

The Living Church

VOL. LVI

MILWAUKEE, WISCONSIN.—DECEMBER 9, 1916

NO. 6

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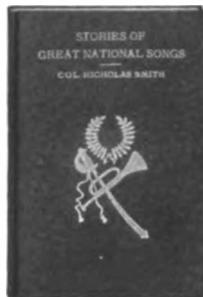
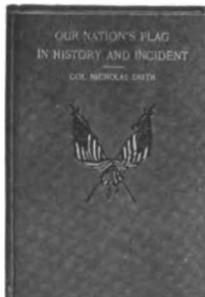
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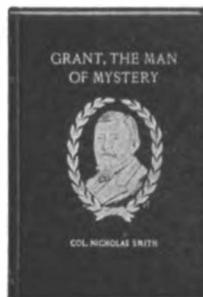


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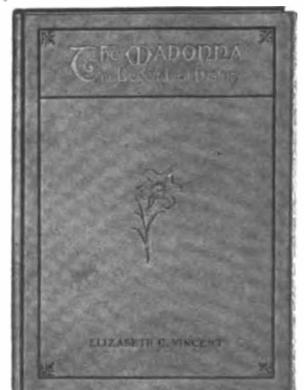
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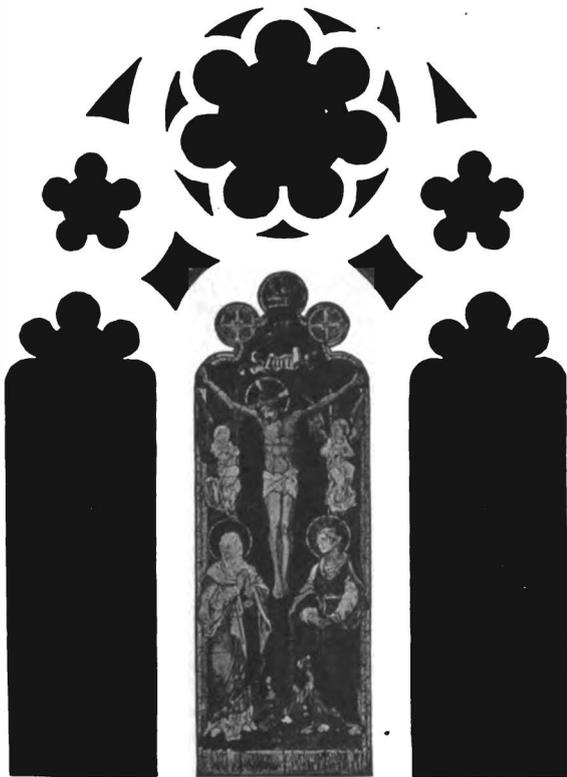
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A Weekly Record of the News, the Work, and the Thought of the Church

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THE JUSTICE OF GOD

FOR THE CHRISTIAN, nothing absolutely vital is at stake in any
secular conflict. But assuredly the Christian may love his country,
as dearly as His Master loved the Holy City when He wept over it.
And we may remember for our comfort that a great war is not a
constitutional disease; it is more like a dangerous accident, causing
severe shock and great loss of blood. If the patient is healthy, there
will be, after a period of prostration and weakness, a complete and
rapid recovery. Nations do not die of war, unless they are extermin-
ated like the unhappy Armenians. It is social and moral disorders
that kill nations. "Those wounds heal ill that men do give them-
selves."—W. R. INGE, D.D., in *Constructive Quarterly*.

WE SOMETIMES complain that our life is so broken up into
fragments by interruptions that we have no time for ourselves.
There is that breaking of the Body of Christ which consecrated Him
to be the Bread of Life to feed the starving world.—REV. GEORGE
CONGREVE in *Christian Life a Response*.

The Living Church

[Entered as Second Class Matter at the Post Office, Milwaukee, Wis.]

VOL. LVI

MILWAUKEE, NEW YORK, AND CHICAGO.—DECEMBER 9, 1916

NO. 6

The Church Pension Fund Campaign has aroused the enthusiasm of Church people from coast to coast. It has brought out latent strength and unity of purpose which will be of increasing value to the Church in years to come.

Our object has been to justify. The Church must practice what she preaches.

The Campaign is on the last stretch. The goal is in sight. For ninety days let every man, woman and child of the Church give it the right of way. With hard work, generous gifts and united action success is sure.

William A. Quiver

EDITORIALS AND COMMENTS

Introductory

THE explanation of this special number, devoted almost exclusively to the Church Pension Fund, is to be found in the following telegram from Bishop Lawrence to the editor:

"Am back at New York office for final drive in Church Pension Fund campaign. Only hundred days left. Further traveling impossible for me. We must therefore rely on your force and enthusiasm for great stride forward by Christmas. Delay means failure. Hard work means success. With fullest confidence in you.

"WILLIAM LAWRENCE."

The editor's reply was to tender an entire issue of THE LIVING CHURCH to Bishop Lawrence, to be devoted exclusively—so far as it should be needed—to the Church Pension Fund. The offer was accepted and the issue for this week was selected. The office force of the Fund in New York was immediately set to work, under Bishop Lawrence's direction, to prepare the matter that will be found in these pages, and Mr. B. E. Tousley, from that office, came on to Milwaukee to act as managing editor for the issue.

This is the explanation of the omission of most of the usual features from this issue. Never before has editorial supervision, even of a single issue, been surrendered to one outside the editorial office, but never before has the emergency been so great.

Of regular readers of THE LIVING CHURCH we ask the fullest consideration of the papers relating to the great project that is now under way, with a keen sense of the personal responsibility resting upon each of us to see that the initial fund of five million dollars is subscribed by March 1st. In every diocese there is a cooperating committee, and, as far as could be arranged, the opportunity of subscribing has already been given in every parish. Yet by no system of dividing labor is it possible directly to reach every communicant, or even to reach all of the effective workers in every parish.

No one can regularly have read THE LIVING CHURCH these last three years without knowing something of the plan. THIS IS PROBABLY THE LAST CALL to each of us before the close of the subscription period. We know so well the liberality of our readers, we recognize so proudly the fact that they constitute the cream of the working force of the Church, that with confidence we ask each one to think now whether he has done *his bit* toward starting the greatest work (on the material side) that the American Church has ever attempted. If any have not, let them write at once to the Executive Secretary of the Fund, Mr. Monell Sayre, 14 Wall street, New York, and ask him for the concrete information as to the proper step to be taken—and at once.

To those who are not regular readers, and who, perhaps, now see THE LIVING CHURCH for the first time, we venture to suggest that the degree of efficiency that can be obtained in the Church is largely dependent upon the degree in which the whole body of the laity is in touch, by means of the Church press, with the work and the thought of the whole Church. It is the ambition of THE LIVING CHURCH to be a factor in making a *working force* out of the laity of the Church, binding them together in a coherent unit larger than that of parish or of diocese; in moulding them together in a fellowship not local but nation-wide. Is it too much to ask that such men and women as have that large ideal will make themselves members of THE LIVING CHURCH family, that so we may all work together?

But the message of the present moment is that of the Church Pension Fund, and we bespeak the interest of all our regular and of our special readers alike in that great movement.

The editor has pleasure, therefore, in introducing the Right Reverend, the Bishop of Massachusetts, and his associates in the work of the Church Pension Fund, as editors of this issue.

THE following is the list of contributions to THE LIVING CHURCH WAR RELIEF FUND for the week ending Monday, December 4th:

Church of the Redeemer, Biloxi, Miss.	\$ 27.35
K., Chesapeake City, Md.	5.00
H. B. P.	20.00
All Saints' Church, Shenandoah, Pa.	4.00
Brotherhood of St. Andrew, Chapter No. 45, Canton, N. Y.	2.00
St. Paul's Chapel, College Point, N. Y.	2.55
St. Mary's Church, Green Cove Springs, Fla.	5.85
K. G. M., Thanksgiving Day	10.00
Mrs. Lydia B. Hibbard, Chicago, Ill.	25.00
M., Titusville, Fla.	5.00
Bishop and Mrs. Van Buren, Calvary Church, Pittsburgh, Pa.	10.00
A member of St. Paul's Church, Duluth, Minn.	20.00
Edmund Q. Sylvester, Boston, Mass.	25.00
"C"—Thanksgiving Offering	2.00
St. Thomas' Church, Trenton, Mich.	7.10
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"M. L. A."	1.00
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Faculty and Students, St. Mary's College, Dallas, Texas	19.00

In memory of O. W. and L. A. W.	5.00
In memory of W. N. H.	3.00
E. D. R.	10.00
H. K. G., Hannibal, Mo.	20.00
Rev. C. A. Jessup, Buffalo, N. Y.	25.00
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Mrs. R. S. Sturgis, Boston, Mass.	5.00
Rev. George Hilton, Morganton, N. C.	2.50
Anna Florence McCullagh, East Orange, N. J.	25.00
Total for the week	\$ 460.87
Previously acknowledged	34,737.63
	\$35,198.50

- * For Belgian relief.
 - † For relief of Belgian children.
 - ‡ For relief of children.
 - § For Dr. Watson's work in France.
 - ** For Belgian and French relief.
 - †† For relief of Blind French soldiers.
 - ‡‡ For relief of soldiers.
 - ¶¶ One-half for Belgian relief; one-half for blind soldiers.
 - *** For work in Geneva.
 - ††† For work in Dresden.
 - †††† For Archdeacon Nies' work among British prisoners.
- [Remittances should be made payable to THE LIVING CHURCH WAR RELIEF FUND, and be addressed to THE LIVING CHURCH, Milwaukee, Wis. Distribution of funds is made through the rectors of the American Episcopal churches in Europe. THE LIVING CHURCH is ready also to receive and can forward contributions for other relief funds.]

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St. Athanasius' Church, Brunswick, Ga.	3.59
St. Philip's Mission, Putnam, Conn.	5.00
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Anon., New York	5.00
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Glenraven Chapel, Cedar Hill, Tenn.	9.00
Trinity Sunday School, Belvidere, Ill.	2.14
Christ Church S.S., Dover, Del.	10.61
Trinity Church, Lawrenceburg, Ind.	10.10

(Continued on page 201)

The Pension System of the Church

The Social Theory Underlying a Marked Development of Church Administration

BY MONELL SAYRE
Secretary, The Church Pension Fund

THE Christian conscience will not neglect the aged. Over the old, as over all feeble folk, Christianity first threw the mantle of its protection. Especially, having committed their lives into its hands, the Church has in all ages supported the clergy until death.

The Christian conscience is a developing conscience. In the twentieth century the aged worker is supported, not by alms as hitherto, but by an organized social effort. This social effort recognizes the old age provision as part of the salary earned in the worker's vigorous years. The advance of civilization enables such a complex social effort to be organized successfully.

Pension systems are thus a conspicuous feature of our times, conspicuous because of their number and striking as a sign of moral growth. The innumerable railroads, banks, manufacturing plants, and municipalities that have established pension funds are not merely showing tenderness for the feeble—the fact that the pensions are organized into a system means that the employer is enforcing

Pensions Indicate Moral Growth

The data gathered concerning the American Church were far more complete than the knowledge that any Christian body anywhere had ever had about itself during the twenty centuries of the Christian era.

The report presented by the Joint Commission to the General Convention of 1913 is probably the most elaborate pension document in existence.

Joint Commission Presents Plan

This report told the Church that a clergyman in old age without a parochial salary or retiring allowance must not be regarded as an eccentric phenomenon. So many hundreds of such cases in a body of six thousand clergy is as inevitable as a certain number of accidents by machinery every year in the manufacturing plants of a given industry. Similarly so many clergymen will be disabled every year, and there will be so many widows of clergymen without parochial support. Modern actuaries can figure such percentages with the utmost precision.

The Church cannot leave these cases to individual initiative or

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J. PIERPONT MORGAN
Treasurer

this moral claim against himself. There is now a social conscience which adds to the contract for wages the promise of the employer that the wage contract shall include support when the earning days are past.

The American Church in the nineteenth century met the old age problem after the fashion of the nineteenth century—organized relief societies for the clergy, supported by the alms of the faithful. These relief societies are now recognized as inadequate because

Relief Societies Inadequate

their basic principle, arbitrary charity to the helpless, has been left behind by our quickening social conscience. It is also seen that their organization was not commensurate with the greatness of their task. Many hundreds of thousands of dollars each year were necessary, and the relief societies had no machinery beyond a license to beg—one appeal amid innumerable appeals. If social justice is the ideal of our age, organization is its material lever.

The twentieth century Church felt that something was wrong, both morally and materially. The bounden duty to support its aged servants was left largely undone, and what was done was not on the highest spiritual lines. The General Convention of 1910 therefore appointed a Joint Commission of enquiry.

Church Recognizes Obligation

This Joint Commission performed its task as such a task had never been performed before by any body of men, ecclesiastical or lay. On the tables of the Joint Commission lay the whole body of the world's literature on old age support. Alongside lay the tabulated experience of every pension system, from San Francisco to Moscow.

for individual suffering. She cannot cherish the illusion of parochial adequacy. She cannot remit them to the hap-hazard methods and the incalculable resources of relief societies. She knows that such cases will occur, the Joint Commission told her how many cases would occur. Her spiritual and her secular wisdom both must lead her so to organize the entire Church that the strain of this inevitable burden be evenly distributed, and certainly and adequately met.

Church Cannot Evade Duty

Every parish and other Church organization possessing corporate financial responsibility must be grouped into a system for assuring provision in old age and disability to every ordained man, and for assuring provision to his family after his death. The

Systematic Provision Necessary

total cost for the entire body of the clergy the Joint Commission had figured out; this cost must be distributed among the country-wide grouping of parishes so that it would certainly be paid. A great agency of the General Convention, served by the best technical skill, must preside over the system. The problem of the aged clergy was to demand from the Church its highest administrative concern. To solve the problem, the ecclesiastical polity of the Church was to be expanded to include a new law.

The Church, however, is the fairly close-knit organization which is our historic heritage. The parishes already fit into a general ecclesiastical framework. The new law of the Church merely had to adjust this pre-existent grouping for a new financial end, demanded by the exigencies of modern society. This financial strain must be distributed throughout the group with a recognition of the unique legal

constitution of the Church, in which financial compulsion is absent.

The Joint Commission therefore recommended sweeping into oblivion completely the ineffective and obsolete method of collections, of appeals for alms, of regarding the clergy as a class of charity patients. Instead, the parishes throughout the Church, from Maine

No More "Charity Patients"

to Los Angeles, must be grouped together so as to carry a system of deferred salaries. This grouping, and the assessment, collection, and disbursement of the deferred salaries, would be by Trustees of the General Convention. The aged clergyman would therefore receive, not an alms, but a salary, differing in no way from his previous parish salary except that it would be necessarily smaller in amount and would come from the National Trustees.

These deferred salaries must be absolutely definite and perfectly sure. How can the Church, with its peculiar voluntary financial administration, guarantee such salaries?

Would Tax Church Bodies

Only by superimposing the system of deferred salaries upon the existing system of active salaries, and by utilizing one of civilization's most distinctive developments, the principle of insurance. Every parish and other ecclesiastical organization that enjoys the services of an individual in Holy Orders must pay to the National Church a tax for that privilege. The tax must be paid each year. It must be such a tax that, when paid for the forty years of a priest's normal service, it would equal upon insurance principles the cost of taking care of him in old age, and when disabled at any age, and of his widow and minor orphans. The tax must be a percentage of the active salary paid by the parish.

System Has No Loop-Holes

The clergy are peripatetic. An individual ledger account must be opened with each one at ordination. The tax paid by his parish when he served it must be credited to him, and his pension must be the product of all these payments. The kaleidoscope of six thousand rectors moving rapidly across a background of six thousand parishes would thus produce no embarrassment.* The default in a parish payment would affect only the individual concerned, and not rock the solvency of the entire system. But the diocese, the unit of ecclesiastical administration, must see that there are no defaults, just as it must take care for the clergy who do not hold cures or other ecclesiastical offices. The system must have no loop-holes. And as far as taking thought beforehand can be effective, it has none.

As the tax on the parishes must be a percentage on the active salaries, so, to preserve the financial soundness of the system, the pension must be a percentage on the salaries. The recommendations of the Joint Commission may be summarized roughly as half of the average salary upon retirement, and half of this amount for the widow. The Church also was to guarantee at ordination against disability at any time thereafter. Minor orphans were to receive grants to enable them to get an education.

Many clergymen, however, receive salaries which are a reflection both upon the humanity and the intelligence of the laity. To adjust

Minimum Pension \$600

the deferred salaries upon assessments based upon these low active salaries would be to affront common sense. The whole system of assessments is therefore calculated so that, if half of the average salary would give a clergyman an annuity of less than \$600, the Trustees can raise it automatically to that figure. This is half of the usual salary in the Church. It is to be hoped and expected that the Trustees can always maintain the minimum at half the usual salary, even when this happily shows a tendency to rise.

The recommendations of the Joint Commission thus far were the summing up of the best standard experience, with improvements in detail suggested by many European countries.** The rest of the plan was a distinct advance in pension procedure.

This advance involved an essential and somewhat obscure pen-

DICTIONARY

* Some people, even in the Church, are literal. Therefore:

The word "parish" is a shorthand expression meaning any organization paying a salary to a clergyman of this Church, and includes mission stations, boards of missions, dioceses, colleges, schools, hospitals, monasteries, etc.

The word "rector" is likewise a shorthand term for any spiritual person, and includes chaplains, curates, missionaries, vicars, bishops, any holder of an ecclesiastical title.

** For instance, Belgian mining companies exhibited, before August, 1914, very interesting studies in pensions.

sion principle, neglect of which inevitably means either reorganization or bankruptcy. The principle is that in the early years of a pension system there is an unusual strain. The Joint Commission's

The "Accrued Liabilities"

Report has familiarized the technical name of this principle, that of the accrued liabilities.

Accrued liabilities arise because when a pension system starts everybody is not young. There are men on the verge of retirement, and men just behind, and men middle-aged. A pension fund is geared for the normal length of working years, say forty. Its receipts come in on that basis. But men, in the early days of a fund, will ask for pensions after ten years' service, after five years' service, or immediately. You cannot pay out money on one gear and get it in on another without a smash. The New York municipal pensions, by running their front wheels and their hind wheels on different gears, have smashed, with the enormous uproar of several hundred million dollars.

The Joint Commission proposed a new solution. The Trustees were to administer two separate funds, rigidly distinct, but dovetailing perfectly. The assessments on the parishes were to start normally, just as if the Church had always had a workable pension system. The pension fund would not have to face vestries at the outset with an unusually high rate. The assessment side would be as if the entire clergy list were twenty-eight years old. The rate could then be adjusted to the active salaries at seven and a half per cent.

Two Distinct Funds

But all clergymen are not now twenty-eight. What will happen when those older ask for a pension? The Trustees were to administer a second fund, to be gathered before the pension system started, that would add sufficiently to the result of each man's assessment so as to give him and his widow the minimum pension. The pension machine was to start at the minimum speed and only increase its momentum as the assessments permitted. The two separate funds would prevent the drivers from being deceived as to the amount of their power at the outset.

Very promising pension systems, that apparently had grasped the principle of the accrued liabilities, have found themselves stalled in the road because, by commingling money raised to liquidate accrued liabilities with money paid in as an annual assessments, like spendthrifts they spent in fifteen years or so what should have lasted for forty. The device of the two separate funds is like an interview with a chartered accountant each morning.

The separate fund for the accrued liabilities must be in hand at the start. It must be raised by individual subscription. It must be at least five million dollars. The American Church had never had such a proposition seriously presented to it. But the magnitude of the task was equalled by the urgency of the need and the completeness of the remedy. The General Convention of 1913 accepted in full the report of the Joint Commission. The Joint Commission thereupon passed out of existence and its place was taken by the permanent body, the Church Pension Fund.

\$5,000,000 Reserve Necessary

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The Church Pension Fund had nothing behind it except a resolution of the General Convention, no organization, no money, an uncertain popular support. All these lay in germ in the resolution of creation, but in germ to be developed. When Bishop Lawrence is at the helm, however, development never pauses. Within a few months the new Pension Fund had a special charter from the Legislature of New York, an adequate guaranteed budget, and a governing committee that commands the profound respect of the financial world.

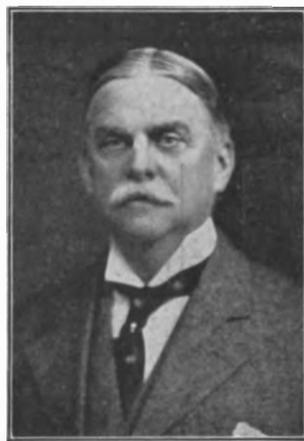
The New Church Pension Fund

A campaign was laid out to test the sentiment of the Church. Financial legislation of the General Convention is futile unless the dioceses agree. Equally futile would be a nominal assent of the dioceses, secured by too persistent persuasion or by clever parliamentary tactics. The Church must want to organize along the highest social lines for its most imperative social obligation. The Fund felt that this want would arise if the facts were spread clearly before Churchmen. Explanations should be forthcoming, objections answered; if then the pension system were not earnestly demanded, its establishment had better not be pressed. The Trustees therefore asked the dioceses to appoint committees of enquiry, the best at their command.

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SAMUEL MATHER
Vice-President Church Pension Fund
Chairman, Diocese of Ohio



WILLIAM H. TRUESDALE
President, Lackawanna Railroad

MEMBERS EXECUTIVE COMMITTEE,
TRUSTEES, CHURCH PENSION FUND

These committees must always be subject for gratification. The bishops exercised extreme care, the members were such as it is an honor that the Church can secure for her weighty problems. They took their duties with great seriousness. No organization ever had the benefit of more mature deliberation.

Bishops Lend Their Aid

Elaborate information, in both technical and popular form, was sent to each clerical and lay member of the diocesan conventions that were to receive the committee reports. Bishop Lawrence with his own hand signed the thousands of personal letters that asked, not that these pamphlets be accepted, but that they be read. From him a personal request is not disregarded lightly.

The Conventions acted with knowledge. The animated debates showed how there had gradually percolated through the Church the conviction that the Church of the twentieth century must utilize the great social achievements of twentieth century civilization, that ecclesiastical order organized by means of these new social instruments meant not a descent from mediaeval charity, but the spirit of that charity raised to its highest plane.

Conventions Fully Informed

Every one of the sixty-eight dioceses formally ratified the pension legislation of the General Convention.

The Church, by the unanimous agreement of its Councils, now had the most advanced pension system for its clergy. Only one thing was needed—five million dollars.

Task Unprecedented

Five million dollars has never been raised within a limited time by a corporation not organized for profit where every dollar of the five million must be raised or the whole be lost. The task was unprecedented. And the Episcopal Church is little.

The trustees had, however, three strong weapons. They had the most persuasive of causes. They realized the wonders possible to organization. And they had Bishop Lawrence.

An Effective Publicity Department

The pension cause carries the most persuasive appeal if it is rightly apprehended. But he who carries the message must know. And he must carry it into an atmosphere slightly saturated with pension principles and their relation to our social order. A publicity department must therefore educate the organization workers, and must turn the public ear to a favorable angle. A publicity department is good only when it is very good. The Fund illustrated its desire for the best by securing the services of Mr. Ivy Lee, for many years the publicity head of the Pennsylvania Railroad, for whom it is modest praise to say that he has no superior to-day in the world.

The Fund has not issued many pamphlets, but each has hit not far from the center of the target. The Fund has not bored the newspapers with stories, but when it wants a story printed, the story is so constructed that it appears with a top headline on the front page of the metropolitan dailies.

The Pension Fund of the Episcopal Church has certainly advanced appreciably public knowledge concerning pensions in general. It would seem that the country through it to-day knows better even the Church itself.

Mr. Lee's main duty was to create an atmosphere for Bishop Lawrence. In January the Bishop said he was pushing a stone wall. In February the Bishop felt the temperature constantly rising. On March first he announced one million dollars. The publicity department had sufficiently saturated the atmosphere.

But Bishop Lawrence can see only a limited number of people in a limited territory. The Episcopal Church can raise five million dollars in a year only by every member, rich and poor, in every diocese, giving, and giving as he or she has probably never given before.

Entire Church In Action

The Fund therefore organized the whole Church for a great campaign. It created, in coöperation with the bishops, a network of committees from Rhode Island to Sacramento, and from Marquette to Southern Florida, committees of laymen, laymen to whom the Church would listen. Organization does not mean issuing military orders: it means the coöperation of many parts into an organic whole. In each diocese the diocesan committee is the pivot on which the campaign turns, the central office merely assists the committees to the utmost efficiency.

A country-wide organization of prominent laymen laboring

strenuously for the Church is not a conventional sight. The attempt to realize such an ambition has met with a success that is remarkable. The zeal of the flock has literally outrun that of the pastors. The roll of diocesan chairmen is a roll of men conspicuous in business and the professions. Their labor knows no limit. They have gathered around them strong colleagues, from whom they have secured strong support. It has been inspiring to see diocese after diocese swing into line, large dioceses and small dioceses, until at this moment literally only two are not really at work. The central office begins to feel like a chariot borne irresistibly onward by sixty-odd strong steeds.

Prominent Laymen Work for Fund

This network of organization has been constantly vitalized by Bishop Lawrence's personal touch. The diocesan work has been most successful when it has followed the Bishop's practice of personal approach, not letters. The Bishop never handles men in the mass. He selects those who can respond most largely and first appeals to them individually in the largest way. Their response kindles the imagination; others give, according to their resources, on the same scale. So it should be in each diocese, in each city, in each parish. The Episcopal Church could never raise five million dollars by collections, by letters, by averaging down to the possibilities of the great body of communicants, and not giving to those more generously endowed an opportunity equal to their privilege.

Factors Governing Gifts

This needs emphasis as the campaign approaches the parochial stage. For the diocesan committee has been encouraged to organize subsidiary committees in every parish, and sometimes for special regions. In New York City, the parish committees have a field and bring a response equal to that of large dioceses. But everywhere the aim has been to bring to every Churchman, in the manner best calculated to stir his interest, the Church's largest material undertaking.

Provinces Well Organized

The Fund has organized also on the other extreme. The Bishop of Spokane started the diocesan committees throughout the Middle West. Mr. Charles E. Mason, a member of the Board of Missions, kindly puts aside his business interests in Boston to represent the Fund in coöperation with six New England diocesan committees. There is a Provincial Committee for the Province of Sewanee, created by the Southern bishops and deputies at the General Convention, and which is highly effective. Bishop Thurston has practically laid aside his regular episcopal duties to head another overhead committee for the Province of the Southwest.

Into the office at 14 Wall street run all the strings. On the constantly arising questions of policy Bishop Lawrence, of course, gives the deciding voice. But the details that must be handled by the office machinery—correspondence, interviews, publications, records—are endless. The secretary must record the good fortune of the Fund in the assistant secretary, Mr. Guy Emerson, whose abilities are such that the Fund will shortly lose him to one of New York's greatest financial institutions, as assistant to its president.

The office hopes that it has given an earnest that it can later manipulate the complicated machinery of the pension system with administrative skill. We are at least certain that our ratio of cost to result—three per cent. (which was, as is well known, provided beforehand by five individuals)—is an excellent financial achievement.

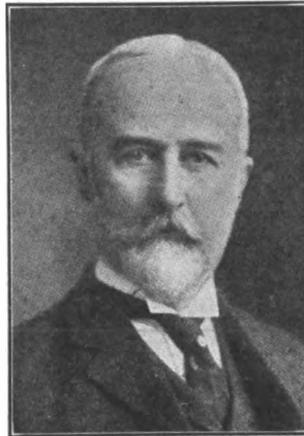
Similar good financial management will be equally essential after the Five Million Dollar Reserve permits the pension system to start. To collect a seven and a half per cent, assessment from six thousand separate ecclesiastical units—and at an appropriate cost ratio—is not a light administrative task. Vestries must be business-like and reasonable. Dioceses must rise to a diocesan sense of responsibility and either make the parishes pay or the diocese must itself pay. There must be no working clergyman for whom there is not a pension. But the 1916 General Convention has made the pension system the law of the Church, the diocesan canons have been enacted, the canonical diocesan committees are planning their work, in the office of the Church Pension Fund are the ledgers all printed and installed, data for every clergyman and every parish tabulated and cross-indexed, great cabinets of diocesan maps covered with many colored pins, bookkeepers already at their desks.

Church Must Accept Responsibility

The present officials expect to see the Church so accustomed to



WILLIAM FELLOWES MORGAN
President, Merchants Association
New York City



CHARLES A. PEABODY
President, Mutual Life Insurance Co.

MEMBERS EXECUTIVE COMMITTEE, TRUSTEES, CHURCH PENSION FUND

(Continued on page 199)

*This world is a busy place. America is a busy country. Our Church with its parishes and hospitals has many local demands which are insistent, and we would not have it otherwise. They are helps to life, but cannot we spare a little time until we get this great system for the Church Pension Fund for the clergyman launched?
If the work for it is done it will be well done, once and for all, and it will be a perennial benefit to all.*



Presiding Bishop.

Diocese of Pittsburgh

"I rejoice at your wonderful success in the very outset of this memorable and most important work of the Church Pension Fund. Already it is an achievement which is encouraging the hearts of all our people. The consummation looms high and beautiful in full sight, and is certain to be reached in due time. The whole American Church acclaims your progress, and wishes you good luck in the name of the Lord."



Diocese of Florida

"Florida proposes to do its utmost for the Fund. The clergy and laity look upon the establishment of the Pension Fund as the most important move which the Church has ever made for the advancement of missions and for the care of the clergy."



Diocese of Bethlehem

"Nothing has been undertaken in our Church of recent years which promises greater results for its future strength and influence than the Church Pension Fund. The large response already made seems to assure us that, with a united and strenuous effort to complete the Fund, success of the enterprise will surely be achieved."



Diocese of Easton

"It is needless for me to say that I am deeply interested in this movement that promises to give such needed help to our clergy, and that I am doing all in my power to help it on."



Diocese of California

"The Church Pension Fund is something of a Church Pension Fund. It has found the approval of the Church. More funds, too, would be more finds."



Diocese of Louisiana

"We realize the essential importance and need of proper pension provision for the clergy and their families; and appreciate the earnestness and energy with which Bishop Lawrence and the commission have worked for this end. We are thankful to know that such great progress has been made; and we hope, indeed, that the remaining sum can be obtained, and that the future working out of the pension system will be satisfactorily accomplished."



Diocese of Atlanta

"I do not see how anyone who has looked into the plan and methods of the Church Pension Fund can hold any other opinion than that it is the solution of the most difficult and at times heart-breaking situation. The clergy will be inspired for their service by the assurance that the wife and the children will not be beggared. With all my heart I wish the greatest and immediate success to the splendid effort."



Diocese of Texas

"The Church Pension Fund system is in my judgment the wisest, most beneficent, and necessary movement of its kind that the Church has ever set on foot. The system has been worked out

by the best expert minds in the Church. I will throw my whole heart into making the effort successful in my diocese, for it is a movement worthy of all that is high and best in us."



Diocese of Tennessee

"The movement to provide adequate incomes for the aged and disabled clergy marks a blessed epoch in the practical work of the Church. The fact that a thoroughgoing and self-perpetuating system of pensions had been thought out and planned by experts, on approved business principles, ought to arouse not only the interest but the enthusiasm of the whole Church. Heretofore there has never been a business plan, and the help given, no matter how kindly, has seemed too much like charity."



What the Bishops Say



Representative Opinions selected from among telegrams and letters received by the Church Pension Fund

Diocese of North Carolina

"In my judgment The Church Pension Fund is the only practical and adequate plan ever proposed by the Church. Nothing in the recent history of our Church has made such an impression on our brethren of other communions, and upon the most sagacious business men of the country, as this Church Pension Fund. It is the only thoroughly adequate scheme ever adopted by any great body to meet the case of aged and disabled ministers and their families."



Diocese of Vermont

"In the interest of the whole body of the clergy, for whom the benefits can only be secured by the coöperation of the whole Church, we must be ready to sacrifice some of our preferences or even differences. I trust that Vermont will feel bound to do its full part in contributing to the accrued liabilities."



Diocese of Michigan City

"I am profoundly interested in the present efforts to provide an adequate pension system for the Church and shall contribute by every means in my power towards its success. I propose myself to spread the cause in as many parishes as possible in my diocese before March 1st."



This movement to provide the Church Pension Fund with the \$5,000,000 reserve necessary to start its Pension System is the largest work ever undertaken by the Episcopal Church.

I am impressed with the great good this movement will produce in unifying the Church and bringing all of its members closer together.

David N. Sear

Bishop of New York.

Diocese of Lexington

"The Church Pension Fund will permit our clergy to give undistracted hearts to their work. It will lift the halting charities of the Church to its clergy up to the rank of a scientific business proposition, and put provisions for the superannuated and disabled clergy, and for the widows and orphans of all, upon a just and permanent basis."

Lewis M. Tuttle

Diocese of Connecticut

"Nothing for a long time has so taken hold of our lay people as the campaign for the Pension Fund. The plan is founded on principles not of charity but of justice. Its methods have the approval of experts. It is on a business basis and is sound financially. Thus it appeals at once to the business man, and to the conscience of the whole Church."

Charles B. Brewster

Diocese of Virginia

"If the diocese understands the importance of the Church Pension Fund and the tremendous impetus it is likely to give to Church work all over the country, I believe the diocese of Virginia will send a generous amount to this Fund."

Robt. A. Yelverton

Diocese of Sacramento

"The Church Pension Fund is a scientific, solvent system. When the system is actually at work, the greatest of apprehensions shadowing a married priesthood will be lifted. God speed the work of the Church Pension Fund Commission and bring the whole Church into line."

W. Hall Marchant

Diocese of Minnesota

"Four of the missionary clergy of this diocese are in such impaired health that if the Pension Fund were now in operation they would at once retire from their work without facing possible privation. But if they stop now they will receive no adequate pension, as both our diocesan funds and the General Clergy Relief are overtaxed. If they can hold on until March 1st, and if the \$5,000,000 Fund is raised, they can look forward to the future without dread of privation. God grant that this may be done."

Samuel Lawrence

Diocese of Iowa

"The Church Pension Fund is not only the largest united effort ever undertaken by the Episcopal Church, but is by far the most important. It is a matter in which every member of the Church is interested, and every communicant of the Church owes it to the Church to give something and, if he can, give generously to make the Church Pension Fund assured."

Theodore M. Morrison

District of Idaho

"Idaho and its Bishop are willing to do the utmost in their power to support the Church Pension Fund. Our clergy in this far Western field are greatly stirred and cheered by the thought that they will be cared for in their old age or disability. You may count on our doing our very best in meeting our obligations."

J. A. Hamilton

Diocese of Nebraska

"A permanent reserve fund for the pensioning of the clergy of the Church, and to be a working and earning capital in the development of an efficient pension system, is not only the expression of a big venture of faith, but means great things in the future missionary work of the Church. It is the greatest single enterprise that the Church has yet undertaken."

Arthur J. Morrison

Diocese of Chicago

"The Pension Fund is one of the most progressive measures before the Church to-day. It is very far-reaching and touches the welfare of the Church on many sides. I hope that the diocese of Chicago will take its proper place in meeting the annual premiums and in raising the \$5,000,000."

C. P. Anderson

District of Southern Florida

"The securing and administering of a reasonable pension fund for disabled clergy and the widows and orphans of the clergy, is the most important and practical matter before the Church to-day. The Pension Fund once secured, and the pension system once established, the work will not need repetition. And the greatness of its results can hardly be overestimated. I really think I am understating when I say that the Church Pension Fund will double the effectiveness of our Church."

Samuel Mann

Diocese of Long Island

"The history of the Church Pension Fund has been most encouraging. The generous response that has been made by the laity to the appeals of the ministry will do much to encourage the clergy in their work. It seems certain now that the Church will rise to the great responsibility and give the large sum which is required."

Frederick Burgess

Diocese of Colorado

"When the \$5,000,000 shall have been raised the Church will say 'Why did we not do this ages ago?' It will be ointment to the hearts of God's servants, and balm to his elect. My hope is that it may be soon complete."

Charles Sanford Johnston

District of Honolulu

"The clergy and laity of the Hawaiian Islands are deeply interested in the Church Pension Fund. The laity to a man are earnest supporters of the movement. To the clergy the Church Pension Fund has already given a sense of satisfaction and confidence. Anxiety about the future has given them always a sense of dread. Many have spoken to me of the relief the operation of this Fund will be and how they will feel cheered and look for an increased devotion to the work."

Augustus P. King

Diocese of Central New York

"It is great gratification to me that a strenuous effort is being made to secure an adequate Pension Fund for the clergy. We have in the past been very negligent in this matter.

"The success in raising the first half of the desired Fund is very remarkable. The people who have not yet given must be all the more ready to do so."

Chas. Tyler Johnston

Diocese of Mississippi

"Personally I can see many advantages, and no disadvantages in the plan which has been worked out. I hope for success everywhere, and will work earnestly to make it a success here."

Theodore D. Ballou

Diocese of Quincy

"We regard the Church Pension Fund as an adventure in justice, destined to result in increased efficiency for many generations."

Edward Grant

The Development of Business Efficiency in the Church

By WILLIAM H. TRUESDALE
President Delaware, Lackawanna, and Western Railroad

It has become increasingly evident, as the Church Pension Fund campaign has approached nearer and nearer to a successful outcome, that this undertaking is exerting a marked influence upon the attitude of Church people toward the business affairs of the Church. From the point of view of the development of business efficiency in the Church a most important step is involved in the presentation to the recent General Convention in St. Louis of the report of the Joint Commission on Business Methods, and it is interesting to note that the chairman of this commission, Bishop Lawrence of Massachusetts, is also president of the Church Pension Fund.

The report of the Commission on Business Methods has given tangible expression to a hope which many business men have had—that there might be a constantly increasing regard throughout the Church for efficient methods of accounting and business administration. The report makes evident, however, that this matter cannot be settled off-hand. It is very easy for business men to sit in their offices and say that the Church is not business-like, and imply that

**Church Needs
 Business Methods**

“Efficiency is honesty because by it confidence is gained and financial support attracted. Why is it that our great universities, art museums, and hospitals receive large gifts from men from whom one might have expected gifts to the Church? For many reasons, but for one clearly. A man about to give a large sum of money wishes to know that that sum will be in existence and yielding income a hundred years hence. A strong organization gives him that assurance.

“The parish organization of to-day, effective as it is for the immediate work, is not to my mind a safe receptacle for trust funds. There are of course some few strong and stable parishes of which this cannot be said, but with the present movement of population, and the rapid change in the constituency of almost all our parishes, one can never tell what or how responsible the constituency and the officers of any given parish will be fifty or a hundred years hence.

“Any Churchman or woman desirous of giving or bequeathing endowments to the Church would do well to place those endowments



JOHN HOWE PEYTON
*President Nashville, Chattanooga
 & St. Louis R. R.
 Chairman, Province of Sewanee*



GEORGE BATTEN
Chairman, Diocese of Newark



HON. RICHARD I. MANNING
*Governor of South Carolina
 Committee, Province of Sewanee*

they could make it business-like if they but gave to the problem a few moments of their spare time. The problem involves far deeper considerations, as Bishop Lines well says in the report:

“The modern layman often thinks he can sit in his office and run the business of the Church as he runs his own, and order and dismiss men and not be very considerate of the people upon whom the Church depends for its support. How many of us have watched the meteoric flight of the layman who comes to put everything on a new basis and stir up the old fossils! And the parochial heavens are lighted up for us, and the meteor has completed its parabolic curve and the darkness comes again, and we ask whether he fell within the parochial boundaries or not?”

He goes on to suppose that Church business cannot be done as other business is done. We have to depend ordinarily upon the free will of the people making voluntary gifts, and we cannot command nor tell people what they must do, nor dismiss those who are not doing their work well. It is part of the training and discipline of those to whom the business administration of the parish is given, that they must learn to get on together, making account of the limitations of those with whom they are associated.

Certainly the business men of the Church who feel a responsibility in these matters must take care to handle the problem in the large way that it must be handled if any good results are to be produced.

On the other hand it has seemed beyond argument to men who have given years of their time to business organization that there is an element of truth underlying the criticisms which have been launched against the Church, and it seems reasonable to expect that considerable good will result if the proper deductions are made from this element of truth, and an attempt is made to proceed without undue haste. This idea is brought out vigorously by Bishop Lawrence elsewhere in the same report.

“Efficiency in the long run is honesty,” he says. “In the first place, by efficiency, money is saved, and a trustee is as much under obligation to save money by efficiency as not to waste it by inefficiency. The business world has discovered this and the educational world, too.

**Efficiency Is
 Honesty**

in the hands of the recognized trustees of diocesan funds, or of some trust company or other incorporated organization which will have the safeguards of incorporation and of public inspection.

“The days have passed, fortunately, when a little group of men can handle trust funds and shut out the public from all knowledge of their administration. Publicity brings with it certain losses of independence, and uncomfortable compensations, but publicity in the long run is one of the strongest supports and greatest safeguards of the administration of the property of the people, and the Church stands for the people.”

**Publicity
 Safeguards Church**

Perhaps it is not too much to say that a business man’s conclusion, after giving this matter careful thought, would be that the business of the Church cannot be handled in the same uncompromising way that we would handle the finances of a business corporation. At the same time can we not take as a starting point the premise that there is one feature of Church finances on which there should be no compromise, namely, the accurate keeping of the income and expenditures of all the parishes on an accurate and uniform basis subject to outside auditing?

A carefully worked out idea for carrying this suggestion into effect is contained in the report of the Joint Commission on Business Methods. At least an approach can be made to it if a spirit of efficiency is aroused throughout the entire Church. Very little good will be accomplished by sporadic attempts at efficiency. This leads to the fundamental thought which inspired this article.

It cannot be doubted that the Church Pension Fund has aroused the imagination of Church people from Coast to Coast. It has brought about a unity of purpose and effort which some have thought unprecedented. It is reasonable to suppose that this enthusiasm will grow as the working of the Church Pension Fund is observed. Here is a great Church-wide system which will solve once for all a problem which has been a burden to the Church for many generations. The system works on a basis of even-handed justice and not along the lines of sporadic charity. The accounting which the system calls for will be uniform for every parish in the country. Is there

(Continued on page 201)

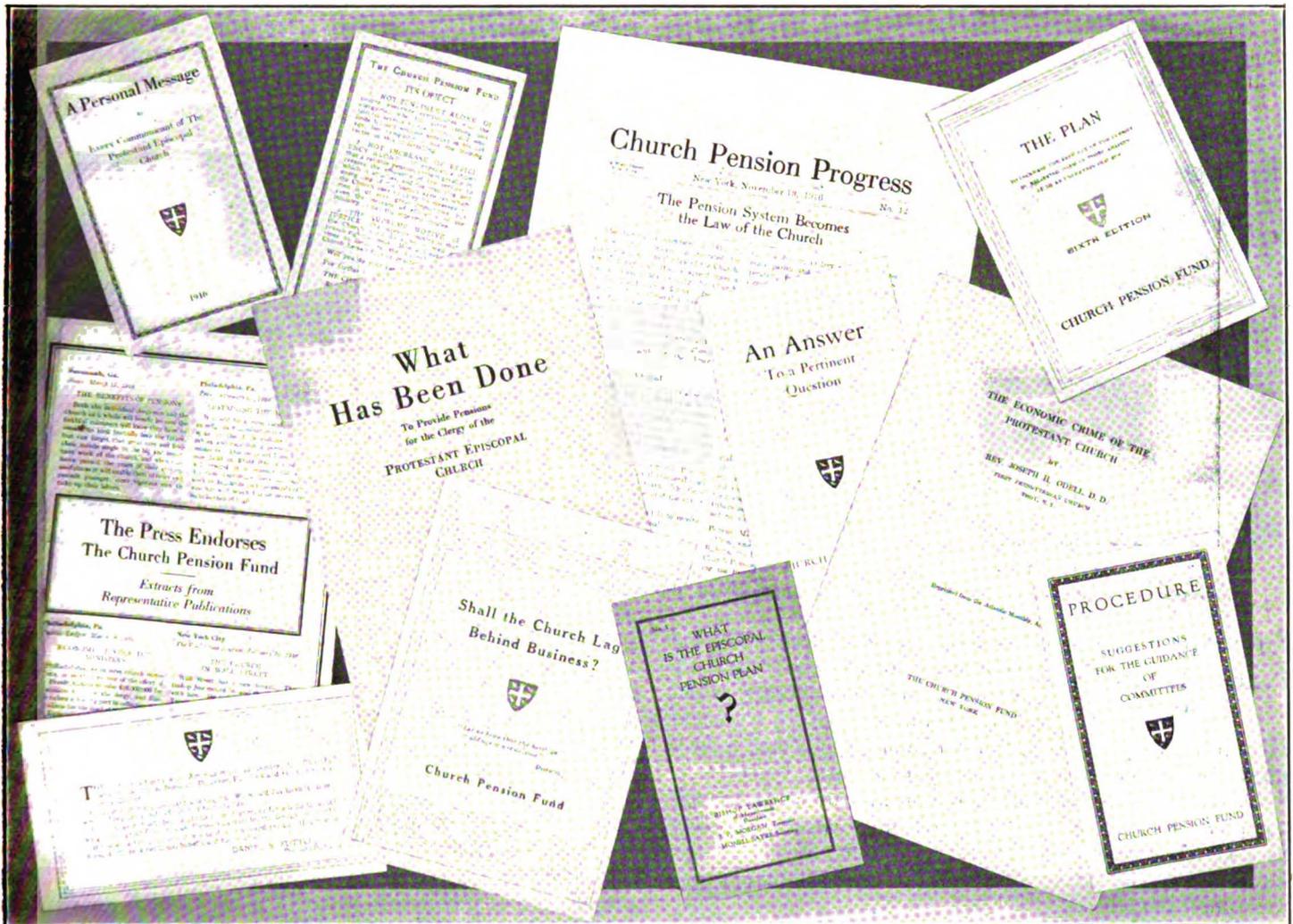
Publicity—and the Church Pension Fund

How the Facts of the \$5,000,000 Reserve Campaign Have Been Presented to the Church. A Great Educational undertaking

BY IVY L. LEE
Consulting Head, Publicity Department

TWO general purposes have been behind the publicity campaign in behalf of the Church Pension Fund: First, to make the plan and the scope of the Fund known with a view to assisting and obtaining the \$5,000,000 reserve fund; Second, to make the theory and ultimate meaning of the Fund so well known that the whole Church would thoroughly understand the movement when asked to

this Fund was once started in motion there could be no question of every beneficiary receiving that to which he was entitled. The appeal has not been based upon sentimentality. The trustees have felt that if the facts should be brought to the attention of the Church in a clear manner, showing the obligation which rested upon the Church, they would appeal to the members of the Church more effectively



COVER PAGES OF LITERATURE ISSUED BY THE CHURCH PENSION FUND

make its contribution in the future for the Fund's permanent maintenance. Beyond these two purposes there has also been the thought that if the sound and beneficent character of the Church Pension Fund of the Church should become known, to the lay public at large, educational work would have been done in the promotion of the pension idea for the clergy of all denominations. It is an unfortunate fact that not only has not enough provision been made for the old age of the clergy, but much of the work which has been done in this direction has been of an unscientific character.

Emphasized Actuarial Soundness

Therefore, from the outset the Church Pension Fund has emphasized and advertised the sound actuarial principles upon which it was based, and the fact that when

than if the appeal was addressed merely to their sentiment of generosity.

Ultimate Meaning Is Justice

The ultimate meaning of the Church Pension Fund is **Justice**, and the effort has been to bring that fact clearly to the attention of all concerned. We have advertised the small salaries paid to the clergy, amounting to about only \$1,200 a year, not as a plea for increasing those salaries (although that would be a good thing to do in a great many cases), but as a reason why when a man had ceased his active earning of his modest salary he should be guaranteed a living competence for the rest of his life.

When a minister makes the sacrifice involved in accepting a small salary, for the benefit of the good work

The Business Organization of the Church Pension Fund Campaign

BY GUY EMERSON

Assistant Secretary, The Church Pension Fund

THIS is a *personal* campaign.

The whirlwind campaign, with a clock set up in the center of the town, and busy teams of campaigners meeting at lunch every day to report progress, unquestionably has its uses. There were at least two reasons, however, why Bishop Lawrence did not want to adopt that plan in the Church Pension Fund campaign. The first was that a long campaign appeared to be called for so that the whole Church might be permanently educated up to the value and need of pensions, thus making easier the collection of the annual assessments by the parishes after the system starts.

The second reason was, that we were appealing to people among whom personal work is necessary if great results are expected.

The whole campaign, therefore, is based on the theory

tion, publicity, and accounting. Before starting in we secured enough money to guarantee the overhead charges of the entire campaign, so that we knew exactly how much we had to spend and could count every dollar collected as a full dollar for the Church Pension Fund itself.

It is impossible to say how much of the success of the campaign is attributable to sound business methods. Certainly an efficient business organization in the center of the nation's busiest city, with all the facilities at hand and fully availed of, has been useful.

However, the principal moral to be drawn from a study of the Church Pension Fund campaign is not a business moral but a spiritual one. We started out with entire confidence that the money we were trying to raise, although it was a larger sum than any similar organization had ever

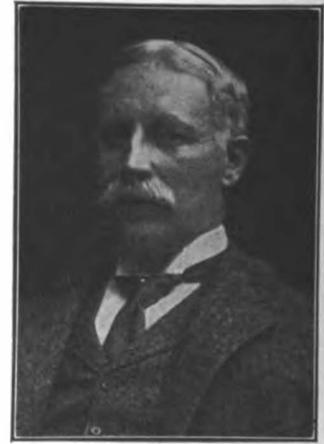
Moral of Campaign
is Spiritual



J. GRAFTON MINOT
Chairman, Diocese of Massachusetts



CHARLTON YARNALL
Vice-Chairman, Diocese of Pennsylvania



M. TAYLOR PYNE
Chairman, Diocese of New Jersey

of personal approach, because only in that way can large gifts be obtained; and an analysis of the results of other large campaigns, which we carefully examined before we began work, indicates that the bulk of the money collected always comes from a comparatively few large givers.

With this idea in mind our local committees were appointed by the Bishop with extreme care. In some cases we have waited six to eight months before selecting a chairman, on the theory that an ineffective chairman was worse than none at all.

The committee affords a means of reaching the people in each community who can give most largely, and of presenting the fundamental need of clergy pensions in a manner which will appeal to the imagination of givers by making perfectly clear that the cause of clergy pensions is of the highest importance to the future of the Church and to the country.

We have been very fortunate in securing the coöperation of the busiest men in almost every diocese throughout the United States, and we have relied fully on their discretion and energy. It is largely to the fact that these gentlemen have made the Church Pension Fund their personal affair, and have found a method of reaching the people in the Church who can give most largely, that the present success of the Church Pension Fund is attributable.

Of course we have taken advantage, where possible, of the latest labor-saving devices known to the business world. The services of business experts have been secured in every department of the work, including the business organiza-

tion, publicity, and accounting. Before starting in we secured enough money to guarantee the overhead charges of the entire campaign, so that we knew exactly how much we had to spend and could count every dollar collected as a full dollar for the Church Pension Fund itself.

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Committees Carefully
Chosen

Heaviest Task
To Come

The Personal Approach
Must be Secured

now equals that of many large corporations, and our use of the telegraph and telephone is unstinted. Our literature

is going out in lots of hundreds and thousands. In many dioceses the organization has only recently been completed.

We are ready to furnish any service that our local committees may need, but we can only be useful up to a certain point.

In other words, we cannot supply the personal approach in reaching the men and women of the Church who have not yet contributed to this great undertaking. For that we must rely upon the members of our field force—probably the most distinguished and efficient field force which has ever been gathered together by any corporation in the history of the country—and new recruits are always welcome.

Snap-shots of the Diocesan Activities

Iowa

HON. GEORGE F. HENRY, LL.D., of Des Moines, the chancellor of the diocese of Iowa, is the chairman of the committee there. That committee has mapped out a very careful organization throughout the whole state and is carrying it forward energetically and with success.

Delaware

Mr. George A. Elliott is the head of the Delaware committee. The Delaware committee started practically earlier than any other diocesan committee and did a large share of its work at the very beginning of the campaign. It still has plans for that diocese which are important, but its early help was particularly effective and welcome.

Minnesota

Bishop Lawrence visited Minnesota shortly after the General Convention and was greeted by representative Churchmen at meetings both in Minneapolis and St. Paul. Mr. Arthur R. Rogers is chairman of the committee of the diocese and the work has begun there with every prospect of success.

California

The committee in the diocese of California consists of the four deputies to the General Convention, Mr. Louis F. Monteagle, Mr. A. C. Kains, president of the Federal Reserve Bank, and Mr. W. H. Crocker, together with Mr. H. C. Wyckoff of San José. Bishop and Mrs. Nichols entertained at a dinner at St. Louis during the General Convention those who were there from the diocese of California, at which Bishop Lawrence and Mr. Sayre spoke, and plans were made for the work in that diocese.



IVY L. LEE
Consulting Head, Publicity Department
Church Pension Fund

Missouri

Missouri is under the leadership of Mr. Wilmer C. Stith, and they are planning a large meeting for the first week in December, at which Bishop Thurston and a prominent layman from another diocese will speak, which will start the parochial committees actively at work. The Church Pension Fund did not press the work in this diocese until after the General Convention.

Western Michigan

Mr. William Hatton of Grand Haven has actively enlisted in the work in Western Michigan and the clergy there have been specially kind in coöperating. That diocese has produced and will continue to produce very effective results.

Michigan

Bishop Williams of Michigan and a group of representative laymen entertained Bishop Lawrence at Detroit on his way back from the General Convention, where he was the guest of the Rev. William D. Maxon, rector of Christ Church. At the request of the diocesan authorities the Church Pension Fund has not asked the diocese of Michigan to assist it until the Diocesan Reinforcement Fund was out of the way. The diocese is now planning strong help.

New York

The diocese of New York requires more extensive mention than can be given here. Mr. William Fellowes Morgan, president of the Merchants Association of New York, is chairman of the committee for the city. It may merely be mentioned that the New York committee, with Mr. George W. Burleigh having this matter specially in charge, is arranging for a meeting at the Hotel Waldorf on February 5th, which will be one of the large events of the winter, and at which it is expected that the progress of the \$5,000,000 Fund will be announced as closely approaching its completion. Senator J. Mayhew Wainwright is chairman of the committee having jurisdiction in that part of the diocese outside the city. Senator Wainwright's committee has accomplished an organization that many great business enterprises might well envy.

Long Island

The diocese of Long Island did not organize until somewhat later than many others, but nothing has been lost in effectiveness thereby, because Mr. Charles Steele is chairman of the committee and Mr. William M. Baldwin is chairman of the executive committee. The executive committee, which, besides Mr. Steele and Mr. Baldwin, consists of Messrs. W. S. Macdonald, Robert L. Pierrepont, and Charles Stewart Butler, meets once a week and there can be no doubt of Long Island's response and of their leadership.

Los Angeles

Bishop Johnson of Los Angeles has the interest of the Church Pension Fund in his diocese under his special care and the work there, which it is intended to prosecute in the next two months, will be described later.

Pennsylvania

The work in the four dioceses in the State of Pennsylvania outside of the diocese of that name will be described somewhat later. Bishop Lawrence has been assisted in making arrangements throughout these dioceses by Mr. R. Leo Hunt.

Virginia

The Bishops of the diocese of Virginia gave a luncheon to Bishop Lawrence at the Westmoreland Club in Richmond on November 17th, at which were present a representative gathering of Richmond's leading business men and Churchmen. On the same day there was also a banquet at the Masonic Temple at which the Bishop Coadjutor presided, which was addressed by Bishop Lawrence, Mr. John Stewart Bryan, publisher of the *News Leader*, and Mr. Oliver J. Sands. The audience was composed of representatives from all the churches in Richmond and was said to be one of the very largest Church gatherings held in Richmond within recent recollection.

Chicago

The work of the diocese of Chicago has been in the hands of the committee of the Church Club, headed by Mr. Angus S. Hibbard. The committee of the Church Club entertained Bishop Lawrence shortly after the General Convention, and has organized in a very careful way.

Springfield

The diocese of Springfield under the leadership of Colonel Bluford Wilson, with the very active service of Mr. John J. Cantwell, has performed wonderful work in that diocese.

Southern Ohio

Mr. William Cooper Procter is chairman of the diocesan committee in Southern Ohio, with the vigorous coöperation of Bishop Vincent. Mr. W. E. McCaw is actively coöperating with Mr. Procter.

Southern Virginia

Mr. Wilton E. Mingea is chairman of the committee in the diocese of Southern Virginia and has made several trips to New York to confer with the central office. He has secured the entire time of Mr. David H. Brown, who is well known for his work in laymen's movements in the State of Virginia, as secretary. Mr. Brown has opened an office in Norfolk.

Milwaukee

The committee in the diocese of Milwaukee was fortunate in obtaining as chairman Mr. Frederic C. Morehouse, editor of THE LIVING CHURCH. The committee has actively enlisted the interest of the laymen of Milwaukee, Mr. August H. Vogel coöperating with Mr. Morehouse as treasurer.

Ohio

The Ohio committee is under the chairmanship of Mr. Samuel Mather, with Mr. Frank E. Abbott as secretary, and Professor Jacob Streibert of Kenyon College as secretary. The

(Continued on page 202)

The Pension System at Work

THE Church Pension Fund was created by the General Convention on October 22, 1913, and its powers and duties were definitely prescribed by Canon 56, adopted on October 20, 1916.

It consists of eighteen trustees, elected by the General Convention for a term of nine years each, six trustees being elected at each triennial session of the General Convention.

The trustees are the Bishops of Massachusetts, New York, Iowa, Virginia, Pennsylvania, and Erie; the Rev. Drs. William T. Manning, Ernest M. Stires, James H. McIlvaine, Edward L. Parsons, and the Rev. Gardiner L. Tucker; and Messrs. Samuel Mather, J. Pierpont Morgan, William H. Truesdale, Charles A. Peabody, William Fellowes Morgan, Charlton Yarnall, and Monell Sayre.

The Church Pension Fund is also a corporation of the State of New York, created by a special act of the legislature of that state (Chapter 97 of the Laws of 1914).

UNDER STATE SUPERVISION

The charter places the Fund under the direction, in certain important respects, of the Insurance Department of the State of New York.

The legislation of the General Convention contemplates that the Church shall provide in a definite and adequate manner for the old age of every ordained man, shall assure him against want in case of disability at any age, and shall assure protection to his widow and minor orphans, unless he, by withdrawing himself from all real participation in the work of the Church, indicates that he has practically relinquished the ministry and thereby relieved the Church of responsibility for him and for his family. The General Convention looks to the Church Pension Fund to put into operation a comprehensive system, so constructed as to fulfil this obligation completely.

To enable the Church Pension Fund to perform this duty, imperative morally, and necessary for the efficiency of the ministry, the General Convention has given to it by canon the authority to levy and collect assessments upon all parishes, congregations, and other societies in the Church that enjoy the privilege of the service of an individual in holy orders.

This power, however, the Church Pension Fund is to exercise in accordance with the canons of the dioceses; every one of the sixty-eight dioceses, by formal legislation, has joined with the General Convention in this grant of power to the Church Pension Fund.

The Church Pension Fund will not itself exercise the power directly upon the parishes. The diocesan canons, in every case, create a small diocesan committee. It is through this committee, responsible to the diocese, that the Church Pension Fund will put its system into operation.

These canonical diocesan committees will each year, upon cards provided by the Church Pension Fund, secure from all of the clergy in the diocese the actuarial data necessary to keep complete the records of the Church Pension Fund. The diocesan committee will also, in like manner, secure from the treasurers of all parishes and other organizations in the diocese which pay a salary to a clergyman the facts concerning such salaries. The canons make it the obligation of the clergy and the treasurers to provide this necessary information.

CANONICAL REQUIREMENTS

The Church Pension Fund, with such data in hand, will each year inform the canonical committee of the total pension assessment necessary to be received on behalf of all of the clergy upon the canonical roll of the diocese. This assessment will amount to 7½ per cent. of the salaries paid to the clergy of the diocese from ecclesiastical sources. A rectory is calculated as adding one-sixth to the money salary received by a rector. A salary of \$1,200 a year, the average salary in the Church, is

assumed for such clergy as are not in active work and for whom the diocese considers itself under obligation to provide. The form of transmission to the diocesan committee will include the sources of all of the salaries paid in the diocese and the assessment that will be levied against each of these sources, provided that the diocesan committee decides to make no redistribution of the total diocesan assessment.

The diocesan committee, it may be assumed, will certainly levy the 7½ per cent. assessment upon each self-supporting parish in the diocese. It will levy a 7½ per cent. assessment on the diocesan board of missions in proportion to the parts of salaries paid by the board of missions, to be collected by that board as it collects its other resources. The same thing will be true for the diocese itself, as respects salaries which it directly pays or pays through separate diocesan funds, such as the episcopal fund. The ideal should certainly be that each organization in the diocese, however small, should pay its own 7½ per cent. assessment.

But the diocese may have stationed clergy at places which, from its own local knowledge, it knows cannot well pay the full 7½ per cent. pension assessment. The diocesan committee will so redistribute these portions of the pension assessment, that cannot well be levied upon the sources of the ecclesiastical income, that the clergyman in those places may be assured of equal pension protection, and that the diocese may transmit yearly to the Church Pension Fund the full amount that will enable it to fulfil the duty laid upon it by the National Church toward every clergyman upon the canonical roll.

The pension assessments are to be paid quarterly, upon the first days of January, April, July, and October of each year. A reasonable interest charge must run if the assessments are not paid promptly. The annual assessment for a clergyman must be paid in full within the year; the amount of the assessment is not a maximum to be sought, but a definite amount indispensable to carry the pension benefits. That is, the Pension Fund cannot accept mere parts of an individual assessment.

The campaign for the \$5,000,000 reserve and the assessment system are to proceed without any hiatus. At the end of business on the 28th of February, 1917, the \$5,000,000 necessary for the reserve must be in hand, and the campaign will stop then.

CAMPAIGN ENDS IN FEBRUARY

The Church Pension Fund must open its offices on the first day of March, 1917, prepared to pay pensions, and the assessment system must start as of that date. The first assessment will be due on April 1, 1917, and will be for the months of March, April, May, and June, instead of being the quarterly assessment, as thereafter. This is necessary owing to the fact that the first fiscal year, which by the canon of the General Convention must end on December 31st, is of ten months' duration instead of twelve.

The Church Pension Fund has already opened a ledger account with each clergyman, and on March 1, 1917, will make this coincide with the official roll of the clergy of the Church. The names are only removed from this ledger because of death, of formal transfer to another Church of the Anglican communion, or because of deposition. In case of transfer they are placed in a separate ledger, as a retransfer may occur; similarly, in case of deposition, there is a separate ledger, because restoration is possible.

The Church Pension Fund has already opened another system of ledgers for each parish, mission station, and other ecclesiastical organization of the Church paying a salary to a clergyman. As the assessments come in after the first of March

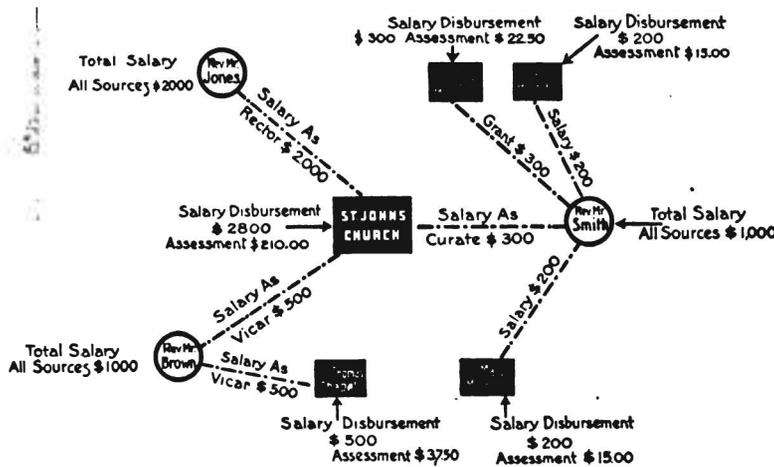


Diagram Illustrating a Fairly Complicated Instance of Assessments *

* The figures given are hypothetical, and possibly incongruous, but illustrate the meaning as well as any actual case, which might cause embarrassment.

they are entered according to their sources, on the ledger of the organization paying them, and on the ledger account of the clergyman who was serving the organization at the time that it paid the assessment. Of course, if the diocese transmits in full the assessment for all of the clergy canonically connected with it, it would not be necessary for it to specify the sources, as all of the clergy would thereby have their assessments paid.

The Church Pension Fund made up its ledger after taking the best actuarial and accounting advice. A specimen page would indicate very clearly what is sometimes misunderstood, that the pension of the clergymen is not dependent upon the payments made by his last parish, that the pension of a clergyman is not affected by what a parish may have neglected to do before *he became connected with it, or after he left it*. Indeed, not long ago our office was asked by a clergyman if, after he retired and began to receive a pension, it would be necessary for him to see that his parish continued the full pension assessment. This illustrates to such an extreme degree the misunderstanding that a little exposition may be desirable.

Forty years is the normal service of a clergyman of our Church, provided that he has the liberty of retiring at 68. It is designed that he shall receive, when he retires, half pay. The cost of giving him half pay, together with the three other pension benefits, is divided into forty parts, making allowance for compound interest at 3½ per cent. If the parish he serves pays 7½ per cent. a year on his salary, it provides, taking the Church as a whole, one-fortieth of his pension benefits. It therefore makes no difference how often the clergyman removes from one cure to another; if each of the parishes he serves pays the pension assessment, the Church Pension Fund will have the money in hand to provide him with the full pension at retirement. It makes no difference how rapidly a parish has a succession of rectors. If a parish pays its 7½ per cent. assessment, each one of those rectors is being provided with a pension.

This is what may be described as operating upon the reserve basis. That is, the money to pay a pension is in the hands of the trustees before the pension is granted. The pension is absolutely certain. It has been accumulated during the entire service of the clergyman, and therefore no extra burden is thrown upon his last parish. It is the only system that is possible in a voluntary organization like the Church.

The other kind of pension system is what is known as the cash disbursement system. Under the cash disbursement system the pension is granted and then the money is collected to pay it as it falls due, it being expected that the receipts and the actual pension disbursements will balance each other. This is a possible system for a government, which has absolute taxing power, or for a great business corporation, which has a corporation treasury. It is obviously not feasible for the Church.

A word of explanation may be desirable as to how the rate of assessment was fixed at 7½ per cent. Of course, this has been figured out by the most eminent actuaries, taking into consideration the data concerning the present clergy, the mortality record of the clergy in the past, and all available actuarial statistics known to modern actuarial science. The rate, however, was not fixed at 7½ per cent. in the first instance. Each one of the four benefits which will shortly be described had its own rate of cost. The sum of the four made the rate of cost for the entire system. Each age of ordination up to 36 had its own rate of cost.

Originally this was figured out for each diocese, taking into consideration the age of ordination of every clergyman in the diocese and the salary that every clergyman in the diocese received. It was found that the rates for the dioceses tended to be uniform.

Therefore, to stabilize the pension rate and to avoid slight fluctuations from diocese to diocese and from year to year in each diocese, one rate was fixed for the entire Church. But this was only done after all of the preliminary calculations had been made out, and of course these calculations will be continued year after year in the office of the Church Pension Fund, so as to prevent any country-wide rate from being established,

which in the course of time, through changes in the age of ordination or otherwise, might be erroneous.

The data that the Church Pension Fund will always have in its possession will enable it likewise to check any other changes in the vital statistics of the clergy. The initial collection of statistics from 98½ per cent. of the clergy was a heavy task, because it was an unprecedented demand. Hereafter the collection of records will become automatic. These records will show any deviation as to longevity and length of service from the original mortality statistics. The data in the office of the Church Pension Fund will make it unnecessary again to undertake the very onerous task which confronted the Fund at the beginning, that of reconstructing the records of the clergy from the separate establishment of the American Church in 1787 down to 1913, the year of the Fund's questionnaire.

FOUR PENSION BENEFITS

The financial system described above will carry four pension benefits:

FIRST. *The Old Age Annuity*

This is available at 68, upon retirement from regular active service. It is 1¼ per cent. of the average active salary multiplied by the number of years of service. As the usual age of ordination is 28, the normal length of service is forty years. Under normal circumstances the old age annuity would therefore be half of the average salary.

Retirement at 68 is not compulsory. The trustees of the Church Pension Fund have no power to order retirements.

Retirement from active service is necessary in order to be eligible to a pension. There is no reason why a pension should be added to a regular salary merely because an individual has passed a certain age. To allow a clergyman to retire and then accept another cure might depress the entire scale of clerical salaries. Furthermore, a pension system without retirement would be more costly.

But the Church Pension Fund will be reasonable in enforcing this regulation. The sole object of the Fund is the good of the Church.

If a clergyman has been ordained in this Church, or received into this Church from another National Church at the usual age of ordination (fixed by the trustees as before the age of 36), has been "in the continuous office and work of the ministry" (language of the canon of the General Convention), and the assessments have been paid on his behalf, the trustees shall assure to him a minimum annuity of \$600 (half of the usual salary in the Church) even if the technical calculation of the old age annuity would not produce that amount.

No annuity shall be more than fifty per cent. of the average annual salary. The trustees also have the privilege of establishing a fixed amount as a maximum.

SECOND. *The Disability Benefit*

A clergyman disabled so as to be incapacitated for the work of the ministry shall receive an annuity, during the continuance of such disability, of forty per cent. of his average salary for the five years preceding the disability, with a minimum of \$600.

The disability annuity is graduated according to the salary immediately preceding instead of on the average salary since ordination in order to prevent too great a dislocation in the recipient's income owing to his accident or disease, the chief object of this annuity being restoration to health.

If the recipient of a disability annuity is in receipt of it upon his arrival at the age of 68, the calculation of his annuity is transferred to the old age basis.

The disability annuity will be granted only upon the certificate of a physician of the Church Pension Fund. There will be at least one such physician in each diocese. A method of appeal will be provided.

THIRD. *The Widow's Benefit*

The widow of a clergyman, whether he dies while in active service or after retirement, will receive an annuity equal to one-half of what her husband would have been entitled to, calculating his pension from the date of marriage instead of from the date of ordination, with a minimum of \$300, provided that the marriage was contracted previous to retirement.

This complicated calculation is rendered necessary by the possibility of a man of considerable maturity marrying a very young wife and thereby involving a pension system in payments for a very long period. The familiar pension



ANGUS S. HIBBARD
Chairman, Diocese of Chicago

AN IMPORTANT POINT

PENSIONS GUARANTEED

ONE PENSION RATE

device of "fines" upon a second and any subsequent marriage partly obviates this danger, but is not feasible in the system of the Church.

The widow's annuity ceases upon re-marriage.

FOURTH. Annuities for Minor Orphans

The minor orphans of a clergyman will receive an annuity of \$100 up to the age of seven, \$200 between the ages of seven and fourteen, and \$300 above the age of fourteen or until the end of dependence.

Most pension systems only provide for minor orphans when the mother also is dead, and then divide the mother's annuity among the orphans, and there is no relation between the amount of the annuity and the age of the orphan. In the Church Pension Fund each orphan receives a definite annuity, whether the mother is living or not and without regard to other children, and the amount is graduated according to the presumed rising cost of education. The object of this benefit is not to permit the father's early death to prevent his children from receiving an education.

The Church Pension Fund must make a separate provision for clergy ordained late. This takes the form of a rule that the minimum pensions cannot be guaranteed for a clergyman who is ordained, or who is received from another National Church, after the age of 36.

Pension systems generally have an age limit of entrance. This is to prevent the finances from being swamped by a large number of men entering late in life.

NO AGE
LIMIT

Unless there is such a rule, financial difficulties can hardly be avoided except by

placing the rate of assessment extraordinarily high.

The Church Pension Fund covers all clergymen, at whatever age ordained or received, but for obvious reasons the minimum cannot be guaranteed to those entering the ministry late. Careful study of the data seems to point to the age of 36 as the proper dividing line between the classes.

In a previous article there has been carefully explained the problem of the accrued liabilities, that is, the liabilities with which a pension system starts owing to the fact that no assessments have been paid previously. To solve this problem it is explained that there will be a separate fund. This is the fund of \$5,000,000 which the Church is now raising and which must be in hand on March 1, 1917, in order that the pension system may begin.

The pension benefits outlined above are for the clergy who will be ordained on the first day of March, 1917, and thereafter. For the clergy who are on the roll of the Church on the first day of March, 1917, separate rules must be made. These rules are as follows:

The old age annuity that is available for the clergy who are in active service on March 1, 1917, and who fulfil the provisions of the canon, is $1\frac{1}{2}$ per cent. of the average annual salary since ordination multiplied by the number of years of service since March 1, 1917. When the grant of the annuity takes place so soon after this date that the calculation will not produce a \$600 annuity, the trustees will bring the annuity up to that amount by an extra grant from the accrued liabilities.

For the widow of a clergyman who was in active service on March 1, 1917, there will be available one-half of the annuity to which her husband would be entitled calculating his annuity from March 1, 1917, or from marriage if subsequent to that date. When this grant has to be made so soon thereafter that this calculation would not produce an annuity of \$300, the trustees will likewise bring it up to that amount by an extra grant from the fund for the accrued liabilities.

The disability annuity for clergymen who are in active service on March 1, 1917, is limited to \$600 until such time as it is safe for the trustees to grant larger amounts.

The annuities to the minor orphans of a clergyman in active service on March 1, 1917, are limited to one-half of the annuities in such cases under the normal working of the pension system, until such time as it is safe for the trustees to make larger grants.

For a clergyman in active service on March 1, 1917, who was ordained at the age of 36 or over, the grant of the old age annuity from the fund for the accrued liabilities is limited to \$15 for each year of service.

The General Convention has ratified the agreement for a merger between the Church Pension Fund and the General Clergy Relief Fund. The Church Pension Fund will, of course, continue to pay all of the present grants of the General Clergy Relief Fund.

The \$5,000,000 Reserve will not enable the Fund to be retroactive, that is, to go backward and provide for a clergyman

FUND NOT
RETROACTIVE

retired before March 1, 1917, or for the families of those who have died before that date, unless the trustees of the

Church Pension Fund have made a special agreement with a diocese. This is always the situation when a pension fund starts in an organization already old, and is one of the penalties that is paid for neglecting to consider seriously the pension problem over a period of years. Five million dollars, large as that amount is, cannot make up for such neglect completely, even in an organization as small as the Episcopal Church. There is also the difficulty of collecting the data concerning such retroactive liabilities.

It need hardly be added that no clergyman, or member of the family of a clergyman, now in receipt of a grant need fear that the establishment of the Church Pension Fund will diminish the amount of that grant.

The Church Pension Fund will start with the above regulations in March next. They have been constructed with the utmost care and they have been adjusted to each other in a mosaic so as to form a complete whole. But a pension system is an integral part of the life of the organization that it serves. It is an element in the organism, not something detached and that can be treated separately. The Church will therefore always have the power to modify its pension system, realizing that any modification involves a change in cost and that any modification must be considered in relation to all the other parts of the plan.

A pension system is not a static thing, created once for all, and then immobile. It is evolutionary and must be subject to development according to the wisdom of the future. As THE LIVING CHURCH once remarked editorially, wisdom will not die with the present board of pension trustees. Changes are always possible, discussion of changes should be welcomed, only the warning is needed that changes should not be made lightly.



"The \$5,000,000 Reserve Campaign is centered in the heart of the financial world."

14 WALL STREET, NEW YORK CITY

The great thing for the Church is to get the pension machine moving. The administrative skill of the Church can be trusted later to improve the machine. But the Church, and every Churchman and Churchwoman, must realize that, when it is said that the pension system will begin on March 1, 1917, this is absolutely dependent on the trustees having in their hands on that day cash and subscription pledges amounting to \$5,000,000. This is the indispensable foundation. Without it the whole fabric is an airy dream.

The trustees are more than a million dollars away from having this \$5,000,000. Unless the remainder is subscribed in the intervening weeks between now and March 1st, every penny already given or subscribed must be returned to the donors. The Church has made an unprecedented effort already, but in order to realize any result from that effort, it must go ahead and complete the \$5,000,000 Reserve by March. The Church therefore confronts to-day not merely a great opportunity, but a great emergency.

If twenty years ago the Church had had the wisdom then to place itself at the head of this great social movement for the skilful care of the aged, the members of the Church would have been asked for a sum far less than anything like \$5,000,000. Should the Church to-day be negligent and waste the great amount of gifts already made in 1916, so that they would have to be returned and the pension system abandoned, it would some day in the future have to do this work again.

Every year that the work was postponed would make it that much harder.

Ten or twenty years
from now the
Church could not
start a pension system with respect and admiration, but would be driven to start it by contempt, and when it was so driven it would then have to raise as an initial reserve a sum that would make \$5,000,000 look small. Certainly there can be no doubt what will be the response of the Church to these considerations, so potent both spiritually and materially, in the next few weeks.

* * * * *

Any man or woman who gives to the Church Pension Fund *does not have to make his entire gift at once*. The pledges run over five years. Is it too much to expect every individual who has received benefit from the Church's ministrations, every individual who looks to the Church with affection, to make the largest subscription covering five years that is possible, so that the one great enterprise of the American Church may begin with a strength equal to the influence it will exert upon future generations?

NEEDS OF CHAPLAINS IN THE REGULAR ARMY

BISHOP LLOYD, president of the Board of Missions, sends a copy of a letter from the Rev. H. A. Chouinard, chaplain of the Twenty-third U. S. Infantry, who relates the need of assistance in obtaining supplies for the work of the chaplain in the regular Army, where, as he states, all the stress has heretofore been laid upon the militia. The chaplain, who is one of our own clergy, writes in part as follows:

"I am writing you in rather a hopeless mood, yet trusting that some good may come in presenting to you and the Board of Missions the facts as they stare at least one of the chaplains of the Church, appointed as such, in the Army of the United States.

"I am but one of some six or seven chaplains of the Church doing service on the 'Border' in the regular Army.

"In this military district the work has fallen heavily on all chaplains of the regular service, by reason of the fact that some thirty chaplains of militia have come and gone, a number still here; and in almost every instance dependent upon the regular service chaplains for advice and assistance.

"Besides the men of our respective regiments in the regular Army, hundreds of the young men of the militia have come to look

to the regular service chaplains, and we have been and are trying to care for them.

"All through these conditions the regular service chaplains have gone on with the big work, quietly and without self-advertising, trying to make brick with neither straw nor clay, and, strange to say, in most instances succeeding in accomplishing results.

"It is understood that my regiment is to be built in semi-permanent cantonment for the winter. This provides only for quarters, however, and in no way provides for the work or needs of the chaplain.

"Surrounding me, at the foot of the Mexican section of the city and nearest the Border, are six regiments of militia—three from Georgia and three from Michigan—and a new regiment of infantry in the regular service, this latter having no chaplain. They include about 7,000 young men. This in addition to the men of my own regiment, about 1,000 in number.

"I need \$2,000 immediately to build my work in for the winter months. With this I can care for 2,000 men and furthermore fill such a building each night of the week, making it a building for recreation, amusement, concerts, social welfare work, school, library, reading and writing rooms, and chapel services, in fact, a center reaching out to more young men, effectively, than most of our large city parishes in their institutional work.

"From January 1, 1915, to August 1, 1915, I labored, securing funds for equipment and a building capable of caring for 1,000 men, and on August 1st had it completely paid for. On August 16th and 17th, 1915, came the terrible Gulf storm at Texas City and Galveston, which washed and carried every vestige of it away, nor have I seen a single article it contained from that day to this. With that storm went not only this building and equipment, but the chapel and welfare work equipment, and personal property I had been accumulating for years, including a moving picture outfit and accessories which I had installed in the military prison there, in which I was the only chaplain holding services and providing recreation for the prisoners.

"I set out at once erecting another building, and when completed, though made of refuse lumber, it would be creditable in any permanent part of the country. The building was entirely paid for by March 1, 1916. On March 13th we were ordered to this our present station at El Paso. Here through the months I have held our religious services and nightly entertainments in the open air. But now the disagreeable winter months have come, and the work must come to an absolute standstill unless timely aid comes to my assistance from some source.

"In each and every instance I have built from funds secured from the enlisted men and officers within the Army itself. But this can't be done at this time, for they are and will be spending their efforts in building themselves in from the rigors of winter.

"I have never made an appeal to the Church or to Churchmen for aid in these matters, but I feel that would the 'Mother Church' leave these Borders with her fair name borne in mind—as thousands of young men are being taught to think and to hold other Church bodies and religious organizations in mind—my appeal is justified."

**The Pension System
In Outline**



I. Old Age Pension.

Available at 68 to those retiring from regular cures.
1¼ per cent. of average salary multiplied by years of service.
Minimum—\$600.
Maximum—Half of average salary.

II. Disability Pension.

Available at any age.
40 per cent. of average salary for last five years of service.
Minimum—\$600.

III. Widow's Pension.

Half of pension husband would have been entitled to since marriage.
Minimum \$300 if marriage contracted before retirement.

IV. Minor Orphans' Benefits.

\$100 annuity up to 7 years.
\$200 annuity between 7 and 14 years.
\$300 annuity above 14 years until majority or end of dependence.



For present clergy and their widows only minimum can be promised unless individual assessments on their behalf produce more.

THE PENSION SYSTEM OF THE CHURCH

(Continued from page 189)

a smoothly revolving pension machinery that Churchmen will hardly credit that only a few years back this indispensable portion of the Church's administration was involved in chaos.

Innumerable appeals for information and assistance from outside the Church, sometimes very far outside, indicate clearly the opinion of the world concerning the pension system of the Church. But at this rather sober time, when our office faces simultaneously the last stretch toward completing the Five Million Reserve and the first steps for administering the permanent system—when the goal of so much planning and effort rises clearly in sight, one who has been in the work since the beginning instinctively turns to the personal. In a campaign literally including several thousand persons there has been absolutely no friction. Above all, the inevitable differences of opinion concerning the details of a complicated plan were cordially waived before the decided judgment of the majority, and everyone gave his cordial help.

Can we not have serene confidence in the spiritual power of our Church, when its sons give such a picture of energy and of unity?

WHAT THE BISHOPS SAY

(Continued from page 191)

Diocese of Albany

"The Church Pension Fund commends itself to me on three grounds: First, it aims at social justice, it is founded on social stability; second, it will make for efficiency in the ministry by relieving the pressing anxiety; third, it will benefit by enabling faithful priests to retire when they are no longer able to render effective service. I hope that every individual in the diocese of Albany will contribute to this Fund."

Richard A. Nelson

Diocese of Springfield

"There is a strong general feeling in this diocese in favor of the Church Pension Fund. There can be no question that it should be established."

Edward W. Johnson

Diocese of Kentucky

"One has no words fitly to express his appreciation for all the good promised in the Church Pension Fund. No anxiety is so keen and depressing as that which faces men grown old in the Church's service * * * too old to continue, too poor, in this world's goods, to retire. The Church Pension Fund will stop untold distress. This relief is not a pittance nor a charity, but a reward and a compensation to those who have given up all to serve."

Charles E. Woodcock

Diocese of Harrisburg

"The Church Pension Fund is the first adequate attempt to meet the needs of clerical illness and old age."

James H. Delight

Diocese of Michigan

"The worry that wears most upon the average clergyman's mind is the uncertainty of the future, both for his own old age and still more for his dependents after his death. Anything that will relieve that worry and that burden will be an incalculable blessing. The Church Pension Fund promises to bring that relief in a most systematic, scientific, and certain way. The Church can find no nobler or more needed enterprise to which to set her hand."

Charles D. Williams

Diocese of Milwaukee

"The Church Pension Fund is the most important work undertaken by the Church. Nothing has so appealed to the business men of this diocese. As a matter of justice, of efficiency, of wisdom, it will relieve many of the burdens from the bishops and from the clergy, especially those working in small places."

Wm. Walter Hub

District of Eastern Oregon

"I commend with all my heart and without reserve the Church Pension Fund. Eastern Oregon keeps saying, 'Thank God for this wonderful plan!' In the mission fields the lonely soldiers on the outposts, relieved of the dread that they must go to the poor house or become a burden to relatives or friends, will at once be cheered by the certainty that they will be pensioned during their old age, and their loved ones provided for."

Robert J. Adams

Diocese of Georgia

"The Church Pension Fund is good business because it will promote the efficient and capable men, and at the same time make it possible to retire those who, through infirmity or age, are inefficient. It is Christian and kindly, for nobody but God alone knows the full measure of physical and mental suffering the present haphazard charity methods of providing for the aged and infirm have upon those devoted men and women who live in rectories, and have served in small parishes or missions."

Frederick Thorne

Diocese of Washington

"The Church Pension Fund commends itself to me because of the soundness of its principles and because of the benefits it will confer on the whole Church. It is the greatest movement in the history of this Church, tending towards promoting the efficiency of the clergy."

Alfred Stodding

District of Wyoming

"From the inside, clergy pensions may appear to some of us to be desirable but not supremely important; from the outside, our past indifference appears to be an economic crime. Let the Church place renewed emphasis on this plain duty: to do justice, even while we love mercy!"

N. J. Stone

Diocese of Maine

"Supporting the Church Pension Fund means helping the Church to do justice. Every sound reason urges its acceptance by the Church."

Benjamin Brewster

Diocese of Maryland

"In Maryland we view the Church Pension Fund plan as a supremely practical proposition; as a project which in its relaxation will prove permanently profitable for the whole Church. We are devoting our best thought and talent to the accomplishment of the plan, and hope to earn a place on the honor roll of accomplishment."

John G. Murray

Diocese of Rhode Island

"The Pension Fund is helping the Church to overcome its habits of parochialism and diocesanism. The result will be to unite all sections in a single economic and spiritual responsibility."

Joseph P. Smith

District of Arizona

"No undertaking in the Church has ever appealed so strongly to the business instinct of men as has the Church Pension Fund. To finish the work and realize the vision, bishops, clergy, and laymen must put their hands to the oars and pull together with all their strength and enthusiasm."

J. W. Atwood

District of Eastern Oklahoma

"The Pension Fund recognizes the handicap placed on many of the clergy. It relieves this serious handicap and leaves them free from anxiety as to the future and so allows them the use of all their powers for the work of the ministry."

Harmon Payne Thurst

Diocese of Erie

"Everyone seems to be prepared when the five million dollars is raised to enter heartily and enthusiastically into the support of this great blessing. With the immense sum of money already pledged it remains now only for the dioceses to do their duty and the great undertaking will be under way."

Roger Cressel

Diocese of Western Massachusetts

"For generations the Church has prayed that we might be delivered from the fear of our enemies. I believe the Church Pension Fund to be one of God's agencies for answering that petition, for in great measure it will deliver the clergy from the fear of a desperate and needy old age. I consider its establishment as one of the greatest opportunities and the most pressing duties now before the Church."

Thos. J. Davies

Diocese of Pennsylvania

"The Pension Fund was assured of the respect and support of the Church as soon as its thoroughness and soundness were understood. It has now enlisted in its service the ablest and busiest of our laymen. The work of these laymen is its own commendation. When it is finished we shall all share in the satisfaction of a good work well done."

Robert H. Anderson

Diocese of Spokane

"I am profoundly impressed with the number of clergymen in the Northwest who are fifty years of age or older. In no part of the Church can the need of a proper pension system be more apparent. God grant that this great plan for the care and protection of these loyal and faithful servants of the Church on the frontiers can be speedily consummated."

Herbert Page

Publicity—and the Church Pension Fund

(Continued from page 193)

he is able to do, he is certainly entitled to be assured that no matter what happens he will be cared for in his old age or in his sickness and disablement.

Press and Bishops Co-operate

The publicity plan has not involved the issuance of a large number of different kinds of documents. Considerable material has been given to the press, setting forth the progress of the work. At the very outset of the campaign a number of the bishops of the Church simultaneously preached a sermon along similar lines in different communities. The publicity given to these sermons gave the plan a great fillip, so that as the diocesan committees set out for their appeal they found already in existence a general knowledge of the plan and purpose of the undertaking.

One of the interesting schemes which have been carried out has been the publication of a periodical entitled **Church Pension Progress**. That has been published whenever there was anything to say, and the reception which has been given to it and the demands which have been made for additional copies certify to the interest the progress of the campaign has excited.

The fundamental item of literature upon which the appeal has been based was a pamphlet called **The Plan**, which set forth the whole scheme in very brief form. An original edition of 25,000 copies of this was issued to be followed later by five additional editions of similar numbers of copies.

One Million Communicants Reached

Most of the literature published has been distributed to the clergy, to the press, to the members of the committees, to contributors, and to others who might be interested in the work.

In addition one effort has been made through a circular to reach every communicant in the Church. This involved the publication of about one million copies of a brief communication from Bishop Lawrence. Before the campaign is over it is likely that another communication will be addressed to every communicant of the Church. It is considered of great importance that every communicant should thoroughly understand what it means, and be back of it heart and soul.

Some magnificent educational work has been done in local communities, especially in Philadelphia and Boston. The committees in those places gave special publicity to all their activities and have undoubtedly excited great interest and enthusiasm.

Vast Amount of Literature Issued

A complete list of publicity material issued in connection with the Fund is as follows:

NAME	NUMBER ISSUED
Church Pension Progress.....	620,000
The Plan	150,000
Personal Message	1,000,000
The Church Pension Fund—Its Object.....	1,000,000
Shall the Church Lag Behind Business?.....	40,000
What Has Been Done.....	12,000
What is the Episcopal Church Pension Plan?.....	10,000
The Press Endorses The Church Pension Fund....	10,000
The Economic Crime of the Protestant Church....	10,000
Procedure	5,000
An Answer to a Pertinent Question.....	5,000
A Lenten Message.....	7,000
Bishop Tuttle's Message.....	10,000

As the consummation of the campaign for the preliminary reserve fund approaches, the publicity and educational work will grow in intensity and, we hope, in interest. The desire is that everybody shall understand the progress which is being made and the obligation which rests upon everyone to do his part in making the reserve fund a certainty—full to overflowing.

Fund Repays Church's Obligation

But, in addition to that, it is of the greatest importance that the members of the Church generally on March 1st next, when the plan is set agoing with a reserve fund of \$5,000,000 in hand, should understand this fundamental fact:

The raising of that fund simply means that the Church has repaid an obligation which existed but had not been taken care of in the past. The obligation to continue the support of so splendid a scheme will continue indefinitely.

The purpose of the publicity has from the outset been to make the nature of that obligation clear to every man interested in the welfare of the Church, and those who are giving their lives to its service.

THE LIVING CHURCH WAR RELIEF FUND

(Continued from page 186)

Church of the Good Shepherd, Quincy, Ill.	7.00
Connecticut friends	5.00
All Saints' Mission, Morristown, Tenn.	2.50
Flora E. Hill, Marquette, Mich.	5.00
W. E. F.	2.00
A Vermont Churchwoman	10.00
St. Bartholomew's Church, Brooklyn, N. Y.	10.00
C. A. W.	2.00
Church of the Epiphany, Urbana, Ohio	9.15
W. H. C., Cleveland, Ohio	5.00
Church of the Holy Communion, St. Louis, Mo.	85.04
E. M. M. A., Detroit, Mich.	20.00
Tom G. Taylor, Canon City, Colo.	5.00
"M"	10.00
Church of the Ascension, Pawnee, Okla.	3.30
A member of St. Ignatius' Parish, New York	25.00
St. Paul's Parish, San Diego, Calif.	7.50
St. Paul's Church, Kankakee, Ill.	13.30
Christ Memorial Church, North Brookfield, Mass.	5.00
Christ Church, Ballston Spa, N. Y.	15.40
Margaret L. Brooke, Baltimore, Md.	5.00
St. Jude's Church, Brunswick, Ga.	2.10
M. B. S., New York City	2.00
St. Agnes' Church, Little Falls, N. J.	9.36
Mrs. Mary E. Shaw, Altoona, Pa.	5.00
"Isolated Church girl in Oklahoma"	2.50
Rural S. S., Muskegon, Mich., R. F. D. No. 5	11.10
Church of the Redeemer Mission, Avon Park, Fla.	3.15
"Thank Offering", Baltimore, Md.	5.00
Mrs. Lydia B. Hibbard, Chicago, Ill.	10.00
"In memory of G. W. S."	50.00
St. Stephen's Episcopal Church, Casselton, N. D.	5.41
Home for the Aged, Church Charity Foundation, Brooklyn, N. Y.	5.00
St. Paul's Church, Augusta, Ga.	50.00
Turner's Falls Mission, Turner's Falls, Mass.	3.00
St. Luke's Church, Church Hill, Md.	10.00
H. B. P.	20.00
Carrie E. Bird, New York City	5.00
K., Chesapeake City, Md.	5.00
Anna Florence McCullagh, East Orange, N. J.	25.00
"Thank Offering", J. F. B.	2.00
Church of the Redeemer, Biloxi, Miss.	1.00
St. James' Parish, Cleveland, Ohio	8.33
"M. L. A."	1.00
A member of St. Mark's Church, Washington, D. C.	1.00
A Daughter of the King	1.00
T. B. W., Washington, D. C.	1.00
P. B.	1.00
J. A. B.	1.00
M. E. Hearne, Mt. Airy, Philadelphia, Pa.	1.00
"Thank Offering", Salt Lake City, Utah	5.00
Grace Church S. S., Lake Providence, La.	1.50
F. M. Weddell, University City, Mo.	1.00
A. E. Welling, Newburgh, N. Y.	1.00

* For Armenian children. **\$595.36**

FOR THE ALBANIAN FUND

"Ivyside," N. J.	\$1.00
M. A. Jackson, Versailles, Ky.	1.00

\$2.00

FOR THE POLISH WAR RELIEF FUND

"Ivyside," N. J.	\$1.00
St. James' Parish, Cleveland, Ohio	8.33

\$9.33

FOR SERBIAN RELIEF FUND

Anna Florence McCullagh, East Orange, N. J.	\$25.00
St. Andrew's Church, Tioga, Pa.	2.00

\$27.00

THE DEVELOPMENT OF BUSINESS EFFICIENCY IN THE CHURCH

(Continued from page 192)

not a lesson to be drawn from this system which can be applied to the general management of the business of the Church?

If the Church Pension Fund helps to educate the Church up to the importance of efficiency in Church affairs and to give the

Pensions and Efficiency

business men of the Church an adequate starting point in attempting to be helpful in matters of this kind, it will have accomplished immeasurable good. It would be an excellent thing if all Churchmen would regard these two undertakings, which are being carried forward under the leadership of Bishop Lawrence, as going hand in hand and forming a most efficient point of departure for study of a problem which has always been puzzling in the past and which is worthy of the best attention of the administrators of Church affairs in years to come.

Snap-shots of the Diocesan Activities

(Continued from page 195)

Ohio committee did a great deal of its work last winter and spring, and is planning to complete a vigorous campaign in the near future.

Maine

The chairman of the Maine committee is Mr. Herbert Payson, a banker of Portland. Bishop Brewster is cooperating actively with Mr. Payson, and the diocese, encouraged by a considerable gift from a summer resident, has set its standard higher.

Massachusetts

The Massachusetts committee has had all year the efficient services of Mr. Arthur K. Hunt as secretary, giving all his time to the work. Massachusetts has already subscribed considerably more than \$400,000 and hopes to complete its entire subscription before January.

Rhode Island

Mr. Rathbone Gardner, of Providence, is chairman of the Rhode Island committee. That committee has put in vigorous work, particularly during the early summer when it had some assistance from Bishop Lawrence.

Western Massachusetts

Western Massachusetts has been practically organized in regional committees, owing to the geographical situation there, and the Worcester, Fitchburg, and Williamstown committees have been especially vigorous. The Springfield committee is developing excellent plans.

Connecticut

Connecticut, under the leadership of General W. W. Skiddy, has committees in each archdeaconry. It has already produced very considerable results, but expects to do much more, commensurate with the importance of the diocese.

Albany

Mr. Robert C. Pruyn was appointed chairman of the Albany committee following the resolution adopted at the recent diocesan convention. The central office enjoys the privilege of frequent conference with Mr. Pruyn upon his business trips to New York.

Central New York

Bishop Olmsted of Central New York has divided the diocese into districts, each of which now has a strong committee. Mr. Sayre conferred with the Syracuse committee on December 2nd and spoke in St. Paul's Church in that city on December 3rd. He has accepted an invitation of the Watertown committee for December 9th and 10th. Other regional committees are actively at work.

Western New York

Western New York has a committee in Rochester and another in Buffalo, the executive committees of which comprise the diocesan organization. On December 19th there will be a luncheon in Rochester and a dinner in Buffalo at which it is expected that Mr. William H. Truesdale, president of the Lackawanna Railroad and a member of the executive committee of the Pension Fund trustees, will speak. Mr. Sayre will also be present.

Newark

Mr. George Batten, head of the George Batten Company, is the chairman of the Newark committee and Mr. Albert H. Marckwald, vice-president of the Bankers' Trust Company, is secretary. Acting in concert with Bishop Stearly, the Newark committee had a dinner for all the members of the parochial committees early in November. Many parishes in the diocese of Newark have had parish dinners at which the Pension Fund has been explained and parochial work organized.

New Jersey

Mr. Moses Taylor Pyne is chairman of the committee in the diocese of New Jersey, of which Mr. George A. Armour, Mr. B. F. Heywood Shreve, Mr. Bayard Stockton, and Mr. Warren R. Dix are members. The committee had a meeting in New York on December 5th to carry on vigorous work until the end of the campaign.

Pennsylvania

The committee in the diocese of Pennsylvania, with Mr. Charlton Yarnell, recently elected a trustee of the Church Pension Fund, as chairman, and Mr. E. Walter Clark as vice-chairman, has enjoyed the extremely efficient services of Mr. R. Leo Hunt as secretary. The activities of the Pennsylvania committee last year are well known, and this fall it gave a very successful luncheon to Bishop Lawrence on November 20th. The Pennsylvania committee has set out to raise \$1,000,000, and will unquestionably be successful.

Washington

Mr. Corcoran Thom is chairman of the Washington committee and arranged meetings for Bishop Lawrence in the second week in November. The committee is conducting a vigorous campaign in the city of Washington with excellent results.

Maryland

Mr. Blanchard Randall has been the chairman of the Maryland committee since the beginning of the work. The Maryland committee intends to raise the quota of that diocese by parochial contributions as well as by individual subscriptions, and is working out a careful plan to that end.

Kentucky

The committee of the diocese of Kentucky planned a whirlwind campaign the end of November, and in one week raised half of the amount assigned to that diocese. Mr. Stansbury of the Kentucky committee reported to the central office that the interest of the laymen was extraordinary.

Michigan City

The chairman of the committee in the diocese of Michigan City is Mr. E. D. Gaston of Fort Wayne, Indiana. The committee has promised active support in the campaign.

Indianapolis

The work in Indianapolis has been under a committee headed by the Hon. Thomas L. Sullivan. Mr. George B. Schley of Indianapolis has been extremely active as secretary. As an illustration of the work of the Indianapolis committee, it got out a pamphlet of high excellence for the people of the diocese.

Province of Sewanee

The provincial committee for the Province of Sewanee was constituted at the General Convention. Its head is Mr. John Howe Peyton of Nashville. This committee will directly represent the Fund in the diocese of that Province, and the details of their cooperation will be described later in *Church Pension Progress*.

Province of the Southwest

The Province of the Southwest and certain dioceses of the Province of the Northwest have been given into the immediate direction of a strong committee of laymen, headed by Bishop Thurston. The work here will also be described later. It is sufficient to mention now that in the three Texas dioceses strong committees have been organized and have shown most efficient results in organizing their respective dioceses.

Other Dioceses

North Dakota is in active touch with the central office, a convention of the diocese of Marquette made a definite promise concerning that diocese's participation, the Bishops of Fond du Lac and Montana have undertaken to guide their dioceses, Judge Albert S. Constable is chairman of the committee in the diocese of Easton, and Mr. F. W. Paine in the diocese of Duluth. Judge Peaslee, the chairman of the New Hampshire committee has always been most interested, and the Church Pension Fund cannot sufficiently express its appreciation of the cordial cooperation of the Bishop of Vermont, both in the diocese of Vermont and as chairman of the committee on canons in the House of Bishops. The Bishop of Salina, before he leaves for Chicago, has outlined the plan of work there, and the Bishop of Southern Florida has offered the entire edition of his diocesan paper to spread the work among his people.

* * *

The Church Pension Fund cannot trespass upon the space of THE LIVING CHURCH further. Dioceses have been omitted, not through any lack of help on their part, but because this rapid review is merely for purposes of illustration.

DR. TRIMBLE, 93, OLDEST PASTOR IN SERVICE, APPROVES PLAN

AS the oldest pastor in active service in the Episcopal Church I have been asked to state what advantage the Church Pension Fund will be to the clergy and to the Church.

Here is what I think the benefits will be:

1. It will bring into the ministry the highest, wisest, noblest, and best intellects of the age, good calls for the finest.

2. It will lift the ministry from being mere objects of charity.

3. It will lead the laity to exercise the lay ministry of service and the lay priesthood of prayer. Then will Moses' wish, prayer, or prophecy, be fulfilled.

4. We shall have a great army of preachers. Then will the historic Church of Christ be not as she was at the dawn of creation—"looking forth as the morning"—but what she will be when she unfurls the banner, "Christ for the world, and all the world for Christ."

JAMES TRIMBLE.

St. Matthew's Church, Minneapolis, Minn.

THE SECOND SUNDAY IN ADVENT

BY THE REV. WILLIAM H. BOWN

THE Bible is our textbook in religious hope. It proclaims God as the proper and chief object of our hope, and requires us to have hope in Him. It encourages us in this hope by its many promises, and inculcates and exemplifies a full assurance of hope in the lives of its saints and martyrs.

"Hope thou in God," "Put your trust in the Lord," "He is a buckler to all them that trust in Him," are three of its many precepts.

Such a hope as the Bible fosters in our hearts is productive of gratitude, joy, patience, purity, and good works; and it opens the great world of realities, and shadows forth the largest form of faith, while it lays hold of God, as its love, its life. In times of national convulsion, physical distress, mental perplexity, or spiritual depression, it is the sheet anchor of our souls; anything else is aside from the essence of our blessed religion.

Christian hope, then, as inspired in our hearts by the Bible, looks not to philosophical abstractions, poetical dreams, mythical heroes, reliance upon self, force of arms, or any such things, for its object; but upon the vital presence of God in our hearts.

Thus it is that the collect brings to us the thought of Revelation, where we find the Spirit of God revealing, and our spiritual faculties receiving; and we find that the Bible furnishes ample material for our needful moral and spiritual instruction, reproof, and encouragement; and that the Church has wisely refrained from ordaining "anything that is contrary to God's Word written".

This is, also, the beautiful doctrine of the epistle—the doctrine that would take all the sting out of human bitterness, if fully accepted by all mankind—for it calls upon us "to be like-minded one toward another", that we may "glorify God, even the Father of our Lord Jesus Christ".

But let us note, while we are on this subject, that the Apostle has a benediction in store for us—that he says, "Now the God of hope fill you with all joy and peace in believing, that ye may abound in hope, through the power of the Holy Ghost."

What a beautiful benediction! And how appropriately it fits in with our theme for the day!

Sometimes our worldly trials bear heavily upon us. We are afflicted in person, or in our family, or in our business, or in our national life, and no one can help us but our Lord; and to Him we go with the prayer that all things may work together for our good—that our hearts may be kept steadfast in Him—that we may submit to His will with patience, and rejoice in hope.

But the Apostle has anticipated our prayer, by telling us of the "God of hope," who will fill us "with all joy and peace in believing, that we may abound in hope, through the power of the Holy Ghost."

Thus we are prepared by this word for the teaching of the gospel, for we read, with an open mind, and in a prayerful spirit, of our Lord's prophecy about the destruction of the Temple, and of the city of Jerusalem, and of the signs which shall be before the Last Day; and we see the wonderful proofs of the essential Godhead of our blessed Lord, and our hope is strengthened in Him.

Hence, we wait in faith, in hope, in patience, in preparation, for His coming. It is a part of our heritage for time and eternity.

What service, then, is too hard, what sacrifice is too vast, what worship is too exultant to gain that haven of rest—the heaven of our hope?

"There is a blessed home
Beyond this land of woe,
Where trials never come,
Nor tears of sorrow flow;
Where faith is lost in sight,
And patient hope is crowned,
And everlasting light
Its glory throws around."

THE NEW LECTIONARY

BY THE REV. C. B. WILMER, D.D.

LESSONS FOR THE SECOND WEEK IN ADVENT

Second Sunday In Advent	Genesis 3 or Isalah 55	Rev. 22	Dan. 7, 1-27	Luke 1, 26-38
Monday	Ecclus. 14, 20—15, end	James 1	Isalah 6	Rev. 6, 1-11
Tuesday	Genesis 4	1 John 3	Isalah 7	Rev. 6, 12—7, end
Wednesday	Prov. 10, 16—end	Jude	Isalah 8, 5—9, 7	Rev. 8
Thursday	Jer. 10, 1-16	1 John 5, 13-21	Isalah 10, 5-27	Rev. 9, 1-12
Friday	Isalah 59	Rom. 2, 1-16	Isalah 11, 1-9	Rev. 9, 13—10, 7
Saturday	Prov. 1, 20-end	Rom. 3, 1-26	Isalah 11, 10—12, 6	Rev. 10, 8—11, 18

IN the Sunday Morning Lesson from the Old Testament, man's first testing in the Garden of Eden (Gen. 3) follows chronologically upon the two creation stories of last week, and is appropriate, not only for the season of Advent in general, with

its judgment upon sin and its protevangelium (vs. 15), first "Gospel" ("good news"), but also for this second Sunday in particular, because it is the first recorded word of God (see collect, epistle, and gospel) to man in relation to life as the battlefield of temptation. Isaiah 55 was chosen as alternate here (see Note 1 below) because of its description of the working of God's Word (vss. 6-13), its world-wide appeal (compare vss. 1, 4, 5 with vss. 8-12 of epistle for day), and its promise of "the everlasting covenant" (vs. 3).

The second lesson (Rev. 22) is full of Advent teachings, while its picture of the

River of the Water of Life and its Tree of Life reverses through the coming of our Lord the story of the first sin.

In the week-day Morning Lessons from the Old Testament, between Gen. 3 on this Sunday and Gen. 6, 5-end for next, the only available intervening material is Gen. 4 (see Note 2 below). Hence the other week-days are filled in with selections topically related to the Sunday lesson, all bearing on the wisdom of obeying God, and one (Isaiah 59) containing the explicit promise of the coming of the divine Redeemer.

The New Testament week-day lessons deal with the place of temptation in life, the story of Cain and Abel, judgment and salvation, and the sinlessness of the regenerate life in the believer.

Sunday evening, the New Testament leads (Luke 1, 26-38) with its promised birth of the King, brought about by the word and spirit of God; and the Old Testament background is the prophecy of God's everlasting and world-wide kingdom (Dan. 7, 1-27).

The week-day lessons for the evening continue the consecutive reading, begun last week, of the books of Isaiah and Revelation, in accordance with ancient tradition for the Advent season, both being keyed here, however, to ecclesiastical and not to secular dates.

As a minimum schedule of private daily Bible reading, use the first column of the table above, with as much of the second column as may be desired.

NOTES

(1)—The alternate didactic or prophetic selections are supposed to be used when the historical selections have become sufficiently familiar.

(2)—It may be questioned whether (1) the order of the Old Testament morning week-day selections could not be better arranged, and (2) whether Gen. 5, in whole or in part, is good public reading matter. It is employed in our present Prayer Book Lectionary and by Canon Staley in his revision: Convocation of Canterbury Commission and Scotch Bishops both omit.

HOLD YOURSELF responsible for a higher standard than anybody else expects of you. Keep your personal standard high. Never excuse yourself to yourself; never pity yourself; be a hard master to yourself, but lenient to everybody else.—H. W. Beecher.

Church Calendar



- Dec. 1—Friday.
 " 3—First Sunday in Advent.
 " 10—Second Sunday in Advent.
 " 17—Third Sunday in Advent.
 " 20, 22, 23. Ember Days.
 " 21—Thursday. St. Thomas.
 " 24—Fourth Sunday in Advent.
 " 25—Monday. Christmas Day.
 " 26—Tuesday. St. Stephen.
 " 27—Wednesday. St. John Evangelist.
 " 28—Thursday. Holy Innocents.
 " 31—Sunday after Christmas. Eve of Circumcision. New Year's Eve.

CALENDAR OF COMING EVENTS

- Dec. 27—Springfield Special Dioc. Synod, St. Paul's Church, Springfield, Ill.

LIST OF MISSIONARIES AVAILABLE FOR APPOINTMENT

ALASKA

Rev. G. H. Madara.

ASHEVILLE

Rev. George Hilton (during January).

BRAZIL

Rt. Rev. L. L. Kinsolving, D.D.

CHINA

HANKOW

Rt. Rev. L. H. Roots, D.D.

Rev. A. S. Cooper.

Rev. C. F. Howe.

Rev. T. R. Ludlow.

Deaconess G. Stewart.

SHANGHAI

Rev. E. R. Dyer (in Seventh Province).

Dr. H. H. Morris.

Rev. G. F. Mosher.

Rev. M. H. Throop.

Dr. G. F. Alsop.

Miss M. H. Bailey.

Miss Laura Lenhart.

JAPAN

KYOTO

Rt. Rev. H. S. G. Tucker, D.D.

Rev. P. A. Smith (in Fifth Province).

TOKYO

Rt. Rev. John McKim, D.D.

Rev. C. H. Evans.

Rev. S. H. Nichols.

THE PHILIPPINES

Rev. J. A. Staunton, Jr. (address directly, 281 Fourth avenue, New York).

Miss B. E. L. Masse.

PORTO RICO

Rt. Rev. C. B. Colmore, D.D. (address directly, 281 Fourth avenue, New York).

SALINA

Rev. T. A. Sparks (address General Theological Seminary).

SOUTH DAKOTA

Rev. A. B. Clark (address directly, 281 Fourth avenue, New York).

WYOMING

Rt. Rev. N. S. Thomas, D.D. (address directly, 281 Fourth avenue, New York).

Unless otherwise indicated, appointments for all the foregoing missionaries will be made by Mr. JOHN W. WOOD, 281 Fourth avenue, New York.

Personal Mention

ANNOUNCEMENT is made that the Rev. Dr. DONALD M. BROOKMAN, who accepted a call to the rectorship of St. Peter's Church, Morristown, N. J., will not assume charge until the first day of the year.

THE Rev. WILBUR L. CASWELL, formerly assistant minister at St. Thomas', New York City, has been elected rector of St. Thomas', Mamaroneck, N. Y., beginning with the First Sunday in Advent.

THE Rev. DAVID RANSOM COVELL is now in residence at Christ Church Rectory, 620 G street S. E., Washington, D. C.

THE Rev. CLINTON B. CROMWELL has assumed charge of St. Andrew's Church, Valparaiso, and of the work at Hobart, diocese of Michigan City. After January 1st his address will be 104 Erie street, Valparaiso, Ind.

THE Rev. R. P. ERNST is spending the month of December with his parents at 420 Perry street, Sandusky, Ohio.

THE Rev. R. F. GIBSON has accepted the locum tenency of Christ Church, Macon, Ga., from December 7th.

THE Rev. HERBERT L. HANNAH has been appointed vicar of the Chapel of the Holy Communion, Philadelphia.

THE Rev. LAWRENCE A. HARKNESS, for some years curate at the Church of the Messiah, Brooklyn, N. Y., commenced his rectorship of St. Michael's Church, same city, on December 3rd.

THE Rev. A. LESTER HAZLETT is now rector of Trinity Church, Miami, Fla.

ALL communications intended for the Standing Committee of the diocese of Maryland should be sent to the secretary, the Rev. EDWARD T. HELFENSTEIN, Ellicott City, Md.

THE Rev. CHARLES H. HOLMEAD has accepted appointment as curate at All Saints' Church, Atlantic City, N. J.

THE Rev. WILLIAM E. HOOKER has resigned charge of Holy Trinity Church, Brookville, Pa., and adjacent missions, and will make his home in Portland, Conn., engaging in supply work.

THE Rev. ERNEST J. HOPPER, rector of Old Trinity Church, Utica, N. Y., should now be addressed at 17 Noyes street.

THE Rev. R. C. JETER, chaplain of the First Regiment, South Carolina National Guard, is seriously ill at the Border.

THE Rev. P. W. JONES has accepted the rectorship of St. George's Church, Griffin, Ga., effective January 1st.

THE address of the Rev. JOHN FORBES MITCHELL is 11 East Twenty-ninth street, New York City.

THE Rev. C. C. RANDOLPH has resigned the churches in Moore parish, diocese of Southern Virginia. His address will be No. 1111 Orinoco street, Alexandria, Va.

THE Rev. PAUL R. R. REINHARDT, clerical deputy from the missionary district of Porto Rico to the last General Convention, has decided to spend the winter in the States, and he should be addressed for the present in care of the John D. Mershon Lumber Co., 210 Bearinger Bldg., Saginaw, Mich.

THE Rev. A. G. RICHARDS, rector of Trinity Church, Mobile, Ala., has accepted, subject to the consent of the Bishop of Alabama, the rectorship of Emmanuel Church, Athens, Ga., beginning January 1st.

THE Rev. JOHN RIDOUT, Dean of the Cathedral at San Antonio, Texas, has accepted a call to St. Thaddeus' Church, Aiken, S. C., and will enter upon his new duties on January 1st.

THE Rev. C. BERTRAM RUNNALLS has accepted the rectorship of St. Paul's Church, Marion, Ohio. Mr. Runnalls assumed charge of his new parish on Sunday, December 3rd.

THE Rev. WILLIAM RUTHERFORD SAVAGE has taken charge of work in Accomac county, Virginia, with headquarters at Bloxam.

THE Rev. JULIUS A. SCHAAD has been elected canon missionary by the chapter of St. John's Cathedral, Quincy, Ill.

THE Rev. LEWIS B. SHEEN has accepted a call to become curate at St. Stephen's Church, Wilkes-Barre, Pa., beginning December 1st.

THE Rev. CHARLES F. SONTAG should now be addressed at McLean, Va.

THE Rev. GEORGE E. YOUNG took charge of St. Matthew's Church, Irvington, Ind., a suburb of Indianapolis, December 1st.

CLASSIFIED NOTICES AND ADVERTISEMENTS

Death notices are inserted free. Retreat notices are given three free insertions. Memorial matter, 2 cents per word. Marriage or birth notices, \$1.00 each. Classified advertisements, wants, business notices, 2 cents per word. No advertisement inserted for less than 25 cents.

Persons desiring high-class employment or suitable work, and parishes desiring suitable rectors, choirmasters, etc., persons having high-class goods to sell or exchange, or desiring to buy or sell ecclesiastical goods to best advantage—will find much assistance by inserting such notices.

QUIET DAYS

BOSTON, MASS.—There will be a quiet day at St. Margaret's Convent for associates and friends, Tuesday, December 12th. Conductor, the Very Rev. Dean Vernon of Portland, Maine. Names should be sent to the ASSISTANT SUPERIOR, 17 Louisa Square.

CONNECTICUT.—In a series of quiet days conducted by the Bishops for the clergy of the different archdeaconries during December, Bishop Brewster will be at St. Paul's Church, Norwalk, on December 11th and 12th, with the clergy of the Fairfield archdeaconry; and Bishop Acheson will conduct a quiet day in Trinity Church, Hartford, on Wednesday, December 13th, for the clergy of the Hartford archdeaconry.

DIED

ABRAMS.—Entered into rest at her home in Pittsburgh, Pa., on November 21st, Miss KATE ABRAMS, aged 92, probably the oldest communicant in the diocese. Miss Abrams taught for fifty years in the schools of the city and was a charter member of St. Mark's parish. The funeral was held at St. Mark's Church on Friday, the Bishop officiating, assisted by several of the clergy.

BAGLEY.—Entered into rest at her home in Watertown, N. Y., on November 24th, in the 78th year of her age, SABINE P. BAGLEY, widow of the Hon. George A. Bagley. Mrs. Bagley was a lifelong member of the Church and a faithful communicant. Some years ago she gave to St. Paul's Church, of which she and her husband were among the founders, its present rectory as a memorial to him and endowed it as a gift from herself. She leaves three daughters and one son. The funeral services were held at the home on Sunday, November 26th.

BARNARD.—At his residence on the Cathedral grounds in New York City, on December 2nd, CHARLES FAIRBANKS BARNARD, verger for twenty-five years of the Cathedral of St. John the Divine. Funeral services Monday at 7 p. m., in the Cathedral, Bishops Greer and Burch, Dean Grosvenor, and Canon Nelson officiating. Mr. Barnard leaves a wife, and two daughters.

BAXTER.—On November 16, 1916, LUCY V., beloved wife of Mr. W. H. BAXTER and mother of the Rev. R. W. BAXTER. Interment at Oakland cemetery, Yonkers, N. Y.

HUGHES.—Rev. Dr. WILLIAM MORTIMER HUGHES, on Advent Sunday, at the French Hospital, New York City, of pneumonia. Funeral services at the Church of the Redeemer, Morristown, N. J., on December 6th, Bishop Lines and Archdeacon Tyler officiating. Interment in a local cemetery.

LANE.—At his home in Hagerstown, Md., on November 20th, CHARLES S. LANE, a loyal Churchman and for some years treasurer of St. John's Church. Funeral services were held at the church, November 21st, the Rev. S. Hilton Orrick officiating.

LAWSON.—Suddenly on November 3rd in New York City, in the sixty-fourth year of his age, HARRY WILLARD LAWSON. Funeral services at the Chapel of Christ-the-Consoler, Bellevue Hospital. Interment in Saint Michael's cemetery.

RICHARDS.—Suddenly November 11, 1916, at her home in Osceola Mills, Pa., ELIZABETH HILTON, widow of the late A. S. R. RICHARDS, in the seventy-second year of her age. Funeral services from her late home, Tuesday, November 14th. Officiating clergymen being the Rev. F. T. Eastment of Phillipsburg, Pa., and the Rev. William E. Van Dyke of Smethport, Pa.

SIMONDS.—At Warehouse Point, Conn., on Sunday, November 26, 1916, CAROLINE ELIZA HOLKINS, widow of Jehiel Hale SIMONDS.

WHEATLEY.—At his residence in Baltimore November 23rd, WILLIAM A. WHEATLEY, an active Churchman and for some years a member of the vestry of the Church of the Ascension, where the funeral services were conducted on November 26th, by the rector, the Rev. John D. LaMothe.

MEMORIALS

ELIHU CHAUNCEY

(Resolutions of the Society for Promoting Religion and Learning in the State of New York.)

The society is depressed with deeper than usual distress in the repeated afflictions which it has sustained in successive deaths of valued members in the present year. It comes now again to record its grief at the decease since its last meeting of ELIHU CHAUNCEY, who departed this life on the 16th day of May, 1916.

Mr. Chauncey had been a trustee of this society since November 14, 1885, and had thus been associated with it for a period of over thirty years. During that period he most faithfully and efficiently served it with close attention to its interests, and particularly in the care of its funds, in the administration of which he sustained a part which gave him a usefulness which his associates most highly appreciated, and the loss of which they now deeply deplore. Always interested in the society and ready to serve it in any way, Mr. Chauncey was perhaps especially useful in his long membership in the executive and finance committees, for which his extended experience in the management of funds had eminently qualified him, and in which his clear

insight, and tenacious grasp of the determining factor latent in the situation presented, were of the highest value. His perception and apprehension of this controlling factor, and the uncompromising firmness with which he held his positions, were conspicuous in Mr. Chauncey; and the fact that these were coupled with a notable gentleness and clearness of exposition made his counsels not only useful but most acceptable to his associates.

The burden of the appointed three score years and ten rested lightly on Mr. Chauncey, and for several years he carried the dignity of that attainment with a vigor and grace not often connected with it. His close connection, during his long membership, with some of the most venerable of the members of the society—Bishop Horatio Potter, Dean Hoffman, and Dr. Dix—made him seem among the elders before he had fully attained to that degree; and that connection doubtless added to the maturity and wisdom of his own counsels. In all his intercourse with his associates he combined the wisdom of age with the force, alertness, and adaptability of earlier years; and the members of the society have good reason to feel that in the departure of Mr. Chauncey they have lost a wise counsellor, a faithful friend, and an amiable and congenial associate; in all of which relations they now unite in commemorating him, rejoicing in the remembrance of their happy and profitable association with him, and continuing to cherish the memory of the good life and example of their departed and always to be lovingly remembered brother.

WILLIAM JONES SEABURY

(Resolutions of the Society for Promoting Religion and Learning in the State of New York.)
The trustees of the Society for Promoting Religion and Learning desire to record this minute in respectful and affectionate memory of their late associate and secretary, the Rev. William Jones Seabury, D.D., who died on August 30, 1916.

Any account of Dr. Seabury's life and useful activities would extend far beyond the appropriate limits of this memorial, which is concerned chiefly with his services to this society; but no mention of him can be made without reference to his distinguished ancestry, the various offices of trust and honor held by him, his staunch churchmanship, his conscientious discharge of every duty, his sound and discriminating judgment, and his possession of a large measure of that rare quality which we call common sense.

Dr. Seabury was elected a trustee of this society on April 27, 1898, on the nomination of the late Dean Hoffman, and on the same day he was chosen secretary.

He succeeded the Rev. Dr. Body as superintendent on May 4, 1905, and since that date has held the office of secretary and superintendent.

As superintendent he was ex-officio a member and chairman of the education committee. As secretary he was ex-officio a member of the executive committee, of which committee he was also chairman by election.

His services in connection with these offices necessarily occupied much time, and he brought to the performance of them in addition to the qualities mentioned an unusual promptness and exactness and a grasp of detail which was invaluable. In his work as superintendent and chairman of the education committee, he exhibited a kindly interest in the scholars of the society and in the applicants for scholarships; evincing a temper which was most truly characteristic and which endeared him to his associates on this board.

Dr. Seabury was of a type which holds fast to its anchors and yields neither to the winds of doubt nor of novelty. His convictions were definite and strong, and he was always able and willing to uphold them; qualities in times like these of excellent value.

His presence at the meetings of the trustees has seemed almost an essential part of the proceedings, and he will be long and sadly missed by his associates.

GEORGE H. WEBSTER

Sixty-five of the clergy of the diocese of Chicago assembled at a meeting of the Round Table, November 6, 1916, desire to express their sense of the loss the Church in this diocese has sustained in the death of Mr. George H. Webster, for many years a member of the Standing Committee of the diocese, senior warden of Trinity Church, and a man active in many other diocesan organizations.

His loyalty to the Church and his personal consecration to the Church's Master were evident to all who knew him, and his beautiful courtesy and unfailing sympathy endeared him to all his associates.

He was a man to whom many brought their troubles and from whom no one ever went away without a deepened sense of his wisdom and his kindness.

To the affairs of his parish as to the affairs of the diocese he gave unsparringly of his time and of his means, and such was the statesman-like quality of the man that the larger issues

were never obscured or distorted by the urgency of minor concerns or immediate needs.

To the members of his family we offer our respectful sympathy; knowing well that nothing we can say can mitigate the poignancy of their sorrow.

And we desire to join ourselves with all who were associated with him in his public activities for the welfare of the Church in the expression of a common loss and a common grief.

May the Master whom he served faithfully for many years grant unto him an entrance into the everlasting habitations and his eternity of blessedness and peace.

P. C. WOLCOTT,
T. B. FOSTER,
A. A. MC'OLLUM,
Committee Chicago Round Table.

WANTED

POSITIONS OFFERED—CLERICAL

RECTOR WANTED FOR PARISH in Middle West. Splendid field in town of 15,000. Apply at once to G. W. HAMILTON, Treasurer, Mattoon, Illinois.

POSITIONS WANTED—CLERICAL

YOUNG PRIEST, CATHOLIC, singing choral services, some time located in New York, desires curacy or mission, in or near New York, or Eastern city. Extempore preacher. Excellent references. Address EDWIN S. GORHAM, Publisher, 11 West 45th street, New York City.

PRIEST FROM DIOCESE OF LONDON (English Orders), experienced preacher, organizer, capable pastor and teacher, good Churchman, desires position of usefulness in large town where there is opportunity to put in a few years of hard work. Address EFFER, care LIVING CHURCH, Milwaukee, Wis.

PRIEST, CATHOLIC, singing choral services, desires parish, would correspond. Some experience in parochial work, New York. University, Seminary graduate, extempore preacher. Excellent references. Address EDWIN S. GORHAM, Publisher, 11 West 45th street, New York.

PRIEST (ENGLISH ORDERS), experienced references, capable extempore preacher, faithful visitor, successful city rector, desires change, offering broader opportunity. Address: SAMARITAN, care LIVING CHURCH, Milwaukee, Wis.

PRIEST WANTS PARISH. Small salary sufficient. Highly educated, excellent preacher, active, energetic, successful. Address WORKER, care LIVING CHURCH, Milwaukee, Wis.

MISSION PREACHER, experienced, highest references. For dates and terms address EVANGELIST, care LIVING CHURCH, Milwaukee, Wis.

POSITIONS OFFERED—MISCELLANEOUS

CATHOLIC CHURCHMAN OR CHURCHWOMAN wanted to teach High School history and some grammar grade subjects in mountain mission school. College or Normal school graduate. Address Rev. R. R. HARRIS, Christ School, Arden, N. C.

ELDERLY WOMAN WANTED as companion and mother's helper in private family; suburban town near Philadelphia; one who appreciates good home. Address Box 68, Barrington, New Jersey.

LIBERAL SCHOLARSHIP in boys' Church school is offered to first violinist. Address VIOLINIST, care LIVING CHURCH, Milwaukee, Wis.

POSITIONS WANTED—MISCELLANEOUS

EXPERIENCED SUCCESSFUL ORGANIST-CHOIRMASTER in important parish near Chicago desires change after Christmas. Correspondence invited from rectors and vestries with view to engagement. Boy and mixed choirs, good services, communicant, best credentials, good salary. Address R. J. C., care LIVING CHURCH, Milwaukee, Wis.

CHAIRMAN OF MUSIC COMMITTEE recommends an organist-choirmaster, whose work is endorsed by bishops and clergy, for position where unusual results and a good churchly influence are desired. Address CHAIRMAN, care LIVING CHURCH, Milwaukee, Wis.

ORGANIST-CHOIRMASTER desires position, moderate salary, but good field for teaching. Experienced, excellent choir-trainer. Credentials exceptional. Advertiser desires just a chance to show his merits. Address CHURCHMAN, care LIVING CHURCH, Milwaukee, Wis.

ORGANIST-CHOIRMASTER, young man, communicant, service-organist, pupil of Dr. G. Edward Stubbs, desires position. Special interest in vocal work of choir. Good organ and plain churchly music necessary. Salary \$600. Address Box 25, Essex, New York.

DEACONESS, CATHOLIC, would respond to immediate need and opportunity for efficient work in parish or mission. Address DEACONESS, care LIVING CHURCH, Milwaukee, Wis.

YOUNG CHURCHWOMAN WISHES POSITION as companion, will furnish good references. Address COMPANION, care LIVING CHURCH, Milwaukee, Wis.

ORGANIST-CHOIRMASTER desires change. Address TRAINED, care LIVING CHURCH, Milwaukee, Wis.

PARISH AND CHURCH

AUSTIN ORGANS.—The CHOROPHONE is a complete and ideal pipe organ for Sunday school rooms, halls, and smaller churches, having generous combination pistons, complete and modern electric system, concave radiating pedals, and at moderate cost. It answers a demand long experienced for complete flexible organ at a figure very attractive. AUSTIN ORGAN CO., Woodland street, Hartford, Conn.

ALTAAR and Processional Crosses, Alms Basons, Vases, Candlesticks, etc., solid brass, hand-finished and richly chased, from 20% to 40% less than elsewhere. Address REV. WALTER E. BENTLEY, Kent street, Brooklyn, N. Y.

ORGAN.—If you desire an organ for church, school, or home, write to HINNERS ORGAN COMPANY, Pekin, Illinois, who build Pipe Organs and Reed Organs of highest grade and sell direct from factory, saving you agent's profit.

THE WOMAN'S GUILD of the Church of the Ascension, Chicago, will take orders for inexpensive Vestments and Altar Linen. Address Miss E. L. LARRABEE, 1133 North La Salle street, Chicago.

PIPE ORGANS.—If the purchase of an organ is contemplated, address HENRY PILCHER'S SONS, Louisville, Ky., who manufacture the highest grade at reasonable prices.

YOUR DEBT RAISED. Money for new churches, parish houses, and rectories. Campaigns planned. Consult REV. F. H. RICHEY, 507 Asbury avenue, Asbury Park, N. J.

CHURCH EMBROIDERIES of every description. Stoles a specialty. Send for price list. CLARA CROOK, 184 West One Hundred and First street, New York, N. Y.

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ALTAAR BREADS all varieties. Circular sent. Miss BLOOMER, Box 173, Peekskill, N. Y.

CLERICAL OUTFITS

CLERICAL TAILORING.—Frock Suits, Lounge Suits, Hoods, Gowns, Vestments, Cassocks and Surplices, Ordination Outfits, Vestments, etc., to be solely Church property are duty free in U. S. A. Lists, Patterns, Self-measurement Forms free. MOWBRAYS, Margaret street, London W. (and at Oxford), England.

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THE MARTIN, ORANGE PARK. A charming, comfortable winter home for refined people. Address Mrs. M. MARTIN. Church people preferred.

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SOUTHLAND.—Large private cottage centrally located. Fine porch. All outside rooms. Table unique. Managed by Southern Churchwoman. Address, 23 S. South Carolina avenue, Atlantic City, N. J.

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HOLY CROSS HOUSE, 300 East Fourth street, New York. A permanent boarding house for working girls under care of Sisters of St. John Baptist. Attractive sitting room. Gymnasium, roof garden. Terms \$3.00 per week, including meals. Apply to the SISTER IN CHARGE.

HEALTH RESORTS

THE PENNOYER SANITARIUM (established 1857). Chicago suburb on North Western Railway. Modern, homelike. Every patient receives most scrupulous medical care. Booklet. Address PENNOYER SANITARIUM, Kenosha, Wis. Reference: The Young Churchman Co.

HOME OFFERED

CLERGYMAN AND WIFE, living in most healthful and beautiful region of South, would receive into their home, for moderate compensation, orphaned or motherless child, assuring best moral and educational advantages. Address FLORIDA, care LIVING CHURCH, Milwaukee, Wis.

FOR SALE—MISCELLANEOUS

LACES AND LAUNDRY BAGS, EMBROIDERIES, and baskets made in the industrial schools of the missions of the Church.

To help those who are learning self-support we are selling without commission embroideries and laundry bags from Japan; woven blankets, table runners, bags, hand-made laces from Sagada; blue-thread work from Ichang; moccasins and other native articles from Alaska; baskets and rugs from the southern mountains, etc. Better Christmas presents could not be bought. Educational Department, Church Missions House, 281 Fourth avenue, New York City.

SEVEN SONNETS AND THIRTY HYMNS, a neat volume of churchly verse, well printed, cloth-bound, suitable for Christmas gift. Published in 1909 at 85 cents. Remainder of edition at 40 cents, three for \$1, postpaid. Descriptive circular on request. Address AUTHOR, JAMES R. SHARP, Centennial Park, Nashville, Tenn.

PUBLICATIONS

SEND ME 25 cents in stamps and I'll send you *Needlecraft* for twelve months. Address JAMES SENIOR, Lamar, Missouri.

BOOKS WANTED

COPY of St. Cyril of Alexandria's *Commentary on St. John*, 2 vols., Pusey's Library of the Fathers. Address LIBRARY, care LIVING CHURCH, Milwaukee, Wis.

THE BOARD OF MISSIONS

is the Church's executive body for carrying on its general extension work at home and abroad. Legal Title for Use in Making Wills: "The Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the United States of America." Address, 281 Fourth avenue, New York City. *The Spirit of Missions*, \$1.00 a year.

NOTICES

BROTHERHOOD OF ST. ANDREW IN THE UNITED STATES

An organization of men in the Church for the spread of Christ's Kingdom among men by means of definite prayer and personal service.

The Brotherhood special plan in corporate work this year is a Monthly Men's Communion by every chapter, a definite effort to get men to go to church during Lent and Advent, and a Bible class in every parish.

Ask for the Handbook, which is full of suggestions for personal workers, and has many devotional pages.

Brotherhood of St. Andrew, Church House, Twelfth and Walnut streets, Philadelphia, Pa.

LOANS, GIFTS, AND GRANTS

to aid in building churches, rectories, and parish houses may be obtained of American Church Building Fund Commission. Address its CORRESPONDING SECRETARY, 281 Fourth avenue, New York.

APPEALS

ALL NIGHT MISSION

The All Night Mission, now in the sixth year of its career of service, during which it has sheltered over 160,000 men, fed over 100,000 and helped over 12,000 to a new start in life, and has made 700 visits to prisons, 800 visits to hospitals, and conducted 1,800 services, is in need of funds.

This is a unique and practical rescue mission for men which never closes night or day, where the weary, wandering souls to whom all doors are closed may find sympathetic friends to talk and pray with, free shelter, clothing, food, and drinking water, night or day.

Through Mr. Dudley Tyng Upjohn, its pres-

dent and treasurer, the mission asks for support to continue and extend its work. Contributions may be sent to 8 Bowery or P. O. Box 81, New York City.

This work is endorsed by the Right Rev. Charles S. Burch, D.D., Bishop Suffragan of New York.

INFORMATION AND PURCHASING BUREAU

For the convenience of subscribers to THE LIVING CHURCH, a Bureau of Information is maintained at the Chicago office of THE LIVING CHURCH, 19 South La Salle street, where free services in connection with any contemplated or desired purchase are offered.

The Information Bureau is placed at the disposal of persons wishing to travel from one part of the country to another and not finding the information as to trains, etc., easily available locally. Railroad folders and similar matter obtained and given from trustworthy sources.

THE LIVING CHURCH

may be purchased week by week, at the following and at many other places:

NEW YORK:

E. S. Gorham, 9 and 11 West 45th St. (New York office of THE LIVING CHURCH.)
Sunday School Commission, 73 Fifth avenue (agency for book publications of The Young Churchman Co.)
R. W. Crothers, 122 East 19th St.
M. J. Whaley, 430 Fifth Ave.
Brentano's, Fifth Ave., above Madison Sq.
Church literature Press, 2 Bible House.

BROOKLYN:

Church of the Ascension.

BOSTON:

Old Corner Bookstore, 27 Bromfield St.
A. C. Lane, 57 and 59 Charles St.
Smith and McCance, 38 Bromfield St.

SOMERVILLE, MASS.:

Fred I. Farwell, 106 Highland Road.

PROVIDENCE, R. I.:

T. J. Hayden, 82 Weybosset St.

PHILADELPHIA:

Educational Dept., Church House, 12th and Walnut Sts.
Geo. W. Jacobs & Co., 1628 Chestnut St.
John Wanamaker.
Broad Street Railway Station.
Strawbridge & Clothier.
M. M. Getz, 1405 Columbus Ave.
A. J. Neler, Chelton Ave. and Chew St.

WASHINGTON:

Wm. Ballantyne & Sons, 1409 F. St., N. W.
Woodward & Lothrop.

BALTIMORE:

Lycett, 317 North Charles St.

STAUNTON, VA.:

Beverly Book Co.

ROCHESTER, N. Y.:

Scranton Wetmore & Co.

TROY, N. Y.:

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R. J. Seldenberg, Elliott Square Bldg.
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CHICAGO:

LIVING CHURCH, branch office, 19 S. La Salle St.
The Cathedral, 117 Peoria St.
Church of the Redeemer, E. 56th St. and Blackstone Blvd.
A. C. McClurg & Co., 222 S. Wabash Ave.
Morris Co., 104 S. Wabash Ave.
A. Carroll, S. E. cor. Chestnut and State Sts.

MILWAUKEE:

The Young Churchman Co., 484 Milwaukee St.

LOUISVILLE:

Grace Church.

LONDON, ENGLAND:

A. R. Mowbray & Co., 28 Margaret St., Oxford Circus, W. (English agency for all publications of The Young Churchman Co.)
G. J. Palmer & Sons, Portugal St., Lincoln's Inn Fields, W. C.

BOOKS RECEIVED

[All books noted in this column may be obtained of The Young Churchman Co., Milwaukee, Wis.]

University of Chicago Press. Chicago, Ill.

A Guide to the Study of the Christian Religion. By William Herbert Perry Faunce, Shaller

Mathews, J. M. Powis Smith, Ernest DeWitt Burton, Edgar Johnson Goodspeed, Shirley Jackson Case, Francis Albert Christie, George Cross, Errett Gates, Gerald Birney Smith, Theodore Gerald Soares, Charles Richmond Henderson, and George Burnam Foster. Edited by Gerald Birney Smith. \$3.00 net.

Sherman, French, & Co. Boston.

Neighbors of Yesterday. By Jeanne Robert Foster, Author of *Wild Apples*. \$1.00 net.

The Vanished World. By Douglas Duer. 80 cts. net.

The Faith of Robert Browning. By Edward A. G. Hermann. 80 cts. net.

Charles Scribner's Sons. New York.

Is Christianity Practicable? Lectures delivered in Japan by William Adams Brown, Ph.D., D.D., Union Seminary Lecturer on Christianity in the Far East. \$1.25 net.

Platt & Peck Co. New York.

Education According to Some Modern Masters. By Charles Franklin Thwing, President of Western Reserve University and Adelbert College. \$2.00 net.

PAMPHLETS

Rev. Dr. Henry Ansice. 281 4th Ave., New York.

Tables of Lessons Authorized for Use as Alternates to the Tables of Lessons in the Book of Common Prayer by the General Convention of 1916. Together with the Report of the Commission. Authorized Edition.

St. Mary's College. Dallas, Texas.

The White and Blue. Opening Number, November, 1916. \$1.00 per year; 20 cts. per copy.

G. W. Jacobs & Co. Philadelphia.

The Church League: Its Necessity and Its Liberty. By Carl E. Grammer, S.T.D., Rector of St. Stephen's Church, Philadelphia. 5 cts. each.

From the Author.

The Eleventh Triennial Meeting of the Church Unity Society, St. Louis, Missouri, October 20, 1916.

Christmas: 1916 (Etchings). By O. R. Howard Thomson, Williamsport, Pa. Author of *Resurgam: Poems and Lyrics, The Modern Comedy*, etc.

Church Record S. S. Publications. Confederation Life Bldg., Toronto, Ont.

The Church Home Department Quarterly. September 3, 1916, to November 26, 1916. Annual subscription 15 cts.

RELIGION FOR THE BOY

NOT THE spice and whipped cream of Bible story-books and experience recitals and fiery undevotional extempore prayers. No! I would give—and the Church gives—into the hands of that boy the sober, practical Church Catechism—that manual which in intensest form and in reverential spirit presents the Christian man's full duty. It may, at times, seem dry and dull to the boy who seeks to make life only play—but even to him the after days, which bring care and the wrinkle on the brow, will justify its diligent study. And hand in hand—its interpreter and its foundation—I would lift the Bible with reverent hand before his eyes; and for the leavening of that devotional life which even the heart of a boy craves, I would place in his hands prayer book and hymnal to guide and cheer and stir emotion when in its movings of the soul it seeks expression and finds comfort. I would—as the Church does—handle all these concerns with reverent speech and mien. The things that are of God I would show him to be holy, and not to be touched with irreverent or presumptuous hand, as Uziah who touched the Ark of God. I would exhibit to him religion as a manly service, an uplifting power, a gracious cheering influence—for lowliest or richest or the man with the grey hair or the boy. Its simpleness and its universality would constantly be my theme.—Bishop Walker.

THANKSGIVING DAY SERMONS IN NEW YORK

Nearly All Discuss Relations of America with War-Stricken Europe

CHAPEL FOR SEAFARING MEN WILL BE CONSECRATED

New York Office of The Living Church }
11 West 45th Street }
New York, December 4, 1916 }

THE morning of Thanksgiving Day was rainy in New York and vicinity. In some congregations scarcely any effect on the attendance could be noticed; in others the rain kept people at home.

From the published reports of sermons preached in metropolitan churches and synagogues, "priests, pastors, and rabbis spoke of the problems brought about by the European war and declared America's duties and obligations in connection with the international conditions of the time.

"There was hardly anywhere an expression of satisfaction, or complacency. Preachers, who mentioned that the country had so far been spared from war, used it only as an adjunct to earnest exhortation as to the increased responsibilities laid upon Americans by their good fortune. The material prosperity of the country, when mentioned at all, was referred to only as imperative occasion for far greater contributions to the stricken people of Europe."

The Rev. Dr. Manning, preaching in Trinity Church, had this to say:

"An opportunity without precedent in history has been given us to take the moral leadership of the world, and we have not accepted it. And out of our enormous profits we have not even given generously for the help of those suffering from the war. Individuals and groups have given heroic help, but our people as a whole have given pitifully little.

"I think our chief cause for thanksgiving to-day is that our opportunity is not yet closed to us. The monstrous wrongs of Belgium, the sorrows of Poland, the woes of Armenia still cry out to us and challenge us to show that we have the same spirit as those who laid the foundations of this republic. We are not required to enter this war, and no one desires that we shall do so. But we are required to bear our witness for justice and humanity and to do this without regard to consequences."

The new rector of St. James' Church, the Rev. Dr. Frank W. Crowder, referred to the continued stability of the country, notwithstanding the passions of the presidential campaign, as one reason for thanksgiving. "But when we come to material blessings," he said, "we are not a little shame-faced in our expressions of gratitude to God. We feel that we have no right to exult over swollen incomes and increased wages that have resulted di-

rectly from the sorrows, privations, and agonies of Europe.

"Then a widespread cause for thanksgiving all over our land to-day is that we have been kept out of war. But here, too, are questionings and heartburnings. Is our peace a peace with honor? Have we done all we could and should have done short of actual war to uphold the ideals of justice and humanity among the nations of the world?"

A number of our clergy in New York City have written to the Marquis of Aberdeen on the subject of a protest by the United States against the deportation of the Belgians.

The Rev. Dr. Leighton Parks, rector of St. Bartholomew's Church, read to his parishioners on Thanksgiving Day, a letter which he sent to the President of the United States.

In part it follows:

"If in your judgment the reported German excuse that this deportation is economically necessary and is intended solely for the benefit of the Belgians be valid, we suggest that you offer an asylum in this country to the helpless Belgians, where, even though they must leave homes and families, they will not be compelled to labor for their conquerors. There can be no doubt that the voluntary liberality of this country would provide for these stricken people.

"But if, in your judgment, this is but a

new form of frightfulness and a violation of international law, then we would assure you of the support of your fellow-citizens, who are neither pro-German nor pro-Ally, but simply pro-moral, in any action you may take to end this wrong. We believe that the people of these United States are ready to sacrifice the peace and prosperity for which to-day they give thanks to God, if thereby justice can be established on the earth."

Consecration of Chapel of Our Saviour

Bishop Greer will consecrate the Chapel of Our Saviour, South street and Coenties Slip, New York City, on Saturday morning, December 9th, at 10:30 o'clock.

The Rev. Dr. Ernest M. Stires, rector of St. Thomas' Church, New York, will preach the sermon.

This beautiful and well-appointed chapel is in the building erected a few years ago by the Seamen's Church Institute. The contributions for the purpose came from parishes in the three dioceses of New York, Long Island, and Newark.

The furnishings were given by individuals and Church organizations.

During the past year religious services for the seafaring men have been conducted in English, Swedish, Danish, Finnish, Norwegian, Lettish, German, and Spanish. There has been a distinct increase in the Sunday night English services, before which the singing of hymns in the hotel and public lobbies of the great building has been made a special feature.

Advent Services in Trinity Church

The Advent programme of special mid-day services in old Trinity Church began on the first Monday in Advent. The list of preachers is:

December 4-8, the Rev. Dr. Gustav A. Carstensen.

December 11-15, the Rev. Dr. Arthur R. Gray.

December 18-22, the Rev. Dr. Joseph Patton McComas.

The November number of *Trinity Parish Record* is of great interest to the friends and the congregation of St. Paul's Chapel. A detailed account of the seven days' celebration of the one hundred and fiftieth anniversary of the opening of that historic edifice and many pictures of permanent value are found in this issue.

"BILLY" SUNDAY'S CAMPAIGN IN BOSTON

Even His Adversaries Admit that He Rouses the Indifferent

DEATH OF JAMES C. D. PARKER, MUSICIAN

The Living Church News Bureau }
Boston, December 4, 1916 }

BOSTON, for three months beginning November 12th, is the center of a "revival" by the Rev. William A. Sunday. Already several hundred thousand persons have attended the services and many have "come forward to hit the saw-dust trail". In attendance, in conversions, and in collections, it is said, records in Mr. Sunday's campaigns are being achieved. He is receiving some active support from Churchmen, but for the most part they are content to be "neutral" officially, while they earnestly wish him "God-speed" in improving moral and social conditions. One of the interesting by-products of his presence is a marked increase in the activity of Unitarians. At a recent meeting of the Union of Unitarian Ministers the Rev. S. McC. Crothers, of the "First Parish" in Cambridge, moved that "a committee be appointed to consider the establishment of a permanent public center in Boston for the Unitarian and other liberal denominations, for modern and liberal religious work". The motion was carried unanimously. Unitarians are divided in their attitude toward Billy Sunday, but none could deny that he is stirring them up to greater activity. The president of the Union was reported as saying: "Thank God for Billy Sunday, as far he goes. He's attacking indifference. Let's help him." Others are strongly opposed to the revivalist, and say he is not a Christian. There can be no doubt that for the time being, at any rate, Sunday does arouse very large numbers to a consideration of moral and religious affairs. If he can close even one saloon in Boston—and may he close them all—his visit will be worth while.

Death of J. C. D. Parker

On Monday, November 27th, in Brookline, a devout Churchman and one of our best known organists and Church music composers,

James Cutler Dunn Parker, entered into life eternal. The following account of his life and work is taken from the *Boston Transcript*:

"Born June 2, 1828, in Boston, where he spent his early days, and had a large family connection, he was graduated from the Boston Latin School and from Harvard University in 1848.

"Mr. Parker always had a predilection for music, yet, notwithstanding this, he studied law for about three years. His love for music, however, prompted him to give up the study of law and to adopt music as a profession. He went to Leipzig to study, and was probably one of the first from Boston to go abroad for the purpose of a thorough musical education. He was at Leipzig from 1851 until 1854, and studied there with Plaidy, Hauptmann, Richter, and Moscheles. He also made a thorough study of theory and harmony. Organ playing he studied with Schneider.

"In September, 1854, Mr. Parker returned to Boston, and at once became active as an organist and teacher. In 1864 he was appointed organist and choirmaster of Trinity Church, in which office he remained until 1891, a service of twenty-seven years. It was a congenial position, for from very early days he and his family had been connected with this church. His grandfather, Samuel Parker, was rector of the church for many years, including the period of the Revolution, and until he became the second Bishop of Massachusetts, J. C. D. Parker was his last surviving grandchild. His father, Samuel Hale

Parker, was senior warden of the church. Mr. Parker was organist during the whole time that Phillips Brooks was rector, and at his special request Mr. Parker played at his consecration as bishop. He played also at his funeral in 1893. Horatio W. Parker, a later organist at Trinity, was not related to his predecessor there.

"J. C. D. Parker was for more than thirty-seven years active as a teacher of piano and theory at the New England Conservatory of Music and in its early years contributed much towards its success. He retired from there some years ago. He was, at the time of his death, the oldest member of the Harvard Musical Association.

"As a composer Mr. Parker was an adherent of the older classical school. His first large work was the *Redemption Hymn*, written in 1877, which was produced by the Handel and Hayden Society and has since been sung many times. The cantata of *St. John* was written especially for the seventy-fifth anniversary of that society, in 1890, and a later work, *The Life of Man*, was sung at an Easter concert in 1895. Many anthems and services were written by him for use in Trinity Church. He wrote a secular cantata, *The Blind King*, for the Apollo Club.

"Besides these compositions, Mr. Parker had written a *Manual of Harmony*, which has been well known and esteemed as a valuable work for many years. His taste was always conservative, and although he had slurred the light of musical publicity his influence

was nevertheless great toward musical advancement, and his counsel and advice have more than once helped the student towards his musical goal. A noteworthy instance of this was in his early days, after he had begun to teach in Boston. A young man from Hartford, Conn., came to see him, wishing to make music his calling. Mr. Parker talked with him and advised him to study music. This man was Dudley Buck.

"Mr. Parker had lived in Brookline for forty-five years. In 1859 he married Miss Marie Derby of Andover, who survives him, as well as one son, Philip S. Parker, also of Brookline."

Thanksgiving Observance

Thanksgiving Day was rainy for a large part of the time hereabouts. All the customary forms were observed, even though the high cost of living made many changes in menus. Preaching at the Advent, the Rev. Dr. van Allen touched on many reasons for giving thanks on behalf of the nation and of the individual. He pointed out, however, that "God's bounty is withheld at this time in large measure, because forestallers or middlemen criminally force up the prices of food by artificial manipulation."

Following a custom begun over twenty-five years ago, the Church of St. Augustine and St. Martin in Lenox street (colored), held a Thanksgiving dinner for all its people. More than three hundred were present. The Church is a mission of the Cowley Fathers. Speeches were made by the Rev. Father

Powell, S.S.J.E., Provincial Superior, the Rev. Father Johnson, a father recently arrived from Cowley St. John, Oxford; by the Rev. Father Burton, of the society, and by the Rev. Frank Fitz, priest of the mission.

In St. John's Memorial Chapel of the Cambridge Theological School, Dean Hodges preached at Matins on Thanksgiving Day.

Miscellaneous

The dedication festival was observed in the Church of the Advent on December 3rd. After three early Eucharists there was a solemn high celebration at 10:30, with a sermon by Dr. Manning of Trinity Church, New York City. Dr. van Allen preached in the morning and evening.

The Dean of St. Paul's is to give a week-end retreat for men of the Cathedral, to be held in St. John's Church and parish house, Winthrop, December 9th to 11th. There was a patriotic service and flag raising at Emmanuel Church, Somerville, on Sunday, November 26th. An American flag, presented to the parish in memory of Alexis Terrio, a Civil War veteran, by his daughter, was installed, together with the State flag given by various parishioners. There was a procession and *Te Deum* and an address by the rector, the Rev. George B. Nicholson. At the annual men's dinner of the Church of the Holy Spirit, Mattapan, on December 8th, the Bishop of Hankow, China, and the Rev. H. B. Edwards, chaplain on the Border, are to speak.

J. H. CABOT.

PHILADELPHIA LETTER

The Living Church News Bureau }
Philadelphia, December 4, 1916 }

ON Wednesday evening, November 22nd, the fifteenth annual dinner of the men of the parish of the Holy Apostles was held at Cooper Hall. Nearly five hundred men were present. The speakers of the evening were Mr. Sheldon Potter, Judge Raymond MacNeille, and the Rev. H. C. Stone. The rector, Dr. Toop, acted as toastmaster. The chief purpose of these annual dinners is to bring together the men of the church and chapels for mutual help.

Sunday School Prizes Offered

The board of religious education of the diocese has announced that a lady who wishes her name not to be made public has offered "several prizes to the teachers and officers of our Sunday schools as an incentive for increased Christian study." The prizes are: First, a prize of \$100 to the Sunday school which does best as to numbers presenting themselves for examination, and the quality of their papers. This prize to be for the use of the Sunday school that secures it, for its own use, or for such other work as the Sunday school authorities of the parish may determine. Second, ten prizes of \$36 each to the Sunday schools of the diocese which, in number and quality, are best repre-

sented in the teachers' training classes during the season of 1916-1917. The amount so received by each school to be devoted by that school to the support of the French war orphans, the amount to be forwarded by the diocesan board of religious education in the name of the Sunday school that wins it. No school, however, to be eligible unless at least five teachers receive certificates in one or more courses.

Epiphany, West Philadelphia

Sixty-seven members of the Church of the Epiphany, West Philadelphia, were enlisted in a campaign for raising money in the parish for the new church building for which the diocese has contributed \$25,000. After considerable preparation these persons met at

the chapel for instructions, after a supper prepared by the women of the parish. By the aid of lantern slides the proposed buildings were shown by the architect. The minister in charge then spoke on the spiritual side of the Church and the place of the building in that work. On the first day of November the persons designated went out in pairs and called on about seven hundred persons. After two weeks the committees reported that \$9,000 had been subscribed. A gift of \$1,000 is announced for the new altar, and about \$500 more has been received in other gifts.

The Clerical Brotherhood

At the weekly meeting of the clerical brotherhood last week the Rev. William H. Roberts, D.D., stated clerk of the General Assembly of the Presbyterian Church, addressed the brotherhood on The Presbyterian Church and Church Unity. Dr. Roberts made very many pleasant references to the efforts of our Church looking to this end, and spoke with love and affection of the relationship existing between himself and many of the bishops of the Church. He said that the Presbyterians were anxious to realize re-union.

EDWARD JAMES MCHENRY.

BISHOP ANDERSON ADDRESSES CHICAGO ASSOCIATION OF COMMERCE

Tells of Spiritual Needs of City

ANNIVERSARY OF BROTHERHOOD OF ST. ANDREW

The Living Church News Bureau }
Chicago, December 4, 1916 }

THE Bishop of Chicago was the guest of the Chicago Association of Commerce at a luncheon held at the La Salle Hotel on Wednesday, November 29th, when several hundred business men were present. The Bishop gave an address on The City, in which he made a strong appeal to business men to look beyond the things that are seen to the soul of Chicago. He pleaded for every Chicago man to help in the spiritualizing of their city.

"Chicago," he said, "lies at the heart of the American continent and beats responsively to every throb of the nation. It is a democracy of more than 2,500,000, whose best citizens rarely enter into positions of political responsibility. It has no common tie of race, tongue, or religion. Its cohesiveness depends

upon such intelligent loyalty and such undiluted patriotism as it is able to engender.

"This democratic, heterogeneous, cosmopolitan, diversified aggregation which we call the City of Chicago, what does it need to give it conscious unity and to inspire its citizens with devotion and love?"

"It needs first of all our love. I often wonder whether Chicago people in general really love Chicago. It is one of men's chief glories that they love the cities where they live. Despised cities made contemptible nations, while cities that are loved at home make a nation that is respected abroad.

"Chicago needs our loyalty. The good future of Chicago gathers around those who love it with loyalty and are loyal in their love.

"Chicago needs to be humanized. This means that the standard by which we measure its worth is the quality of its men rather than the quantity of its wealth. Its industries may be humanizing or they may be brutalizing. It depends on circumstances. The parks and playgrounds, the schools, the municipal charities and philanthropies, are humanizing forces that make appeal to any loyalty.

"Those of you who truly believe that a city's life, like a man's, consists in the equality of its citizens and not in the abundance of the things that it possesses, will

know full well that the greatest contribution that you can make to the humanizing forces of this city is to give yourselves to the strengthening of the churches of this city.

"Chicago needs to be idealized. That is to say, that you and I shall always fix our gaze on what it is capable of becoming and not merely on what it is. More men and cities fail and fall through loss of ideal than through lack of ability.

"Chicago needs to be spiritualized. It needs to learn how to go behind the outward and visible realities of life. Some day we shall have power without smoke, and transportation without noise, and speed without haste, and wealth without fretfulness, and success without nervous prostration, as we learn to employ hidden forces.

"Chicago needs that its reservoirs of undeveloped spiritual capacity shall be utilized for the public good, and that men of large temporal affairs shall also become so skilful in spiritual concerns that gathering this great city into their bosoms, with all its potentialities and possibilities for good, they shall dedicate it to the service of humanity and God."

Brotherhood Anniversary

Thirty-three years ago the Brotherhood of St. Andrew was founded at St. James' Church, Chicago, where James L. Houghteling and his little band of associates had genius and faith enough to begin the work for the spread of Christ's Kingdom by prayer and service. On St. Andrew's Day, or near that date, each year many Chicago Brotherhood men gather at old St. James', their shrine. This year there was a service of commemoration at St. James' on Tuesday, November 28th, at which the Bishop of Utah was the chief speaker. Preceding the service supper was held in the parish house, attended by representatives from twenty-seven Chicago parishes. After supper the Rev. E. J. Randall, chaplain of the assembly, told of the real interest that had been awakened throughout the diocese by the efforts of the local assembly for a corporate Communion of men on St. Andrew's Day. The Rev. F. C. Armstrong, the next speaker, told of his work on the Mexican border during the last summer as chaplain of the First Illinois Artillery. Mr. Armstrong spoke very highly of the work of the Y. M. C. A. at the front. He praised the Y. M. C. A. for its interest in the men and for its general efficiency. He asked that the Church take more interest in the men on service and that in the future she help the chaplains more than she has. The evening service in the church was read by the Rev. N. O. Hutton, assisted by the Rev. E. J. Randall. The rector, the Rev. Dr. Stone, in welcoming the delegates said that he always wished St. James' to be preëminently the Brotherhood Church. Bishop Jones in telling of his work in Utah emphasized what the Church is doing there among girls and boys. He asked of his hearers a wider vision of the work to be done, which would reach not Utah only but the world.

The Cathedral Shelter

Christian people have anniversaries of their births, of their marriages, of their engagements, of the date they came to a place, of the date they began a new business, and what not, but how many would publish the date of the anniversary of their baptism, of their confirmation, of their conversion, and invite their friends to join with them in celebrating the anniversary? This is what "Lucky Baldwin" (Mr. Chris J. Balfe), superintendent of the Cathedral Shelter, did on November 25th, when many friends and associates joined with him at Sumner Hall in celebrating the eighth anniversary of his conversion. A testimony meeting was also held on the same evening and many of the men redeemed at the Cathedral Shelter told of the "transforming power of Christ" in their lives.

At the head of the card sent out by Mr. Balfe asking his friends to his anniversary party were these striking lines:

"God said it.
Jesus did it.
I believed it.
That settled it."

Every day and every night the Cathedral Shelter houses its large family of "down-and-outs". Many brace up after a short stay, get back to work, and become decent citizens. Some few lapse into the old bad ways. Some are so broken in body and soul that they come to the Shelter to die. These are the sad, tragic cases which in themselves would make the Shelter worth while. For instance, this week there died at the Shelter the eldest son of a general of the British army. The son was a graduate of Oxford, and persisted in making what his father thought an inferior marriage. He was disinherited, left his wife in England, came to America, and finally to Chicago, and to the Shelter. The Shelter is managed on the honor system, and soon the newcomer had earned his place to a separate room. On Thanksgiving morning he did not respond to his call, and his "pals" found him dead in bed. Six others were chosen for pallbearers. At a secret meeting held by them, the following message was composed and sent to the dead man's parents:

"On Thanksgiving Day your son died, as he had married—and lived—beneath his station.

"Signed, 'SIX JUST LIKE HIM.'"

Grace Church Bells

Grace Church was burned a year ago on September 26th. One of the dramatic incidents of the early morning was the ringing of the chimes in the tower during the whole time that the church was burning. The bells rang out the Church's old hymns, "The Church's one Foundation", and "I need Thee every hour", and even the fierce flames and burning heat did not stop them. It is remarkable that neither the tower clock nor the chimes have failed since the fire to ring out constantly to the passersby. Now some kind next-door neighbor is paying for the renewing and gilding of the clock face as a reward of its faithfulness. H. B. Gwrx.

FUNERAL OF BISHOP MILLSPAUGH

THE BODY of the Rt. Rev. Frank Rosebrook Millspaugh, Bishop of Kansas since 1895, was buried in the unfinished Cathedral at Topeka on Saturday, November 25th. A vault had been prepared for it in the chancel, immediately beneath the spot where the altar will be erected.

The scene at the funeral was perhaps more impressive because of the gaunt emptiness of the cathedral structure. There were skeletons of scaffolding on each side of the big room, and sheets of canvas took the place of stained glass in the larger windows. Flowers on planks and scaffolding partly concealed the bare brick walls of the uncompleted chancel.

The Very Rev. James P. DeB. Kaye read the opening sentences of the service. Bishop Wise read the psalms, Bishop Griswold the lesson, Bishop Partridge the prayers and Creed. The Rev. C. C. Rollit cast the symbolic earth upon the casket. Bishop Williams of Nebraska pronounced the final prayers and benediction, and the Bishop of Eastern Oklahoma read the committal.

The pallbearers were clergymen from among the old friends of the Bishop. They were the Ven. Archdeacon Spencer, the Rev. R. H. Mize, the Rev. Robert K. Pooley, the Rev. Otis E. Gray, the Rev. H. E. Toothaker, M.D., the Rev. Evan Alexander Edwards. Canon George M. Geisel carried the Bishop's crozier during the service, and the Rev. Mr. Pooley was master of ceremonies.

A large proportion of the clergy of the diocese were at the funeral. The trustees of the Cathedral, of Christ's Hospital, and of Bethany College attended in a body, as well as nurses from the hospital and students and teachers from the college.

Members of the Bishop's family occupied seats in the chancel. The number included Mrs. Millspaugh; three children, Mrs. Chauncey Dewey, Mrs. Harold Copeland, Robert Clarkson Millspaugh; three stepchildren, Mrs. John V. Abrahams, Mrs. Charles B. Thomas, Miss Mary Hambleton; a sister, Mrs. M. A. Zanner; a brother, E. Kirby Millspaugh, and a nephew, Frank M. Zanner.

The Bishop's crozier was buried with him, lying on the casket in such a position that its handhold rested just above his folded hands.

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The Church at Work

NEW PARISH HOUSE AT DAVENPORT, IOWA

AT TRINITY Cathedral, Davenport, Iowa, on Sunday, November 19th, the cornerstone of the new parish house was laid by Bishop Morrison and the Very Rev. Marmaduke Hare. After an address in the cathedral by the Bishop, the entire congregation, headed by the vestry, choir, and clergy, proceeded to the parish house, where the service for the laying of the stone was conducted. Miss Cornelia Van Tuyl, the oldest living communicant of the parish, presented the trowel to the Bishop. Miss Van Tuyl was baptized



PARISH HOUSE FOR TRINITY PARISH, DAVENPORT, IOWA

seventy-two years ago, and was related to the Cook family, through whose generosity in past years the Church in Davenport has greatly benefited. The cornerstone bears on one side the inscription:

"In memory of EBENEZER COOK and CLARISSA C. COOK, his wife,"

and on the other side,

"To the glory of God and for the good of Man."

Through the sale of valuable property originally donated to the parish by Mrs. Cook and by later subscriptions from members of the parish, sufficient funds are in hand for building the parish house now under construction. The material is of hollow tile with stucco finish, and trimmings of stone. There is an auditorium and Sunday school room with a seating capacity of 425, guild rooms, dean's study, etc., on the first floor. On the second floor are guild rooms, choir rooms, and a large gymnasium with a complete kitchen arrangement in the rear. A cloister connects the building with the cathedral. The total cost is \$45,000, and it is expected that the building will be ready for use by March 1st.

BISHOP OF COLUMBIA CONSECRATED

THE VERY REV. DEAN SCHOFIELD, Bishop-elect of the Canadian diocese of Columbia, was consecrated in Christ Church Cathedral, Victoria, November 30th. The consecrator was Bishop Du Vernet of Caledonia, Metropolitan of the Province of British Columbia. He was assisted by Bishop Roper, of Ottawa, who was formerly Bishop of Columbia, Bishop Doull, of Kootenay, formerly Dean of Columbia, Bishop Keator of Olympia, and Bishop Weller of Fond du Lac.

NEW HAMPSHIRE DIOCESAN CONVENTION

THE ANNUAL convention was held in St. Paul's Church, Concord, Tuesday and Wednesday, November 21st and 22nd.

There was an informal meeting Tuesday

morning under the auspices of the Social Service Commission. The subject under discussion was the Problem of Feeble-mindedness, with Mrs. F. S. Streeter, and Hon. Henry C. Morrison as speakers. After an afternoon of nominations and other routine business, the evening was given over to an illustrated lecture by the Rev. John A. Staunton of Sagada, Philippine Islands. A large and attentive audience listened to this graphic account with marked interest.

A matter which came up for settlement Wednesday morning was the moving of the Bishop's house to a large lot one block west,

to make way for an art gallery to be built by Mr. Edward Tuck of Paris. The diocese is to receive adequate compensation.

The question of admitting women as delegates to the convention of the diocese aroused the greatest interest and led to a warm debate. A commission appointed a year ago to report upon their eligibility under the constitution, reported that in their opinion the admission would be unconstitutional. An amendment was then proposed to permit the choosing of lay delegates, either male or female, and another amendment restricting representation to male communicants; the latter was adopted.

The Bishop was later requested to appoint a commission to look into the matter of instituting a House of Churchwomen in New Hampshire, as has been done with success elsewhere.

It was voted to change the fiscal year of the parish and of the diocese so that it shall run from January 1st to January 1st instead of from November 1st to November 1st, in order to conform to the recent enactments of General Convention.

It was voted to increase the assessments

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See Review, Dec. 4, 1915.

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on the parishes so as to cover the apportionments for the General Board of Religious Education and the Social Service Commissions, both diocesan and general.

A report made by Major Bartlett in behalf of the military committee, a committee appointed by the Bishop to deal with the emergency produced by the encampment of New Hampshire troops at Concord, awaiting orders to go to the border, aroused much enthusiasm. This committee, composed of Major Bartlett, Dr. George Cook, and the Rev. A. W. Saltus, all former members of the militia, visited camp daily for months, arranged for services, saw that the men got to Concord to church, gave them Prayer Books, and arranged for the baptism and confirmation of a considerable number. This work commended the Church cordially to the soldiers and their friends.

The elections as a rule were reëlections.

SPECIAL SYNOD IN SPRINGFIELD

THE SYNOD called to meet in St. Paul's Church, Springfield, Ill., on December 27th, to elect a diocesan, will organize in the parish house, and proceed at once to the church for Holy Communion followed by the taking of the ballots. Bishop Osborne will be the celebrant, and most likely will preside at the meeting which will elect his successor. It has been suggested that as far as possible the names of all proposed for the bishopric shall be in the hands of the Standing Committee of the diocese not later than December 11th, thus saving time and giving clearness and harmony in the election. All nominations will be received before the Holy Eucharist is celebrated, the election following immediately after the service.

TEMPERANCE WORK IN NEW YORK

IN CONSEQUENCE of the stand taken on the liquor question by the recent diocesan convention, the Church Temperance Society in New York plans to cooperate in the campaign for the passage of an optional prohibition bill in the next state legislature. The Rev. Dr. James Empringham, who resigned the rectorate of St. Paul's Church, Syracuse, about a year ago, to assume the superintendency of the metropolitan district of the Anti-Saloon League, now resigns the latter post in order to take charge of the work of the Church Temperance Society, at the beginning of the coming year.

CHURCH CONSECRATED AT COLEMAN, TEXAS

THE CHURCH of the Holy Spirit, at Coleman, Texas, was consecrated by Bishop Temple on Tuesday, November 21st. The Bishop was assisted in the service by the Rev. Messrs. W. T. Allan, E. C. Seaman, N. F. Marshall, and John Power, the Rev. Mr. Seaman of Amarillo preaching the sermon. Three people were baptized and four confirmed during the visit of the Bishop. At a reception in the City Club rooms in the evening, many impromptu speeches were made by clergy and laity, both in and out of the Church.

The Church of the Holy Spirit was completed sufficiently for occupancy last February, but still requires a number of pieces of furniture, including an organ, a prayer-desk, altar linen, and book-rest for the altar. The people are now planning to build a rectory.

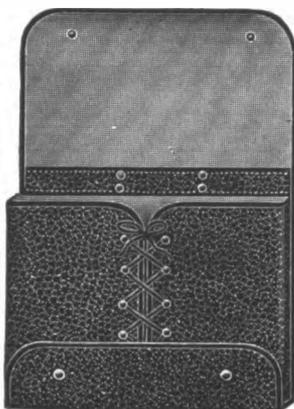
NEW BUILDING FOR RELIGIOUS PURPOSES OPENED IN NEW JERSEY

ON THANKSGIVING DAY a new building designed for religious services and social recreation was opened at Livingston, near West Orange, N. J.

Bishop Lines said a short service of dedication and made an address. A choral celebra-

tion of the Holy Communion followed, the celebrant being the Rev. E. P. S. Spencer. The Rev. Dr. Frank B. Reazor was the Bishop's chaplain and carried the pastoral staff.

The new work will be known as "St. Peter's, Livingston". It will be self-supporting and under the pastoral care of the Rev. Dr. Reazor, rector of St. Mark's Church, Orange. Mr. Spencer, for four years chaplain of the House of Merty, New York City, has become curate of St. Mark's parish and vicar of St. Peter's Chapel.



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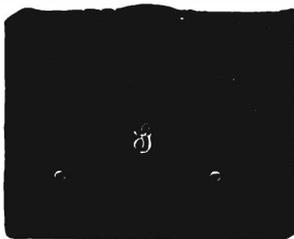
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BEQUESTS

BY THE WILL of the late William Fell Johnson, a prominent Churchman of St. Thomas' parish, Garrison Forest, Baltimore county, Md., that parish is bequeathed \$1,000, the trustees of Trinity College, Hartford, Conn., \$1,000, and St. James' School, Washington county, Maryland, the diocesan school for boys, \$500.

THE RECTOR and vestry of St. John's parish, Hagerstown, Md., have received notice that a legacy of \$12,352 has been left to that parish by the late Walton Hughes of California, who, with his mother, Mrs. Laura Hughes, was formerly a member of St. John's Church.

THROUGH THE generosity of the late Samuel and Mary Fitzsimons, Trinity Church, Geneva, Nebr., is to receive the income from \$1,000 for a period of ten years. At the end of ten years the principal is to be expended by the Bishop, or at his order, for the benefit of the Church or Church work in the diocese. This bequest is to be known as the Fitzsimons Memorial Fund.

THROUGH THE bequest of Mrs. Mary E. Perry, of Niobrara, Nebr., the Cathedral Chapter of the diocese of Nebraska receives the sum of \$1,000, the interest of which shall be used towards the salary of a clergyman for St. Paul's Church, Niobrara. This bequest is to be known as the Perry Memorial Fund.

MEMORIALS AND GIFTS

MR. JAMES BARBER of Englewood, N. J., has given \$50,000 toward the fund for construction of a million-dollar cathedral for the diocese of Newark. Mr. Barber has asked that his gift be devoted to the purchase of a site, which shall be in East Orange.

A BEAUTIFUL brass processional cross has been presented to the Church of St. Philip the Deacon, Omaha, by the vicar, the Rev. John Albert Williams, in memory of his father and mother, Henry and Adaline Williams. The cross is a thankoffering for the vicar's twenty-five years' ministry to the congregation of St. Philip the Deacon.

TRINITY CATHEDRAL, Omaha, has lately been the recipient of two memorials, a processional cross and bronze tablet presented by Mrs. Joseph M. Cudahy of Lake Forest, Ill., in memory of her mother; and a beautiful memorial tablet presented by Mrs. R. S. Hall and family for Richard Smith Hall, the second chancellor of the diocese of Nebraska.

BISHOP WINCHESTER visited St. John's Church, Camden, Ark., on the Sunday next before Advent. Prior to the celebration of Holy Communion he consecrated to the service of God a handsome pair of brass candlesticks for the Eucharistic lights, a chalice veil and set of purificators of fine linen, and a sterling silver ciborium, gifts of the Daughters of the King and other members of the parish.

A LARGE white Gothic altar, adorned with figures of the four evangelists and of angels, has been placed in St. James' Church, West Somerville, Mass. (Rev. William H. Pettus, rector), in loving memory of the late Mr. John B. Elliot, by his son and daughter-in-law, Mr. and Mrs. Reed L'Amareaux Elliot, communicants of the parish. Used for the first time on Sunday, November 26th, it will be consecrated by Bishop Lawrence in the early spring.

ON SUNDAY, December 3rd, there was unveiled in St. James' Church, Batavia, N. Y. (Rev. Alfred Brittain, rector), the Burkhart Memorial Window. The subjects of this window are the four Evangelists, with their predella subjects, The Nativity, The Baptism of Christ, The Good Samaritan, and Christ and Nicodemus, a most effective and instruc-

tive window, in which the congregation and those interested will take great delight. The window was made by the Gorham Company.

IN ST. BAENABAS' CHURCH, Omaha, a rood beam has been erected as a memorial to the late Theodore L. Ringwalt. It is the gift of parishioners and friends and bears the inscription:

"This rood is erected to the glory of God and in memory of
THEODORE LYMAN RINGWALT,
Senior Warden of this parish.
A. D. 1916."

The figures on the rood are the handicraft of a woodcarver from Oberammergau.

ALABAMA

C. M. Beckwith, D.D., Bishop

Death of Mrs. W. N. Claybrook

THE RECTOR and congregation of St. Mary's Church, Birmingham, were shocked when, on the last Sunday in November, during the morning service, Mrs. W. N. Claybrook, wife of the rector of the parish, dropped dead in her pew in the church. Mrs. Claybrook fell over and the rector, observing her condition from the chancel, went to her at once, laid her out at length on one of the pews, and then, returning to the chancel, said a prayer for the dying and immediately dismissed the congregation. Apparently her death was

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instantaneous. Mrs. Claybrook came to Birmingham with her husband in 1908, when he entered upon the rectorship of St. Mary's Church, and was greatly beloved by the members of the parish.

CALIFORNIA

WM. F. NICHOLS, D.D., Bishop
St. Stephen's, San Luis Obispo

SPECIAL SERVICES marked the beginning of the seventh year of the rectorship of the Rev. C. H. L. Chandler, in St. Stephen's Church, San Luis Obispo. At the afternoon service a large delegation from the Presbyterian Church, including the pastor, helped in the observation of the day, and listened to a sermon by the rector on Christian Unity.

CONNECTICUT

C. B. BREWSTER, D.D., Bishop
H. C. ACHESON, D.D., Bp. Suffr.

Archdeaconry — Religious Education — Church Club—Junior Auxiliary

THE MIDDLESEX ARCHDEACONRY met on November 22nd in the chapel at Ponsett, where the Rev. William C. Knowles has long and faithfully ministered to the scattered people.

THE DIOCESAN social service commission will hold a conference on social service and country church work at Berkeley Divinity School about the middle of February.

A STATED MEETING of the diocesan board of religious education will be held in Christ Church parish house, Hartford, Saturday afternoon, December 9th.

AT A DINNER held in the Wauregan Hotel, Norwich, on Thursday, November 16th, there were present two hundred men of the New London archdeaconry. A Church Club for the laymen of the archdeaconry was successfully organized. This club will be affiliated with the diocesan Church Club. Mr. Albert L. Pitcher of Mystic was toastmaster, and addresses were given by Bishop Brewster, Bishop Acheson, and Mr. Edward A. Harriman.

DIOCESAN Junior Auxiliary leaders will meet Saturday, December 9th, in All Saints' Church, New Haven. Miss Merrill, the educational secretary of the Connecticut Junior Department, will explain the new Junior Mission Study Book. In the afternoon a report of the junior committees at St. Louis will be discussed.

DELAWARE

FREDERICK JOSEPH KINSMAN, D.D., LL.D., Bp.
Church Club—Pension Fund

THE SEMI-ANNUAL dinner of the diocesan Church Club was held at the Hotel du Pont, Wilmington, November 16th. Chief among the speakers was the Rt. Rev. H. St. George Tucker, Bishop of Kyoto, Japan, with an enlightening message on missions in his district. Bishop Kinsman gave his impressions of the work of the General Convention. Social service was represented in addresses made by Dr. C. J. Scott, superintendent of the schools of Wilmington, and by Dr. J. A. Ellegood, also of Wilmington. An appropriation was made by the club toward defraying the expense of a night school for the "Americanization" of foreigners.

ANNOUNCEMENT is made this week that so far subscriptions in the diocese for the Church Pension Fund aggregate \$80,000, all raised in Wilmington. The rest of the state has not yet been canvassed. The committee hopes to secure a total of \$100,000 from the diocese.

BISHOPSTEAD, the residence of Bishop Kinsman, in Wilmington, is closed for the winter because of the absence of the mother and sister of the Bishop. The latter is making his headquarters at Dover, with Archdeacon Thompson.

LONG ISLAND

FREDERICK BURGESS, D.D., Bishop
Stonemen's Fellowship

IMPRESSED BY the religious value of the Stonemen Fellowship, representatives of the Baptist, Presbyterian, Methodist, and Lutheran ministries have united with clergymen of the Church in extending an invitation to the Rev. Henry C. Stone to visit Brooklyn and present more fully the claims of the order. It is expected that the Fellowship will be organized in Brooklyn.

NEBRASKA

ARTHUR L. WILLIAMS, D.D., Bishop
New Parish House at Neligh—Brownell Hall

A NEW PARISH house has just been completed at St. Peter's Church, Neligh. The building is 28 x 72 feet. It has all the appointments of a modern social center, and is a valuable addition to the Church as well as to the city of Neligh. In order to secure space on the church lot for the parish house an additional strip of ground three feet wide by one hundred and fifty in length was purchased last summer. The rectory was then moved back and brought into closer proximity

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to the church. The three buildings make a handsome showing, and in their general arrangement have the form of a huge cross. The cost of the parish house is \$4,400. The real work of raising funds for the parish house was begun by the woman's guild, and in two years these faithful women have raised \$2,000. The men's club of 104 members has done much, as also the boys' club, and the guilds of young women. All the funds raised have been secured without any impairment of the funds set aside for missionary purposes. As a matter of fact all offerings for missions have greatly increased since the congregation has become interested in the parish house movement.

BROWNELL HALL, the diocesan school for girls, is a point of interest for Churchmen and Churchwomen of Omaha just now. On December 4th there will be launched a ten days' whirlwind campaign to raise \$250,000 for building a new Brownell Hall. The movement is in charge of an executive committee of nine men prominent in the leading affairs of the city. Under this committee there is a volunteer organization of twenty-five teams, five of women, and twenty of men. Bishop Williams himself is the leader of one of the teams. The new buildings will be erected on a tract of eleven acres, the generous gift of Mr. Charles C. and Mr. J. Edward George, in the west part of Omaha, called Fairacres. Plans call for a school plant which will be complete in every detail, the equipment to rank with the best in the country.

NEWARK

EDWIN S. LINES, D.D., Bishop
WILSON R. STEARLY, D.D., Bp. Suffr.
Bishops' Anniversaries

THE THIRTEENTH anniversary of the consecration of Bishop Lines, and the first anniversary of Bishop Stearly, were observed by a conference of the clergy, held in Trinity Church, Hoboken, on Monday, November 20th. After a celebration of the Holy Communion by Bishop Lines the clergy were addressed by him on Some Conditions of Increased Usefulness of the Parish.

After luncheon in the parish house the Bishop Suffragan spoke on Some Conditions of Increased Usefulness of the Diocese. Almost all the active clergy of the diocese and a number of visiting clergymen were present during the day. Many made brief addresses on the subjects formally presented.

NEW MEXICO

FREDERICK B. HOWDEN, D.D., Miss. Bp.
Notes in the Mission Field

AT GALLUP, under the Rev. D. A. Sanford, interest in the Church is being revived, a successful Sunday school is now in operation, the coal mining camps are visited, some foreigners are reached, and the general outlook in a difficult field is improved.

ST. JAMES' MISSION at Clovis has enjoyed Church services of late, first by the Rev. D. A. Sanford, who came there to officiate at the marriage of his son, and then on Sunday, November 19th, by the Bishop. Both here and at Deming a resident clergyman should be secured in the near future. In New Mexico extremes of heat and cold are avoided, and clergy desiring such a climate might find here a good field for their labor.

RHODE ISLAND

JAMES DEW. PERRY, JR., D.D., Bishop
Church Building Sold—Change of Name

THE PROPERTY of the Church of the Redeemer, Providence (Rev. F. J. Bassett, D.D., rector), which includes the church and parish house, has been sold to the Roman Catholic Bishop of Providence for the use of the Polish congregation. The former owners will be allowed use of the parish house until July

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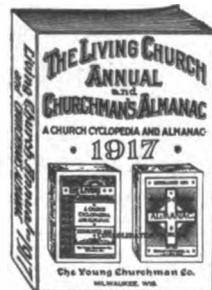
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The Living Church Annual FOR 1917



will be ready December 18th. It is full of matter relating to the Church, including portraits of newly consecrated Bishops and Bishops-elect. There is also a special paper by the Rev. Walter Lowrie, entitled

"A YEARLY TABLE OF HYMNS"
to which suitable tables are appended.

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1, 1918. The corporation will secure a new site which will be more convenient and they hope to build a fine new church. The parish was organized in 1860 as a free church and has had but two rectors, the Rev. Charles H. Wheeler, and the Rev. Frederick J. Bassett, D.D.

CALVARY CHURCH, Providence (Rev. Arthur L. Washburn, rector), which is building a \$50,000 house of worship, will be known hereafter as St. Martin's. The new church will be consecrated next spring under that title. At a special meeting of the parish held November 27th, the vote to change the name was unanimous.

SOUTHERN VIRGINIA

A. M. RANDOLPH, D.D., LL.D., Bishop
B. D. TUCKER, D.D., Bp. Coadj.

Rector of Chatham Loses Infant Daughters—Missionary Deficit

THE SYMPATHY of the diocese goes out to the Rev. and Mrs. George S. Vest of Chatham, Va., who recently lost their two infant daughters, Eleanor and Mary, who died from the effects of a milk infection.

THE REV. A. C. THOMSON, secretary and treasurer of the diocesan board of missions, has sent out statements showing that in six months the board has paid for the work in the diocese, \$7,750.76, while the receipts for the corresponding period from parishes and missions were \$5,269.66, making a deficit on October 31st of \$2,481.10, which had to be borrowed in order that the missionaries be paid.

VERMONT

A. C. A. HALL, D.D., LL.D., Bishop
Geo. Y. BLISS, D.D., Bp. Coadj.

Centennial of Windsor Parish

THE CENTENNIAL of its founding was observed by the congregation of St. Paul's Church, Windsor, recently. The records show that a number of loyal Churchmen requested the Rev. James Morse of Newburyport, Mass., to come and minister to them in September, 1816. In November the parish was organized, in 1820 a brick church was begun, and in 1822 it was consecrated. Services have been maintained ever since, and the parish has been influential, though never large. On Sunday, November 26th, the rector, the Rev. Parker C. Manzer, delivered an address reviewing outstanding events in the history of the parish. The senior warden, Mr. Charles H. Ingalls, is less than ten years younger than the parish. He was present at a parish gathering during the anniversary.

WASHINGTON

ALFRED HARDING, D.D., LL.D., Bishop

Chapel of St. Columba Consecrated

ON SUNDAY, November 26th, in the parish of St. Alban, Washington (Rev. Charles T. Warner, rector), the chapel of St. Columba was formally consecrated by Bishop Harding. In 1874 the first services were held in the village of Tennallytown under the guidance and help of the then rector of St. Alban's, the Rev. John H. Chew. In 1875 a small chapel was built on ground donated by Wm. D. C. Murdock, owner of Friendship at that time. Out of these small beginnings has come the present edifice. The sentence of consecration was read by the Very Rev. Dean Bratenahl, a former rector, Matins being said by the vicar, the Rev. W. D. Shearer. The sermon was preached by the rector. He read an interesting letter from the Rev. John H. Chew, dated 1874, in which he stated that the first service was held in a Baptist chapel but that the Baptists had withdrawn their consent to its use after a short time; the services were thereupon held in a small hotel just outside the village. The consecration then proceeded in the usual way, the Bishop being celebrant at the Holy Communion following.

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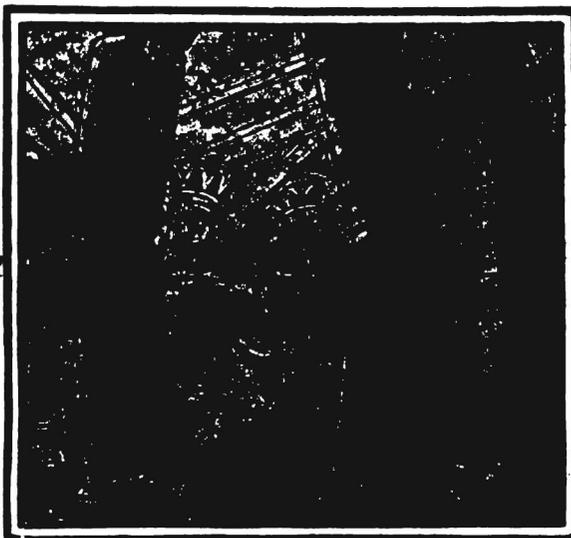
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