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Toronto, March 19, 1896.

The Financial Situation.

IN last week's issue we drew attention in plain terms to the state of the funds of the Church, pointing out the serious nature of the deficit, and suggesting one way in which it can be met. Our appeal has already borne fruit thus far, that some people who seldom take more than a passing interest in the finances of the Church have thought it worth their while to say that there is no cause for alarm. Let them prove their faith by works. Let them be the first to awaken an interest in the matter in their own congregations. It is easy to cast your burden on another, but it is neither Christian nor honest. The comparative statement of receipts published last week ought certainly to result in decided action as well as in anxious thought. The best method for revenue is that of small contributions from the many givers. To this end pastors and office-bearers and Christian workers must bend their energies. It is manifestly unfair that a few men, or a few congregations should be saddled with the worry of the maintenance of the schemes of the Church when if every member gave as God has prospered him or her there would be enough and to spare. Those who have the means and hold back from God's cause are incurring a terrible responsibility, for with what measure they mete, it shall be meted to them, both in this life and that which is to come.

Why should not an heroic effort be made to clear off every incumbrance of debt by an exhibition of general, wide-spread liberality. What a splendid thing it would be if every member of the Church were to contribute an additional twenty-five cents by the end of this month! A small coin but great in the aggregate and in the spirit of the suggestion. We cannot do better than add the argument of a powerful contemporary dealing with this very matter.—

Debt is an ugly, inconvenient thing. No sane man covets it; he may long for death, but he never courts debt. It hangs to one persistently, like an Old-Man-of-the-Sea; it is a crushing burden, like a world on the shoulders of an Atlas; it is difficult to move, like the stone that Sisyphus tried to get to the top of the hill. Prudent men try to keep clear of it.

Missionary debts are the worst kind of debts. They affect many of the choicest men and women; they touch precious interests in many lands, they hinder the cause of God, which is the greatest cause known to men. They are due to a kind of default. The promise to pay is not made good by the churches, and the Societies have to borrow money to make up the deficiency. Interest has to be paid on these loans, and this is money wasted. It is thrown away absolutely; not a dollar of it goes to the support of any mission or missionary. It all goes to the money lender, and has to be taken out of

the sums given directly for missionary work. It is robbing Peter, not to pay Paul, but those, excellent men though they may be, who are not reckoned with apostles at all.

Money ministers to life, but debts to death. What is more discouraging than trying to pay the bills of the dead past? The men who manage the affairs of missionary boards are worried, harassed, perplexed, disheartened by these missionary debts. Their duties are made tenfold harder. They have to send cruel messages to the brave, hard-working, self-denying missionaries in the field, and they are at their wits' end so to conduct the finances as to avoid bankruptcy.

The Institutional Church.

The ever-changing conditions and requirements of mankind call for a corresponding development of means and methods in the affairs of every day life. This is true of church work in an especial degree. New ideas must be met, new tastes satisfied, and new difficulties overcome. The work of the church is in the present and while rooted in the eternal principles, her agencies must be adapted to present needs. Consider, for example, the change in the form of service during the past fifty years and the truth of this statement will be admitted. Or, consider the advance in organization, and you have a still more striking proof of the march onward with the flitting years. It is a truism to say that each age has its own work to be performed in its own way, yet opportunities have been and are being lost by a too fond clinging to methods which have at most but their antiquity—admittedly a no mean recommendation—to commend them.

One of the problems which have to be faced is the relief from paralysing debt of struggling churches. A new system of finance is here much needed. Another is the question of systematic giving so as to embrace all the church members. Another still, and a pressing one, is how to reach the down town masses who are too poor to dress for the fashionable church near by, and therefore go churchless, while the fashionable congregation itself is undergoing a slow but sure process of decay. To meet such a supposed case comes the idea of the Institutional Church, a new method in church organization which ought to receive careful study and consideration at the hands of the city ministers. An interesting and valuable article on the subject appeared in last month's number of *Presbyterian College Journal*, Montreal, by Rev. D. J. Fraser, M. A., B. D., the result of an examination into the working of Berkeley Temple, Boston. "If the poor cannot be reached by the ordinary means of grace, then we must use the extraordinary," he says and he proceeds to describe the aims of the Institutional Church and its methods. It knows nothing of the oldtime distinction between the religious and the secular. It recognizes the function of the Church to minister to all the legitimate needs—physical, intellectual, social, as well as spiritual—of the community in which it exists; and emphasizes the necessity of its modes of activity being accommodated to the peculiar needs of any particular community. It believes in the mission of the church to provide that material environment in which may be realized the spirit of Christ. "Ministration through adaptation" is its key-note. In the words of one of its champions, "it begins with men just as it finds them, meets the needs of which they are conscious, and so generally leads them to be conscious of new needs higher and nobler." If a man is hungry, it does not offer him a religious tract, but gives him a meal; and