

## CHURCH DEBT.

To the Editor of the CANADIAN INDEPENDENT.

SIR,—I take it as an omen of great good to the Congregationalism of Canada, that we have now a newspaper especially devoted to its interests, and one that will give an opportunity for interchange of thought which can scarcely fail to work well for the common good. I wish, with your permission, in this letter to draw the attention of my brethren to one very fruitful source of weakness in our midst, namely, the "church debt," which presses so heavily upon, and which paralyzes the energy, and misdirects the efforts of almost all our churches. Now, it is idle to plead that in this respect we are on the same footing as the churches of other denominations. The question is not, as it is often asked, for a church to be in debt, but, as it really is, our own judgment gives a very decided negative to this question. We have amongst us some of the ablest financiers and men of business to be found in the country, and I marvel that such men allow and submit to a state of things which they would not, or ought not, to tolerate for one moment in the business over which they have control. I put the question plainly, and ask, if the greater number of failures in business are not due to the fact that men will trade beyond their capital, and taking advantage of the good credit in which they stand, engage in enterprises which they cannot sustain in the event of a failure in their expectations; and yet this is exactly the principle we admit into our church finance; and just as the best energies of many a man's business life are spent in paying discounts and interests, so, in very many cases, the best energies of the Church are lost in the same direction, and so instead of a vigorous onslaught being made upon the kingdom of darkness, we are mainly concerned in providing for our own more immediate and pressing wants. Depend upon it, trustees and deacons of Christian churches, you incur a serious responsibility, if, when a devout member of your church brings an "offering and comes into the house of the Lord," you take his gift and apply it to any other purpose than the spread of Christ's kingdom in the hearts of men. Then, again, do not the best and most thoughtful amongst us long for the old line of demarcation between the Church and the world, and do we not often help to obliterate this line by the very questionable proceedings which we sometimes adopt in our methods of raising funds for general church purposes? Are we not in danger of laying ourselves open to the reproof of St. James in "respect of persons" 2 James i. 4—and let me ask is it fair or just to the pastors of churches? does it give them that freedom which they ought to have in the Master's service? Is it just to a young minister to apply the first fruits of his increase in paying the interest upon a debt which perhaps ought never to have been incurred, and which has been allowed to lie without any adequate effort being made to extinguish it. I have heard it said that when a church is in debt many energies are called into play which would otherwise be dormant. As well say that it is as well for a man to fall into a quagmire because of the efforts he makes to get himself out of it.

I refrain from quoting what I believe to be the scriptural law upon this subject, but say simply that I should be sorry to defend it on scriptural grounds. The question is a serious one; and I write this letter in the hope that its importance may be duly considered, and that some plan for putting our churches on a better footing may be devised, and steps taken for the speedy liquidation of our responsibilities. Who can estimate the good that would result if our churches were free and able to turn their undivided strength towards those who now lie beyond the pale of their influence.

LAYMAN.

## SUNDAY IN SAN FRANCISCO.

BY A TORONTO LADY.

Over every Christian country Sunday breaks with a peace and calm unlike to other days: and even in this truly Cosmopolitan city, the Sabbath is ushered in with a quietude differing from the busy throbb of the working week-day. But as the day draws on, the noise

and tumult of the holiday begins, for as such indeed is the sweet day of rest regarded by the aggregate population of San Francisco. The streets present a varied spectacle. Here lofty churches open wide their doors to admit the throng of worshippers; whilst a few doors above or below are sounds of music which invite the passer-by to enter the gay saloon. Various shrill cries resound through the streets. The Chinaman with his clothes-basket may be met at any corner. Fruiters, confectioners, tavern-keepers, cigar-stands and paper-stalls ply their trade vigorously. Street cars run in all directions, and every available hack is in requisition. Racing, betting, gambling, bathing, fishing and all kinds of games are carried on with vigour. In summer time it is the great day for picnic parties, and ferries, well laden, carry their freight across the bay to some rural spot where the silence is broken by the gun of the sportsman. Beer gardens tastefully laid out offer their alluring welcome, and every amusement calculated to delight the senses of a too pleasure-loving people woos them to her retreat. With the evening comes quiet, and the Sabbath closes in showing indeed well-filled churches, and too often, well-filled theatres. Concert-room and lecture-hall are fully attended, for the pulse of this restless people beats too quickly for them quietly to settle to the humdrum life of home. Truly, it is sad to see a city so far endowed above other cities caring so little to acknowledge the hand of the Great God who is able to build up and pull down. We stretch out our hands for some good earnest men who, fearing God and loving the souls of the people for whom Christ died, will stand up and unflinchingly denounce this great sin of profaning God's Holy Day. Will He not visit for these things? This beautiful city sadly forgets the words of the old Hebrew prophet, Isaiah lviii. 13, 14. It is the reverse of that here.

ANNETTE.

San Francisco, February, 1879.

## THE PROTESTANT OUTLOOK.

The following is an extract from an address lately delivered by the Rev. Dr. Donald Fraser, of London, (Eng.) The doctor's remarks on "Confessions" will be read with much interest as indicating the direction of the leading minds among the Presbyterians in the Old Country. There are too many among us, to-day, trying to don their "grandfather's overcoats." We commend the article to all such:

He showed how Protestant principles had spread. They were no longer confined to Germany, Holland, Switzerland, France, Scotland, England and Sweden. The field of Protestantism was the world, and it was a very different world from what it was three hundred years ago—more open to receive impressions, ramified with lines and cross lines of opinion and sentiment, and having the whole range of knowledge and criticism marvellously extended. He compared the Protestantism of the present day with that of the past under three heads—first, its Nationalism; second, its Biblicism; and third, its Confessions of Faith. Under the first division he said that the Reformation made much of national life and independence. It emancipated National Churches from the sway of a foreign ecclesiastic, and it delivered rulers from the interference of the same ecclesiastic by his legates and decrees. Hence the patriotic, and if they liked, political complexion of the Reformation. This characteristic of Protestantism, however, had been greatly modified. It was no longer the case that Protestantism was headed by Protestant princes and marshalled under Protestant banners. In some countries and British Colonies there was no National Church; and in others many forms of Protestantism were outside the pale of National Churches. The cause did not now lean upon princes, or follow the vicissitudes of political history. It was no longer either extended or restricted by the will of secular rulers. Here was a great change, and many people lamented the disintegration which had ensued. How was Separatism to be cured? He believed it was by seeking to obtain a deeper insight into those principles which formed the real unity of a Church, and by a firm resolution on the part of spiritual minds to discourage disintegrating tendencies, and to endeavour to lead Christian men to a simpler testimony and a larger fellowship.

Under the next head—Biblicism—the lecturer repeated that the Reformation had replaced the Scriptures in their place of authority in the Church, and in public and domestic life. It was still the characteristic of Protestantism to adhere to the Bible. No doubt attacks were made upon it by Rationalism. Now, criticism there must be, and there ought to be. Protestantism had just to watch with vigilant eye the conflict between reverential and destructive critics, and on the results of this conflict depended the Biblicism of the future. At such a time of suspense there was great danger that timid believers might fall into a panic and spread alarm without any adequate cause. Because variety of opinion had arisen—and not very lately arisen—regarding the age, authorship, import, and relative value of particular books or parts of books, some were ready to cry out that the whole Bible was discredited, and that the Church was departing from the doctrine of the Reformation regarding the rule of faith. It was an unworthy fear. It was not merely in finance that panics did harm—they could do more harm in moral and spiritual questions. The Bible could not suffer from keen if honest criticism, if the critic was really anxious to discern what the Holy Spirit had written for our learning. (Applause.) The importance of historical perspective had also been too much forgotten. Many questions must be kept in a sort of historical perspective that had to be applied to a series of sacred writings stretching over a long period, and avowedly referring to two dispensations, of which the one was preparatory to the other. There could not be too much investigation, so long as it was conducted with scholarly discrimination and candour, and so long as it was combined with genuine reverence and faith. But there was a kind of criticism that boded ill for Christian truth. There were Protestant sons of Protestant ancestors who declaimed against submission to a book, and there were rationalistic critics who were labouring to cut it up into fragments, and who proposed to relegate it to the position of interesting old sacred literature, placing it on the same shelf as the Veda, the Zendavesta, and the Koran. To this sort of sceptical criticism they would, if well advised, yield not an inch of ground. It became the duty of divines to exhibit the organic unity of Scripture, and to vindicate its claims with careful accuracy of thought and thoroughness of interpretation; but there must be no recession from the old Reformation ground of the authority and sufficiency of Holy Writ. (Applause.) On the subject of Confessions of Faith the lecturer spoke at some length. He pointed out that Confessions were not creeds to be read or repeated in public worship; they were originally drawn up as manifestoes to Christendom. Protestants had been charged with grievous heresy, and they vindicated themselves by full, explicit declarations of the chief doctrines which they held and felt bound to propagate. The Confessions were thus of great importance at the time they were prepared; and they furnished an emphatic answer to the charge that the Reformation was a mere destructive revolt. But what hold had these documents on the Church of the present day—how did they represent existing faith and life? He would say frankly that in his opinion they fitted clumsily. He had seen people going about with their grandfathers' greatcoats, made of very good cloth, but not fitting neatly. (Laughter.) The same was the case with Confessions. He did not think their doctrines were departed from, but they emphasized greatly some matters that we did not think so momentous now-a-days, and they omitted or treated inadequately other matters that had since arisen. Then our age was not so keenly and dogmatically theological as the sixteenth century. It was less polemical, and perhaps less confident. People were not so sure about everything as they once were. Questions were started about primary truths, which people did not find it altogether easy to answer; and therefore they were not ready to assert so stoutly or denounce so roundly as their fathers. Still Churches had not renounced their Confessions, because they did not wish to crumble into fragments or to lose their historical continuity. What they tried to do was to hold them by interpreting