

I DO not wonder that a goodly number of English people attend Holy Trinity Church. For there is no church that I know of in Toronto that so forcibly brings to mind the Old Country. It is like going back to England for a while to turn into that quiet, quaint square that lies off Yonge Street. You leave the roaring thoroughfare behind you and come into an atmosphere of peace, and something like antiquity, for Holy Trinity was built fifty years ago, and that is old for a Toronto church. You might easily fancy yourself in one of those odd little out-of-the-way squares in London. The church stands up big, perpendicular-gothic and slightly touched here and there by the hand of time. Around it are green, grassy spaces, and chestnuts that are now in full glory of leafage, though their trunks and branches are somewhat blackened with city smoke. The houses in the square seem to be lived in by quiet people—I have been in it two or three times and have not seen a soul, yet you are within a couple of stones' throw of one of the busiest corners in the city. It only wants rooks caw-cawing in the trees to make it perfect; rooks that would build, some of them, in the two western towers and fly slowly and gravely out now and then and hold sage conclave in the old chestnuts. Very near this church lives the venerable Rev. Dr. Scadding. He ministered in it for many years and now is one of its most regular attendants. The history of the place is very interesting.

The church was begun in 1846 and finished and consecrated in 1847, as the result of a munificent gift to the then Bishop of Toronto, Rt. Rev. Dr. John Strachan, by an anonymous donor in England, who, through the Bishop of Ripon sent the sum of £5,000 sterling to be devoted to the building of a church in Toronto to be called the Church of the Holy Trinity, the seats of which were to be free and unappropriated forever. Previous to the consecration several additional gifts arrived from the unknown donor: "Fine silver sacramental plate for use in the church, and smaller set for use in private houses with the sick; a full supply of fine linen, and a rich covering of Genoa velvet for the altar, likewise surplices for the clergy." Rev. Canon Henry Scadding, D.D., was the first incumbent of the new church; he officiated

from 1847 to 1875, the Bishop having associated with him in this duty his friend Rev. Walter Stennet. So well did Bishop Strachan husband the \$25,000 placed in his hands by the anonymous English donor that he not only built the church by its means but established some revenue for the maintenance of Divine worship within it in all future time.

The plan of the church comprises nave, chancel and two transepts. A student of architecture may fancy, perhaps, that he recognizes in the general style of the place the touch of Pugin, who, about the time that this church was built, was exercising a powerful influence on the designers of churches. It was the time of the gothic revival, and great were the things that revival did for us. There are doors at each transept, but I prefer to go to the west door, as, entering by that, one gets the full view of the interior, which, though not overpoweringly grand, is dignified and noble. In some respects its characteristics are severely plain, and I think that suits the ideas of the Englishman when he goes to church. There are no cushions on the wooden benches, and no carpets on the floor, but all the seats are free, and rich and poor may mingle together before His presence in whose eyes they are all equal. The nave of the church is a great length, and the roof is high and spacious. There are tall windows, the bases of which are above your head, and there is no glare of light. Coming from the hot pavements of Yonge Street the church feels cool and peaceful; quiet too; a place where one can be at rest. There is a wide, long central aisle covered with cocoa nut matting—aisles also at the sides of the nave. The strong, solid, skeleton benches are oak-grained and divided into sittings by strips of wood, so that a liberal space is allotted to each person without any crowding. Most of the other woodwork is of darker colour, particularly the furnishings of the chancel, which is separated from the church at the angles by a partial screen of carved woodwork.

The great east window is filled with beautiful stained glass, having eight figures of apostles or evangelists or prophets. Beneath this is a somewhat large, gabled reredos finished with an apex in the centre, above which is a cross, and on the communion table, which is altar-like in form, there is also a handsome brass cross. The large, squarish, old organ is placed at the north-west angle of the chancel, its case looks dark with age, its many gilded pipes remind one of the organs of George III.'s time. The effect of the whole is very church-like, and to some people it would be more like worship to go and sit there for an hour, quietly, than to join in the "lively" services that prevail in some conventicles with much flourish of music, movement, and restless energy of appeal. For one thing, Trinity Church is large and spacious enough for one to sit in it tolerably unobserved. There are no galleries. The point of attraction is the chancel, and you cannot see so much of your fellow worshippers as you do in the theatre style of church which so much prevails in Toronto, and the object of which seems to be to bring everybody in the auditorium opposite to every one else, especially the minister. I am more and more convinced that churches with seats placed more or less in concentric circles are a mistake. I do not think the fashion will continue. The notion that a church is an auditorium—more or less a lecture-room—a theatre for performances, will pass away.

The choir consists of about twenty boys and the same number of men. They come in from the vestry south of the chancel, singing a processional very vigorously. In the rear are three clergymen. Two of them, Rev. Dr. Pearson and Rev. F. Dumoulin are the rector and assistant. Rev. Dr. Pearson is the beau ideal of one of the distinct varieties of the Anglican parson. Tall and imposing in figure, he has much dignity of appearance. He has large features, and white hair and whiskers of the clerical cut. His voice is strong and sonorous, with a fine ecclesiastical echo in it. Deep sincerity and conviction speak in those resounding tones, and, though altogether a different man, he reminds us somewhat of Sir William Vernon Harcourt. Propriety of demeanour and sound churchmanship are apparent in every movement, and shine from his "dome of thought" where the hair once luxuriantly grew. You feel at once that he is in every way suited to his environment, and that everything under his supervision will be done decently and in order. Rev. Frank Dumoulin, son of the well-known rector of St. James' Cathedral, is a healthy, natural-looking young man of two or three and twenty, who looks as though he knew what a

* 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's 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, Carleton Street, May 10th. XIV. At The Friends' Meeting House, May 17th. XV. At the Unitarian Church, Jarvis Street, May 24th.