

## TERMS, NOTICES, ETC.

The RELIGIOUS INTELLIGENCER is issued every Wednesday, from the office of publication, York St., Fredericton.

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Payment of subscriptions may be made to any Free Baptist minister in New Brunswick and Nova Scotia, and to any of our authorized agents as named in another column, as well as to the proprietor at Fredericton.

Items of religious news from every quarter are always welcome. Denominational News, as all other matter for publication should be sent promptly.

Communications for publication should be written on only one side of the paper, and business matters and those for insertion should be written separately. Observance of this rule will prevent much copying and a great deal of confusion and mistakes.

All communications, etc., should be addressed RELIGIOUS INTELLIGENCER, Box 375, Fredericton, N. B.

## Religious Intelligencer.

REV. JOSEPH McLEOD, D. D., EDITOR.

WEDNESDAY, FEBRUARY 6, 1889.

—FAITH shows itself in faithfulness. One is not without the other.

—TALK, talk, talk—about their feelings, their hardships, their convictions, the great things they have done and will do. Some people do little else.

—The Crown Prince of Austria, heir-apparent to the throne, died quite suddenly on the 30th ult.

—PERSONAL solicitation gets subscribers. Please speak to your neighbour in behalf of the INTELLIGENCER.

—MISSIONARY zeal is a fair test of the vitality of a church, and of the spirituality of the individual christian.

—SPEAK well of your pastor.

—The power of faith is well stated by James Freeman Clark: All the strength and force of man comes from his faith in things unseen. He who believes is strong; he who doubts is weak. Strong conviction precedes great actions.

—Take an active interest in all the work of your church.

—It is stated that the coloured people are claiming that they ought to be represented in the new United States Cabinet. Why not?

TALMAGE SAYS, "If all men speak well of you, you are either a laggard or a dolt."

—A Good religious paper is the pastor's best assistant.

—WORKERS. A church of Christ should be a society of pledged workers. There is something for each to do. And the work should be according to His revealed will, not according to our individual notions which constantly vary and are never trustworthy. "Lord what wilt Thou have me to do?"

—GIVE THEM WORK. Newly converted people are being received into the churches. Give them something to do at once. Make it clear to them that they have been "created in Christ Jesus for good works"—that they have been saved to serve Him who saves them. Point out to them the various simple ways in which they may do effective christian work. Encourage them to be busy for the Lord. The Devil has not much chance with a busy christian. But he will make it uncomfortable for and perhaps overcome the idle ones.

—USELESS SPECULATION. Rev. Dr. McArthur said in a recent sermon:

"There is a great deal of useless speculation about Heaven and its employment. It is best not to be wise above what is written. I usually find that those who aim to be thus wise are generally foolish below what is written."

To fear God and keep His commandments is the chief thing. There is no profit in guessing and theorizing about Heaven. Walking humbly before God, doing righteously in all our transactions, using ourselves and all our opportunities as the redeemed by the blood of Jesus, we need not fear about the fulfilment of the promise of

heaven, nor doubt that it will be all and more and better than our brightest dreams.

—This is the way Evangelist Sam Jones told a congregation what he thought about their christian service: If some of you would get \$10 an hour for every bit of time you had put in at doing good work for God, you wouldn't get enough on a square settlement, to buy a cake of gingerbread.

Franker, if not more forcible, than elegant.

—ANOTHER. And now it is suggested that still another Baptist body be organized in the Maritime Provinces. A writer in the *Maple Leaf* proposes it, and gives some alleged reasons. He would call his denomination "The True Baptists." He seems to be aiming particularly at the heresies of the *Messenger & Visitor*. We think our contemporary can stand it.

—THE FOREIGN MISSION. Has your church been solicited for contributions to the Foreign Mission Treasury? Notice the request of the Treasurer in another column. A quarterly remittance must be made this month. The funds are not yet in hand. How many churches "gave attention to the mission cause in December or January? All who did so should report and remit the receipts at once to the Treasurer. Those churches which did not give attention to the matter should do so now. Will the pastors and other church officers please bring the subject before the congregations? Do not neglect nor delay this important work brethren.

—TAKE ONE. Of Andrew, who went after his brother so soon as he had, himself, believed in the Saviour, it is said "He brought him to Jesus." Phillip did the same with Nathaniel. The Syrophenician woman took her daughter to Jesus. The Centurion took his servant to Him. The Nobleman took his son. Four friends carried the palsied man into His presence in spite of difficulties that would have deterred less earnest and determined men. What moved these people? Two things, (1) they felt deeply the need of those whom they sought to have helped, and (2) they had full faith in the power and willingness of Jesus to help them. They knew that no other could help them.

Do you know any one who needs His saving power? Take that one to Jesus. Do it now.

—CHRISTIAN CONQUEST. Rev. Dr. Storrs of Brooklyn takes the hopeful, confident view of the progress of christianity, and gives good reason for the faith that is in him. In a recent sermon he pointed out that the "preparation of Divine Providence in the nineteenth century for completing the evangelization of the world are as marked as they were in the first century for the introduction of Christianity. He laid considerable stress on the fact that the great inventions that have done so much to bring all parts of the globe into near relationships (the steam-engine, railways, telegraphs, etc.) come soon after the great modern revival of the missionary spirit in England and the United States. God is furnishing rapidly all needed means for conquering the world for Christ."

## Follow His Lead.

Many a revival and much other important christian work have been hindered for want of wise leadership, or because there were too many would-be leaders.

When a church has a pastor he should be recognized as the leader in all its work. If he is not fit to be the leader of the flock he is not the man for the pastoral office. Even if an evangelist is employed in the church, the pastor should retain the leadership in the work. In revival as in everything else that the church undertakes of work for God, it is of greatest importance to follow, with confidence and zeal, the pastor's lead. There is in many churches altogether too much of the democratic lawlessness that disregards, even dispises, counsel. One will work in this way or no other—another in that way and no other. No human power can make them work together. This kind of headiness is always disastrous to the work sought to be done; much injury comes to Christ's cause by it.

If the work of a church is to move with power the leader must be allowed to direct. He must be trusted to plan the campaign, mass the forces, and to control all the movements.

Brethren, stand by your pastors; follow them. They are chosen to speak to you in God's name; recognize His voice in their utterances, and His will in their plans for christian work. There is no danger of following them in too servile a spirit. The danger is all the other way.

The earnest co-operation of the churches with their pastors will be blessed of God in great forward movements, and the winning of many souls to Christ.

## Personal Work For Christ.

There is no duty more needed to be pressed upon the attention of christians than that of personal work for Christ. "To every one his work" is the divine plan.

Dr. J. L. Phillips writes in the *Star* on this subject a timely and pointed article. He says:

The first time I met Mr. Moody was in London in 1875. He and Mr. Sankey were holding meeting in an immense hall built for them, and thousands of eager hearers were thronging the place. Mr. Moody talked very earnestly for twenty minutes, then gave out a familiar hymn. After this was sung, he said, "Now there are a great many Christians here to-night, and I want them to go to work. Will every one of you who loves the Lord speak to the next man!" A moment of perfect silence followed, after which the hum of human voices filled that large hall. Every one seemed to be talking for Jesus. It was a scene I shall not forget, and illustrates the common sense and admirable tact of the now famous lay evangelist.

The week of prayer has gone, and in many places doubtless it has been followed by special services, known as revival meetings. In some localities an idea seems to prevail that the success of these meetings depends upon the ability or eloquence of the evangelist employed to conduct them. No doubt much depends upon the character and qualifications of the chief worker, but the more I see of American revival methods, and study their fruits, the more stress am I disposed to place upon the importance of personal work for Christ. One of our most eminent and successful evangelists preached for weeks in a New England city several years ago without a solitary convert to rejoice over. The hearts and hands of the individual disciples were not cooperating with him. In our numerous false estimates of men and things one is this, that an evangelist called in from outside is the indispensable condition of a revival and that when he comes the work is all his. This blunder is working marvelous mischief in not a few parts of our country.

The prime condition, next to divine agency, in all intelligent revival effort, is the hearty cooperation of the church.

Personal consecration, that proves itself to be genuine by persevering prayer and patient, loving labor in behalf of the impenitent, is a strong factor too often ignored in our special meetings. Our specialists, like Moody and Pentecost, Earle, Needham, Hammond and others, are beginning to feel this, and shape their plans to it. These men found that their audiences were made up almost entirely of professed Christians, who came to be purified, instead of sinners (I shouldn't like to say there were sinners among these professors of religion) to be awakened. In some cases it has been necessary to forbid church members from entering the house unless they brought unconverted friends with them. The absorbing ability of a lay professor for good preaching is marvelous, and his lack of spiritual assimilation of the word preached is equally marvelous! The talking to the next man, as Mr. Moody suggested, would help assimilation by furnishing gentle exercise for long dormant faculties.

So far from the presence of an outside evangelist being indispensable, there are many cases on record where the pastoral alone, seconded by his faithful flock, has conducted the most cheering and abiding revival. Let us ever bear in mind our Lord's command to his disciples: "Give ye them to eat." And not only for a few weeks at the beginning, but all through this new year, let the good pastors of our churches be cheered by the persistent, personal efforts of the brethren and sisters for the winning of souls. There are some in your own homes whom no one else can woo and win for Christ as you can, my dear friends of the laity. This is the best way I know of for the pews to help the pulpit, for the parish to stand by the preacher. The sermon will count for vastly more, and the pastoral call be more fruitful, when the people of God begin to work in earnest for souls. May we have more sterling, sturdy effort this year in all our churches, for the salvation of men and the glory of God.

RECEIVED.—Report, Returns and Statistics of the Inland Revenues of the Dominion of Canada for the year ended 30th June 1888; Report of the Minister of Public Works for the year 1887-88; Tables of the Trade and Navigation of Canada for year ended June 30th: 88; Report on Canadian Archives, 1888.

## CURRENT TOPICS.

## DO IT YOURSELF.

While many—the majority give nothing to good causes either during their lives or when they die, many who mean well make the mistake of making no considerable gifts for benevolent purposes except in their wills. How much better for one to be his own almoner. *Zion's Herald* says:

If you would make the most of the means you design for charity, distribute them yourself. Your executors may waste them, or fail to carry out your purpose. No one can compass the end in view so well, or with so little waste, as yourself. And then, the satisfaction of seeing the work done with your mortal eyes! Wills are often made in haste. The man has come to the end and must act, without the opportunity for review and revision. If he had assumed the task personally, he would have planned more wisely. Do your own giving; and to be sure of the opportunity, do it now!

## THE SHORT LINE DELEGATION.

The delegates from Fredericton, Moncton and Halifax who went to Ottawa to interview the Government about the Short Line Railway, had a hearing before the Cabinet. They called the attention to the fact that the contract between the Government and the Company specified that the road should be from Harvey to Fredericton, thence to Salisbury and Moncton, and that the work was to be completed by July in this year.

## An Ottawa despatch says:

The Premier assured the deputation that the government fully sympathized with those who were likely to suffer from the delay, and said that the matter had already received the earnest attention of the council, and would not be permitted to rest until some satisfactory solution was arrived at. The government had granted the subsidy for a through line in good faith, and he had no doubt whatever but that the line, as originally intended, would be completed at a very early date. He called attention to the fact that in many cases it was found impracticable to complete large public works on the date first mentioned, but he felt sure the matter was one of delay and not of abandonment, and the government would use their best endeavors to hasten the completion of the line as originally contemplated.

## THE "PERSONAL LIBERTY" PLEA.

The opponents of Temperance reform are fond of talking about Prohibition as an unwarranted interference with the liberty of the individual. The plea is sheer nonsense. Read this from Professor Bascom who shows clearly enough that there is no new nor unfair principle involved in the Prohibition idea:

"It is a gross caricature to say that Prohibition seeks to regulate what a man shall eat and drink, and to control actions which lie within the range of his personal wisdom and pleasure. It seeks no such thing. It seeks to protect the industrious against the waste of the dissipated; the innocent against the crimes of the guilty; the home against the merciless hands that destroy it; and generations unborn from the inheritance of weakness, poverty and vice which is ready to overwhelm them. If in attaining this urgent object of civil society, the pleasure-seeker is deprived of a portion of his liberty, we can only say that it is a regrettable incident of not much moment in a great and progressive movement. If a man builds a house in a city, he must build, not according to his own fancy, but in a method consistent with the security of other houses. If he drives a horse in crowded streets, he must drive so as to consult the safety of those about him. In managing his own household, he must be held subject to the direction of the board of health."

"Not to pass and enforce prohibitory laws when they are called for would be to disregard the fundamental principle on which civil government rests—the priority of the interests of all over the interests of any one man. To regard prohibitory law as a wanton invasion of individual liberty is, if we estimate aright the losses—searching, comprehensive, and inevitable—of temperance, and the gains of indulgence—trifling, willful, and personal—anarchical as much so as any opinion well can be. If a man will not yield the waywardness of a dangerous appetite for the public weal, what will he concede? If the public—the public that conscripts its citizens for purposes of war, cannot defend its safety, and provide for its progress at such a point as this, what, pray, can it do? It never lays a restriction on its citizens without some imitation of this so-called liberty, this illusion of an intemperate spirit."

## THE FUTURE OF THE JEWS.

The gift of 100,000,000 francs by Baron Hirsch, a Jew, for the establishment of schools in Russia and Austria, has directed attention to the Jewish people and started speculation as to their future. Baron Hirsch's magnificent donation is not intended exclusively for Jewish children, but for christian and Jewish children alike. He has an idea of the amalgamation of Jews with christians, and believes the gradual absorption of his own race is feasible and probable. He says that his views in this respect are widely held by Jews in every part of the world. It will be interesting to watch the effects of his educational plan, and also for the signs of the alleged preval-

ence among Jews of a willingness to be absorbed. The *Guardian*, while appreciating the difficulties, says:

We cannot forget that the remarkable tenacity with which the Jews have maintained their racial peculiarities in all countries and in all ages is relaxing more swiftly than is generally thought. This is especially true of those Jews in the most civilized Christian countries. The persecutions of former times hardened and embittered their prejudices, at the same time rendering them able to resist the social environments in which they were placed. But now toleration is the rule, persecution the exception. The Jew responds to kindly treatment and political recognition by giving up his bitter hatred of Christianity, and by opening a less biased mind to the claims of the Messiah. Christ is often mentioned in Jewish journals in a tone of reverence and tenderness, which seem to prelude a clear admission of His true character and mission. With a genuine manifestation of Christian feeling towards the Jews, and earnest efforts in the presentation of the living Gospel, there is good foundation for believing that, whether their racial peculiarities are or are not assimilated, they will as a people accept the Messiah they have so long rejected.

## The National Banking System of the United States.

The success of the National Banking system of the United States proclaims its superiority. While many of the old country banking institutions give good security and a sure rate of interest, they do not afford the easy facilities for loans and discounts which are characteristic only of National Banks.

Previous to 1864 the banking of the country was done mainly by what is known as State banks. Any ten or more persons, according to the Massachusetts law, would become a corporation and conduct a banking business by depositing state and national securities with the state auditor. Banks organized in this manner were called by such names as "the Massachusetts bank," "the Suffolk bank," "the State bank of Georgia" &c. These banks were allowed to issue notes which after a time were not in every case, fully secured by a specie reserve.

When the funds of the government were exhausted at the time of the civil war, the treasurer of the United States issued bonds for a term of years in addition to the demand notes in order to borrow money from the people to carry on the war. As there was great uncertainty as to the success of the North at that time, the bonds did not sell very readily. After a time when they had fallen below par, the banks bought most of them at a considerable discount with the intention of selling them to the people. This general movement on the part of the banks of the states not in rebellion suggested to the Secretary of the Treasury the idea of a national banking system whose circulation would be secured by the United States bonds deposited with the Treasurer of the United States in Washington. This conception became law by act of Congress June 3rd 1864, and in this manner \$354,000,000, was borrowed from the banks alone. State banks were then allowed to change their organizations from state to national, at the same time retaining their corporate names and prefixing the word "National" in place of "State" as formerly. In order that the then popular system of banking might become national, the government taxed the circulation of the state banks ten per cent. per annum. This law was effective in bringing about the desired end, and to-day, as a result of it, state banks are the exception and not the rule.

The business of national banks is defined as follows:

"They are to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debt; by receiving deposits; by buying and selling exchange, coin and bullion; by loaning money on personal security, and by obtaining, issuing and circulating notes according to the provisions of this act. That this business founded on the above act, has proven a success in almost every case, where there has been good management, is beyond question. This may be verified by consulting the market prices and comparing them with the par value. In the case of the Chemical national bank of New York, which has a surplus fund of over \$5,000,000, the stocks of \$100, each sell at a premium of \$39.07, yielding the owner, 100 per cent. per annum on the par value.

The discounting of evidences of debt, such as notes, drafts and bills of exchange are now the principal modes in which national banks loan money. As merchandise is largely sold for cash in New England, the note business is comparatively small in proportion to the business done; while in the western part of the country, where money is in greater demand, it is the reverse. A large number of notes of Western manufacturers, miners and merchants are sold to the note brokers of the Eastern cities, who in turn resell them

to the national banks at the current rate of interest. Business paper of this kind to the amount of \$100,000, is often sold to some of the larger banks at one meeting of the directors. Some have the erroneous idea that national banks can loan money on notes secured by mortgages, but this is entirely inconsistent with the idea of a national bank, which is that its resources shall be so invested that they can be readily converted into money.

The circulation of the national banks is a very important consideration to the people. The banks having made the deposit of the national bonds with the treasurer in Washington, the government allows them to circulate their notes as follows: "Banks whose capital did not exceed \$500,000, 90 per cent. of such capital, or \$450,000; banks whose capital exceeds \$500,000, but does not exceed \$1,000,000, 80 per cent. of such capital, or \$800,000; banks whose capital exceeds \$1,000,000, but does not exceed \$3,000,000, 75 per cent. of such capital; banks whose capital exceeds \$3,000,000, 60 per cent. of such capital." At the time of the war it was a very profitable investment to issue a large circulation, when the bonds could be bought at par, paying the banks 4 per cent. per annum while lying in Washington, and the notes of the bank could be loaned at 6 per cent. or better, making the whole equivalent to about 10 per cent. per annum. Now that there is a premium of over 29 per cent. on the United States bonds of 1907, and money varies about the pivot of 4 per cent. the circulation question assumes a much less importance than formerly, and to-day the United States silver certificates outnumber the national bank note circulation.

The government supplies the bank note currency, in return for which it imposes a tax of one per cent. on the circulation. For ten years now since the banks are again maintained on a specie paying basis, they are not allowed to issue notes of a less denomination than \$5. Multiplied and worn out notes are redeemed at Washington and destroyed by maceration, witnessed by four persons, and again used as pulp in making paper.

The directors of a national bank must be at least five in number, and each one must own in his own right at least ten shares of the capital stock in the bank of which he is a director. He must also be a citizen of the United States. It is the business of the directors to carefully consider all loans on large notes and to firms, corporations and individuals. In short, to diligently and honestly administer the affairs of the association to the best interests of the stockholders.

Clearing houses are established in all the principal cities of the United States, and governed by a board of directors composed of five bank presidents elected by the presidents of all the banks. The clearing house is a place of redemption, where the banks each day deposit the checks on other banks of the city which they received during the previous day's business and settle with the clearing house manager, thus saving the trouble of going round to all the banks and collecting the money on the checks of the respective banks individually. In this manner each bank redeems its own checks "at the clearing" and pays or receives the difference, as the case may be.

Mr. Tead, president of the National Exchange bank of Boston, one of the leading bank presidents of New England, in his address on "Banking and Money," delivered some years ago, referring to the national bank act, says of it, "which inaugurated the best and freest banking system in the world, . . . and commands the confidence and commendation of the best financial minds, and commends itself to the judgment of all who favor a sound currency." "The national bank of the country gives now the greatest impetus to the progress of the commercial world. The saved the country from the financial embarrassment, helped to place the currency of the country on a firm basis, and now transfer money by telegraph and cable from San Francisco to Europe in a day."

## FRANK F. McLEOD.

SUNDRIES.—Snow fell in Pensacola, Florida, last week. . . . And now Illinois wants to substitute electricity for hanging. A bill to make the change has been introduced into the Legislature. . . . The Mayor of Toronto is happy. His salary has been increased to \$4000 a year. . . . The Emperor of Germany wants both style and comfort. He has imported a Palace car from America for his own use. . . . Eighty years is the age both of bride and groom in a last week's marriage in Brooklyn, N. Y. He is a Methodist minister, and she the widow of one. They are both well preserved and active. . . . King's College, Windsor, N. S., is said to have received some generous donations lately. They were needed.