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SERMON FROM SHAKESPEARE

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Keep thy pen from lenders' books.
—King Lear, Act III., Sc. 4.
Since Shakespeare's time business has become so complicated that it is almost impossible for men of enterprise to keep their pens from lenders' books. But for the banks and loan companies business and industry would be greatly retarded. However, in a general way, the advice is as sound as it was in the early part of the seventeenth century. The man of business who can build his own factory, extend it and buy his goods for cash, has an immense advantage over one who is continually dependent on borrowed capital. The latter is usually little more than the employe of a money-lending institution. He struggles and toils, and wonders why he does not get ahead. His business is successful; he turns out fine goods and finds a ready market; a fair profit is made, but instead of going into his own pocket, the bulk of it goes to the money-lenders.

Shakespeare was not however thinking of business loans when he caused Edgar in King Lear to say: "Keep thy pen from lenders' books." He had in mind the ordinary borrower who borrows for immediate personal needs. This style of borrowing is dangerous. The habit grows. It is particularly prevalent among people of imagination. Micawbers still abound. They do not like work and are blest with imaginations that lead them to believe that Fortune will soon smile on them. They borrow to supply their wants, confident, although past experience teaches them otherwise, that they will be able to meet their obligations. Fortune, with rare exceptions, smiles only on industry, and the borrower is usually not industrious. As Polonius said to his son Laertes, "Borrowing dulls the edge of husbandry."

The worst feature about borrowing is that the borrowers usually select their friends as victims. The lender is in a difficult position. If he refuse to make the loan he may lose his friend; if he make it, the same fate may await him. A debtor usually avoids his creditor, and it is not in human nature to feel kindly towards a man who deliberately accepts a favor and puts forth no effort to repay it. It is only too true that, "Loan oft loses both itself and friend."

Debt is a serious matter. It is truly spoken of as a load, a burden. The deliberates borrower is continually adding to his load. He is not a free man. By incurring debt he places himself in the power of another. Sir Edward Coke, who was a contemporary of Shakespeare, said, "A man's house is his castle." This is not true if the man is a debtor. Gates and doors can be forced open by the creditor. If he is unable to meet his indebtedness when it is due a man cannot call even his home his own.

The warning against borrowing is a very old one, much older than Shakespeare's time. Shakespeare has merely presented it in a new and striking form. In the Book of Proverbs it is given in no uncertain manner: "The rich ruleth over the poor, and the borrower is servant to the lender." There was a time, and of comparatively recent date, when the borrowers in many cases actually became the slaves of the lenders.

Habitual borrowers are usually most unreliable individuals. They are lacking in honor. They seek to live off the fruits of the labor of others. Through the generosity of kindly disposed friends they manage to keep their purses replenished, but the money has come to them without effort and it goes just as easily. The habit of borrowing frequently breeds the habit of squandering. Old Sir John Falstaff was a typical borrower and an inveterate squanderer. A man of his stamp could "get no remedy against this consumption of the purse; borrowing only lingers and lingers it out, but the disease is incurable." Incurable to men of the Falstaff stamp, parasites on society, curable to men who put forth effort. Work and thrift will cure "consumption of the purse" and "keep the pen from lenders' books."

Shakespeare builded better than he knew when he wrote the "Merchant of Venice." Without intending to do so, he has, in that familiar drama, discoursed wisely on the evils of borrowing. Whatever tragedy there is in it is due to easy-going, selfish Bassanio who got the name of his friend Antonio on Shylock's books. Even to oblige a friend it is dangerous to mortgage the future.

Borrowing often leads to greater evils. At first the borrower may conscientiously intend to pay back, but as he gets deeper and deeper into debt he continues to borrow when he sees no reasonable possibility of ever meeting his obligations. His borrowing is then practically theft. He obtains money from friends under false pretenses, thus adding to the sin of theft that of lying. The footpad who holds up the traveller on the highway is, if not an honest man, a nobler one. He is guilty of theft, but to accomplish his purpose, he runs the risk of life or liberty. The borrower risks little or nothing, but by the practice of borrowing undermines his moral character.

MINUTES OF PRESBYTER

At Charlottetown and within St. James' Hall there, on Tuesday, the seventh day of March, one thousand nine hundred and eleven years, and at ten o'clock in the forenoon, the Presbytery of Prince Edward Island met in quarterly session and was constituted by the Moderator, pro tempore, Mr. M. N. McLeod, besides whom were present Messrs. T. F. Fullerton, W. H. Spencer, E. J. Latte, W. A. Mason, R. G. Strathie, A. S. Stewart, A. Craise, A. J. McNeill, John Gillis, D. B. McLeod, R. G. Sinclair, W. H. H. Murray, R. Murray, L. Beaton, D. Fraser, Minister, T. C. James, Lieut-Gov. Rogers, A. A. McNeill, Angus Beaton, L. H. J. Foster, Donald McRae, James Moor and J. J. McLeod, elders.

Minutes of meetings held on November first, tenth, and twenty-second and December sixth, seventh, and twenty-ninth, one thousand nine hundred and ten, being in the hands of members in printed form, were held as read and sustained. Minutes of meeting held on the twenty-fourth day of February, one thousand, nine hundred and eleven were read and sustained.

Mr. A. Gray was elected moderator for six months, and Mr. A. Craise was re-elected clerk for one year.

On motion of Mr. T. F. Fullerton it was decided that we, as a Presbytery, place on record our regret at the illness of Mr. John Hawley, and express the hope that he may soon be restored to health and able to attend to his duties.

Mr. R. G. Strathie for the committee appointed to examine the new version of the Psalms in Metre reported and it was agreed that the committee be continued.

The resignation of Mr. W. A. Mason was read. The clerk stated that he had cited the session and congregation of Richmond Bay East to appear for their interests at this meeting, and his action was sustained. Mr. Mason adhered to his resignation which, on motion, was accepted, to take effect on and after the thirtieth day of April next. Mr. Robert Murray was appointed interim moderator of the session of Richmond Bay East and instructed to have the charge declared vacant as soon as possible after the date mentioned. The committee appointed to consider matters to be put forth on the thirtieth day of April next, by the General Assembly reported and recommended as follows:

Re appointments of committee on statistics (Minutes of Assembly for 1910 page 20).—That Presbytery concur in these recommendations.

Re Declaratory Act on constitution of Presbyteries (Minutes pp. 36 and 37 and app. 314).—That section two be struck out, and all the rest agreed to.

Re employment of secretary for Young People's Societies (Minutes p. 78).—That no such appointment be made.

Rules re Widow's and Orphan's Fund (Minutes p. 79).—(A) That no recommendations be made. (B) That the joining of the Widow's and Orphan's Fund at ordination be made obligatory.

Re scheme for travelling expenses of Assembly commissioners (Minutes p. 87).—That no opinion be expressed.

Re report of committee on Home Mission Problems (Minutes p. 57, sec. 3).—That Presbytery take no action.

On motion all these recommendations were received and adopted.

The following were made to congregations: West River and Marshfield, \$3 each; Richmond Bay East, Montrose, Hampton, Mount Stewart, Murray Harbor North, Murray Harbor South, Wood Islands, Caledonia, Dundas, \$6 each; St. Peter's, Georgetown, Covehead, St. Orwell, Richmond Bay, West, \$8 each; Cavendish, Brookfield, Montague, Strathalbyn, Souris, Bloomfield \$9 each; New London, Bedouque, Valleyfield, Princetown, Summerside, St. James and Zion, Charlottetown, \$12 each.

The clerk was authorized to forward the statistical sheet to Dr. McLeod, when completed.

Mr. T. F. Fullerton stated that he expected to have the report on evangelism ready for the next meeting of Presbytery.

Mr. D. Fraser read the report on Young People's Societies which, with the following recommendation, was received and adopted. The committee on Young People's Societies recommended that sessions be enjoined to take careful oversight of their young people, and when possible organize them into guilds or societies of Christian endeavour; and that such societies should keep before them the duty of supporting the schemes of the church, and especially the work of the General Assembly's committee on Young People's Societies.

The clerk submitted the report on the Presbytery fund, which was received and adopted, as follows:—Receipts \$270.50; expenditure \$211.74; balance on hand, \$58.76.

It was decided, on motion, to apply for grants from the augmentation fund in behalf of the following congregations:—Wood Islands congregation in connection with this matter and report to Mr. W. H. Spencer, moderator of Presbytery's committee on augmentation.

Lieut-Gov. Rogers read a letter from Principal McKinnon in regard to the (late Lieut-Gov. of Nova Scotia) Fraser memorial fund in aid of the library at the Presbyterian College, Halifax. Presbytery commended this scheme and appointed Lieut-Gov. Rogers and Mr. Geo. Miller to bring the matter before the sessions within the bounds.

Mr. T. C. James reported on the McKenzie Fund, and addressed the Presbytery on Foreign Missions.

Messrs. T. F. Fullerton, W. H. Spencer, and T. C. James were appointed to examine Messrs. J. C. Jardine and George McLeod, applicants for work in the mission field, and report.

Presbytery then adjourned to meet in the same place at two o'clock in the afternoon, of which public intimation was given and this solemnity was closed with the benediction.



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MARKED TRIBUTE TO BRITISH RULES.

A New York despatch says: "The more kindred nations know each other the better they will understand and appreciate each other," said Professor Frederick Caesar de Sumichrast, of Harvard before the Imperial Order of the Daughters of the Empire in the Berkeley Theatre.

In a general sketch of the British Empire he said it included a quarter of the land surface of the globe and more than a quarter of the population. Under its flag in India, he said, are two hundred different races, so if it be decided on the point of religion it is the greatest Mohammedan and the greatest Buddhist power in the world. It takes in the Canadian Islands, where until the British came a girl would ask for human heads as tokens of love in the matter of course way her civilized sister looks for flowers or candies.

Great Britain, the professor declared, is the great democracy of the earth. She governs for the benefit of her people. She has been accused of imperialism, yet she has given back more land to other peoples than any other power. She restored Cape Breton to the French in the eighteenth century, and still allows her French-Canadian subjects to exercise their own religion and make their own laws. Gladstone gave back the Transvaal to the Boers, and in India native princes keep their ancestral domains and native judges sit side by side with British colleagues.

The British Empire began to grow first by reason of trade, but other causes that have fostered it, he said, are religious differences and a secular population. Now it consists of five great self-governing communities besides India and the Crown colonies, and wherever the British flag flies is maintained the Pax Britannica.

He quoted the testimony of the American missionaries to the value of the British rule in India, and declared that disinterested observers, such as that realized that as yet the natives of India are not fit to govern themselves, and that were the British troops withdrawn the streets of the great cities would run with blood.

Professor de Sumichrast will give six other lectures, in which he will discuss different sections of the British Empire in detail and set forth the problems which confront them. The British consular general was the guest of honor at the first lecture.

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Sealed tenders, addressed to this undersigned, and marked on the outside, Tender for Church, will be received up to and including Saturday, March 25th, for the erection and exterior completion of the new Roman Catholic Church at St. Teresa's. Plans and specifications can be seen at the Parochial House. Each tender must be accompanied by the signature of two responsible persons willing to become bound for the faithful performance of the contract. The lowest, or any tender, not necessarily accepted.

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AT ONE O'CLOCK P. M.
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STOCK—Mare in foal 5 yrs old, 1600 lbs; horse 8 yrs old (general purpose), mare (general purpose), 12 head of cattle, well bred; 6 cows in calf, 2 yrs old; 2 heifers 2 yrs old; 2 heifers 1 yr old (short-horn); 1 fall pig.

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