

ciety. This is not the case. Young men are loaned small sums, when they ask for loans, but often not more than enough to pay their college fees. These loans are returnable within a given number of years. Personally, I think the candidate would be better without this loan. I would prefer to see the loans employed in adding to the efficiency of the colleges. The greater part of the income of the Educational Society goes directly to the colleges to assist them in providing their clerical students with the educational advantages which the Church should secure for those whom she expects to be her pastors and teachers.

The \$3,000, therefore, which a seven years' college course calls for, must, in some way, be provided by the candidate himself. Sometimes he borrows a large portion of it, and enters on his ministerial career in debt, a fact which overshadows his life and may put a period to his usefulness. If he were entering law, or medicine, the young man would expect to reimburse himself for his financial outlay from his profession. This, unless he is a very foolish man, he must not expect if he becomes a Methodist preacher. He may not look for a return of his capital; that, together with the seven years of college life, he should regard as his contribution to the Church. But is he not justified in expecting that in estimating what his salary should be, his officials will reckon the simple interest on the \$3,000 as a first charge? Should they not say, "\$150 must be set apart, first of all, as a due charge upon our funds, to pay the interest on the capital sum which our pastor expended to render himself efficient for the work of the ministry"?

The Methodist Church, furthermore, practically requires that her ministers shall marry upon their ordination. It not infrequently happens

that engagements to marry are made during the college course. If the young student approaches the father of a family, worshipping, say, in St. James', or the Metropolitan, and asks for his daughter's hand, is not the father insisting upon an act of simple justice when he requires the suitor to insure his life, so that, in case of his death, the widow and young children may not be in actual want? What is the least amount in premiums which will secure this provision? Is not \$200 a modest appropriation for a young man nearing, in all probability, the thirtieth year of his life? And is it unfair that the officials should make this a second charge upon income, remembering that Methodism has no financial prizes to offer her ministers; that the best salaries do not permit of much saving, except to the unduly frugal, and that the fund for retired ministers, even at its best, does nothing more than put a roof over the worn-out itinerant's head?

But no preacher can meet the demands upon the modern pulpit who is not a careful student and wide and accurate reader. What is the least amount which a preacher should invest yearly in good literature to keep himself, not abreast of the times, but from actual mental starvation? I appeal to the experience of men who despise "barrels" of sermons, and who hope in old age to be intellectually fruitful, when I say that less than \$100 is not enough. Should not officials, who demand an educated ministry, make this sum a third charge upon income? If they do, they must provide \$450 before the question of bread, or boots, or horse-keep, or clothing, or the education of the children, or the spending-money of the minister, is thought of.

And yet, what often occurs? A young man of twenty-eight or thirty