

then spent a short time at one of the Surrey ragged-schools. There are four of these; two taught on Sundays, and the others every day in the week. Such a crowd of ragged and forlorn little wretches as were there, crowded together on benches, twenty-five at least consigned to one young teacher, whose clean face seemed the badge of aristocracy which distinguished her from her charge. The room was packed to overflowing; while the multitude without, to whom admission was of necessity denied, more than outnumbered the hosts within.

We had one more institution to visit,—the Children's Mission,—before taking our places to listen to the great evening sermon to young men, on "That old serpent." This is a society which owes its origin, in part, to the Rev. E. P. Hammond, our countryman: its object is to hold special services for children. The two principal meetings are at Surrey Chapel, and St. Jude's, Mildmay Park; but there are several others carried on under its auspices, both on Sunday and week-day evenings, by men who have been found to be specially adapted to interest little ones; and crowds of the children of the middle and working classes attend them.

After evening service, a pleasant little prayer meeting was held in the lecture-room; and so closed our privileged day at Surrey Chapel.

In connection with this church, there are many outside agencies. Three missionaries have stations, where the congregations assembling in mission-rooms are rapidly growing into churches; four or five street-preachers are constantly at work; benevolent societies, sewing-societies, Biblewomen Sick-nurses, &c., &c., all belong to Surrey Chapel; while pastors and people seem all so knit together in that closest of all bonds,—work for Christ,—that it seems the best illustration I have ever seen of what every "congregation of faithful men" should be,—a living church."—[From "A DAY IN SURREY CHAPEL" in the October number of "OLD AND NEW."

Christian Messenger.

HALIFAX, OCTOBER 19, 1870.

MINISTERS' LIFE INSURANCE COMPANY.

We have received the following communication from the pastor of the 1st Yarmouth Baptist Church, and in order to give special prominence to the movement we here commend it to the attention of the ministers and brethren:

Mr. Editor,—The Baptist ministers of this county have been meeting weekly for some time past, in our Vestry, to talk over denominational matters. At our last session, the subject of Life Insurance was discussed, and the following preamble and resolutions were unanimously adopted:

In view of the trying circumstances of the Widows and Orphans of some of our deceased ministers, we, the undersigned, agree to form ourselves into a Baptist Ministers' Mutual Life Insurance Company under the following conditions:

I. That by the payment of 25cts. to the Secretary, and signing the agreement, any Baptist minister, ordained or licentiate, in the Province of Nova Scotia shall be a member of the Society.

II. That each member pledge his sacred honor to pay the sum of \$10 to the Secretary within 30 days after the public announcement of the death of a member.

III. That the Secretary solemnly pledge his honor to keep a just account of the money received, and forward the same without delay to the widow or orphans of the deceased, or in accordance with his Will. That he take a receipt for the money from the proper parties and publish it in the Religious Newspaper of the Province.

IV. That any person by the payment of one dollar at any one time shall be an honorary member of the Society.

V. That any member who fails to comply with condition No. 2 shall not be considered any longer a member.

VI. That the sum of 25c. be paid by each member annually to meet the incidental expenses of the Society.

J. Rowe. A. Chipman.
J. A. Stubbart. J. H. Saunders.
A. Cogswell. J. A. Morse.
M. Normondy. G. E. Day.

After the Society was formed, the subscriber was unanimously elected Secretary.

In sending you this notice, Mr. Editor, we need not refer to the benefits of a Life Insurance Company. They are too well known to need comment here. We have only to say that if all the Baptist ministers in the Province unite with us in this Society,

each one will have his life insured for a good large amount—probably \$1800 or \$2000. And as the rate of mortality among christian ministers is so low, this seems to us to be the very cheapest method of insuring. We merely add that whoever wishes to avail himself of the benefits of the Society will please forward in postage stamps or otherwise the sum of 25c. to the Secretary as soon as possible, and express his willingness to comply with the Second Condition of this Article.

In behalf of the Society,
G. E. DAY, Sec'y.

Yarmouth, Oct. 13th, 1870.

From the appended note of the Secretary it appears that it is intended the Company shall be a provincial one.

It will also be perceived that the Society is already formed. The question may therefore not be so much open for discussion as it would be if it were simply a proposal to form such a Company; and yet it comes as a candidate for approval and co-operation, and it may be well to make a slight examination of its proposals.

The object of the Society of course is excellent, and if it can be rendered effectual in accomplishing that object, and have a basis given to it that will secure permanency, it will in a great measure meet what we have for several years past been aiming at, and seeking to bring about—a Fund for assisting Infirm Ministers, and providing for their families in case of death.

The above plan is most charming in its simplicity, as it is here presented, and we see no reason why it should not be so in its operation.

Taking it for granted that the principle is right, there are two points on which we think caution is requisite:

1st. That the number of ministers composing the Society shall not be so large as to make the demands on surviving members greater than they can bear.

Of course the larger the number is the greater the sum each one would be insured for, and the greater would be the probability of deaths. So that if there were four or five deaths in a year, the payment required would be equal to a pretty large annual premium.

2nd. That the sum named for payment by each member on the death of a fellow-member should be fixed at not more than could be met by a majority of the subscribing members.

If the Society were large the amount of payment from each might be diminished, and still it would be a considerable sum for a bereaved family to receive. Some provision should be made, so that as the number of members increases the sum to be paid at the death of a member, should decrease.

In Nova Scotia there are about 80 Baptist Ministers and probably 10 or 12 licentiates. Suppose these all unite with the above Company there would be, say 90. This multiplied by \$10, there would be \$900, the amount to be paid to a bereaved family. We suppose by the figures in the above prospectus that the ministers in New Brunswick and Prince Edward Island are included in the calculations of our Yarmouth brethren—that is, making the Society embrace all within the bounds of the Convention. This being the case, and supposing that is contemplated, we may look at the Convention Minutes of the past few years to learn what has been the average mortality.

In 1869 the deaths were	3 ministers and 1 Licentiate
1868	" 2 " 1 "
1867	" 3 " "
1866	" 3 " "
1865	" 5 " "

This gives an average of more than three deaths for each year. If the members generally could meet such demand it would be well to extend the Society thus far, but if they could not it would then be necessary either to restrict the limits of the organization, or else diminish the amount to be paid by each member.

We make these remarks simply that the facts may be known, and brethren can then act intelligently in relation to this matter. It is unquestionably worthy of serious consideration.

If the Company were in the course of formation we should like to see the benevolent principle incorporated, and provision made for honorary members to contribute a certain specified sum also on occasion of the death of a member.

We doubt not many of our brethren will feel thankful to the Yarmouth ministers who have so promptly initiated this movement, and will join with them in carrying out the Society, and thus conferring much good on many who might otherwise be left to endure the pangs of distress, along with the affliction of losing a parent.

INFIRM MINISTER'S FUND.

We have also received the following from the same quarter as the communication in the preceding article:

Mr. Editor,—Will you be kind enough to publish in the Messenger the following extract from the Minutes of our last Ministers' meeting and oblige.

Yours &c.
G. E. DAY.

Yarmouth, Oct. 1870.

We most cordially recommend to the Baptist Ministers and Churches of Nova Scotia that a collection be taken up on the first Sabbath in Nov. of each year, in each church at all the services to aid the infirm and disabled ministers connected with our Associations. That the sums thus collected be forwarded immediately to the Treasurers of the Infirm Ministers' Fund, and that they, in concert with their respective Boards, be requested to use the funds thus obtained without delay where the necessities of ministers demand a supply.

J. Rowe, J. A. Stubbart, A. Cogswell, M. Normondy, A. Chipman, J. H. Saunders, J. A. Morse, G. E. Day.

We cheerfully second the above recommendation and doubt not the brethren of the Central and Eastern Associations will be equally ready with those of the Western in making contributions to this object. One combined effort now will place the Boards having this matter in charge in a position to meet every demand through the year.

The words of the Master should be borne in mind in this and every kindred service: "Inasmuch as ye have done it unto these very brethren, ye have done it unto me."

THE CIRCULAR LETTER in our present issue from the Western Association to the Churches is a document which deserves to be read over more than once, and well considered. It suggests monthly payments of salary to ministers. As calculated to relieve them from some of the difficulties of less frequent payments. With this we fully agree and believe it would be a vast improvement on the modes of payment adopted in many churches, but still as a stream cannot run smoothly unless the little rivulets by which it is fed, make their supplies regular and continual, so must there first be a preparatory plan by which the Deacons or Treasurer shall regularly receive the contributions of the members. This perhaps might be more effectually provided for in many places if they would make their contributions weekly.

It is yet an undecided question What each individual should contribute to church purposes. One-tenth part of his income is supposed by some to be a proper proportion. The amount at present paid is unquestionably far below that. If the average sum per week contributed by each member of a congregation be named, it generally seems quite small. An effort should be made to raise the sum to what would be something nearer like a grateful return for blessings bestowed by the Lord Jesus on a lost world.

If an average of 25 cents for each person per week could be secured, it would probably meet all the wants of most congregations. Some persons could, and do give a much larger sum. Others of course could not give half as much. Others think they can give so little that they withhold even the two mites. But if that sum—25c. per week—were regarded as the general average, and all the members would unite in the endeavour to raise that amount for regular church purposes, the church Treasurer would not find it difficult to make monthly payments to his minister as suggested.

This plan of weekly contributions is already adopted by some churches, one of these has just fallen under our attention,—the first church of Toronto. Under the former system they had raised about 10c. per member per week. The Treasurer in his report for the past year ending March 31st last, says:

"A larger sum has been raised this year for pastoral support and incidental expenses, than on any previous one in the history of the church; and so far as is yet known, the weekly offering plan works with ease to the subscribers, and with efficiency in providing the necessary funds. It was to be expected, that in beginning a new system, and in opening accounts with over 240 persons, some mistakes would occur; but these have been very few, and are now satisfactorily arranged."

It appears that the average is now raised to upwards of 15 cents per member. In some reports of similar changes, the increase is very much larger, and more easily raised than the smaller sums were by former plans.

We find in our contemporary, the Canadian Baptist, a report of the twelfth session of the Baptist Convention for Canada East,

recently held in Montreal. The following are the totals of the Treasurer's Report:

Received.....	\$1257 74
Paid—Appropriations to Missionaries.....	1040 73
Expenses.....	124 43
Balance.....	92 58
	\$1257 74

The report also states that, "the Convention was favored with an unusual number of delegates, viz., Rev. Dr. Cramp, from United Convention of N. S., N. B. & P. E. I.; Revs. Dr. Fyfe, Montgomery, Walker, King, J. M. Bates, from Ontario; Revs. J. G. Lorrimer, Merryfield, from Vermont, and Rev. D. Marsh, from Quebec. The presence, and the words of sympathy and counsel from these dear brethren added greatly to the interest of the Convention; and whilst specially engaged in considering the work in the Province of Quebec, we felt the blessedness of that tie that binds kindred hearts in one."

A Society exists in Ontario called "The Baptist Church Edifice Society, for the province of Ontario."

"I BAPTIZE YOU IN WATER."

The Rev. Dr. Angus, President of the Baptist College, Regents Park, London, has been spending a short time in the United States. He came over to attend the New York Conference of the Evangelical Alliance. Notwithstanding that the Conference is postponed in consequence of the war in Europe, yet a highly interesting meeting was held of some of the gentlemen who had made arrangements to attend the Conference previous to its postponement. Dr. Angus spent a short time at Philadelphia. The Editor of the National Baptist gives us the following item of information, on the Bible Revision movement which will not be devoid of interest to Baptists:

"Dr. Angus is one of the New Testament revisers, in the work now going forward under the leadership of Bishop Eliott. He tells us that the revisers are working very pleasantly together, and making encouraging progress. An incident which he reported we will venture to repeat: On examining Matt. iii. 11 (if we do not mistake the passage), Dr. Angus proposed that the Greek *en hudati* should be translated, as the words require, "in water," so that the passage may correctly read, "I baptize you in water," instead of "with water," as in the present version. After some discussion, it was decided against him by a vote of twelve to seven—the paedobaptist Dissenters all voting with the majority, while Dean Stanley and some other Churchmen went with the minority; but it was unanimously agreed that "in water" should be printed in the margin of the new version. It will get into the text next time. We may add, that the New Testament revisers hope to have the assistance of a committee of American scholars."

The Windsor Mail frequently has some funny things for its readers' delectation. In its last issue is an editorial, on "Education and Sectarianism" favoring separate schools, but the article finishes as follows:

"We have said that separate schools would be obnoxious to the people of this Province, or to the Protestant majority. It would outrage their strong feelings so profoundly, that it is wise policy for Catholics no longer to seek to have them. But did it ever occur to anybody, that Catholics have strong feelings as well, and it may be prejudicial, which are entitled to respect. They have an intense respect for Religion after their own faith, they have the same desire, that their children may remain in the Faith of Holy Mother Church, that the protestant has, that his children may not in his view be perverted. Would it not be then more after the heavenly pattern, to do towards them as we would have them do to us?"

Certainly it would!

Notices, &c.

RECEIVED FOR FOREIGN MISSIONS.

1870.		
Sept. 14.	Friend of Mission for n. p.'s.....	\$ 5 00
	do for Rev. W. George's support.....	1 25
" 15.	Nictaux Church (with Pine Grove), for n.p.....	8 00
	Miss Lizzie De Wolfe, Ayl's rd, to support n.p.....	60 00
" 20.	Collected by Miss Condon do	21 78
	Mr. George Frail.....	3 00
	Miss R. Downing, New Annan	3 00
" 27.	Western Baptist Ass'n, N.S.....	556 91*
" 29.	Annapolis and Upper Granville Church for n.p.....	50 00
	A. T. H. H., & J. L. Morse do	100 00
	Up. Stew'cke & Musq'doboit Churches, do.....	25 00
Oct. 3.	Received from Randall Estate Acadia College Missionary Society for n.p.....	25 00
	Wolfville Baptist Church do.....	50 00

* Of this from Lower Aylesford and Up. Wilmot for Miss De Wolfe, \$10 00; Lower Granville Church for n.p., \$50 00; 1st Yarmouth Church for n.p., \$100 00; Bro. J. H. Haley, do \$50 00; for Miss De Wolfe, \$20 00; Salem Sabbath School for Miss Norris, \$20 50.

CARR LES TUPPER, Sec'y.
Tremont, Aylesford, 14, 1870.