Lutheran Tidings

Volume IV

SEPTEMBER 20, 1937

Number 4

CHRIST IN THE WORLD TODAY

Sermon Delivered at First Lutheran Church, Cleveland, Ohio.

If for one brief moment today we endeavor to size up our own age, we can not help but notice that distrust and fear probably characterizes this generation more than anything else. Internationally we find certain nations at one another's throat, while others are arming to the teeth. In our own country we find that the class struggle is growing in intensity and bitterness. Apparently the laboring class is lining up against the employers. Looking at these conditions from a certain angle, one finds very little hope for the future.

But looking at things from a different angle, I see a faint light, which in spite of all gives me some hope. I dare not say that this, which I see, is a sure remedy to stop this generation in its mad rush toward destruction, but I mean to say that there is a chance. This faint ray of light on the horizon is not yet able to penetrate nor scatter the dark clouds, but it is there. I see some people who are not happy about conditions as they are, and who are endeavoring to bring about something which might lead out of the present turmoil and put people more at ease. There are sane and sensible people today who are turning to Christianity and earnestly asking: "What would Christ say and do if He were here?" And it is a fact, not to be taken too lightly, that some of our keen minds are spending a great deal of time endeavoring to explain to a bewildered world what He actually would say and do if He were here. In such efforts I see a faint hope for the future. Whether a great enough number of people will listen to such counsel, that a change might be brought about, is another matter. It will depend on whether enough individuals will be guided by their better judgments and seriously lend a hand in an effort to change the mind of our age from one of hatred and distrust to one of confidence and cooperation. But do not be misled to believe that in this struggle you and I will not mean anything. We will mean everything. I have long ago lost faith in the politicians and am not looking to them for help, but I have yet faith in the rank and file. I believe that it may be possible through the influencing of the individual to bring about a workable philosophy of life, which may become the bulwark against the distrust, hatred, class struggle, rumors of war and war that are threatening the future happiness of mankind. But to realize this we may have to change our way of living a

In speaking of the Master and of what He might say and do if on earth today it should not be overlooked that many of our modern problems were unknown two thousand years ago. Although every age has its social problems, He never heard of unemployment nor of relief as we have seen it during the last decade. Consequently, He could not be expected to exprss His opinion as to the possible solution of such problems. Furthermore there were several problems, which yet are burning, of which He never spoke. For this reason some people may advance

the theory that we cannot apply His teachings to the solution of our modern problems, because He either did not know them or chose not to express himself upon them.

Such objection might appear logical from a certain point of view, but looking at it from a different angle, we must admit that we are not in the dark as to the possible attitude of the Master. Enough of His teaching has been handed down to us so that generally speaking we are able to determine what He would do if among us today. If we would only seriously try to apply His teaching, as we know it, we should see an entirely different world.

Let us for one brief moment try to stretch our imagination in an effort to determine what He would do and

say, if He actually were here today.

He would not begin by creating large organizations, but would approach the individual. And to the individual He would probably say: "Fear not." During His life on earth people feared, when He showed His divine power. In other words, they were afraid of God. Consequently, in this day and age, He would begin by putting them at ease, by assuring them that they have nothing to fear. But in using this greeting of peace today He would also aim at establishing the right relation between man and his neighbor. He would impress upon the mind of the individual the foolishness of distrusting one's fellowman, whether they be neighbors or members of another nation.

Our present social order is built on a competitive basis, and it is surprising how little we have accomplished in regard to bringing about confidence and cooperation in the relation to our neighbors. If it happens that our neighbor prospers, it is not at all unusual that we are jealous of him, while the real secret is that if he prospers chances are that prosperity may soon come our way. Life is so closely linked together that if one class suffers we all suffer, and if one nation prospers the whole world

may hope to prosper before long.

And the Master would probably point out to the individual that there is something in each individual which is worthy the confidence and trust of any one. In each person there is a dual personality. Some have claimed that there is a tramp and a king residing in each individual. In regard to this dual personality the Master would probably say: "When you go out among your neighbors, go with the determination that you are going to meet the king, who is residing in your neighbor, and thus you can only hope to do to the extent that the king, who is living in your own heart, can come out and meet him". This refers to the Golden Rule. Only by showing a neighbor confidence and respect can we hope to meet the best in him.

Furthermore He would say to the individual: "Try to realize in your own life the things that you have dreamt about during your best moments." And He would inspire confidence in the hearts of His listeners by offering them friendly counsel and forgiveness for past mis-

takes and shortcomings. If a neighbor makes a mistake, we are prone to use that as a reason for unfriendly criticism. Here He would endeavor to make us realize that every one makes errors in his conduct as well as in his judgment. Consequently such errors should be made an occasion for friendly understanding and cooperation toward a neighbor.

In such a manner He would undoubtedly start out by approaching the individual in an effort at setting neighbor right with neighbor. But He would not stop there. He would turn from the individual to the group trying to establish similar relations between classes and nations. Many will advance the theory that this is impossible. Probably. However, if confidence can become an established fact between neighbors, why can the same principle not become established on a larger scale?

As the dark clouds are appearing on the national and international horizons threatening the future, it is quite possible to imagine Him rally the best elements around certain principles and organize them for specific purposes. His reasons for such organizing efforts would be the realization that in union there is strength, and that when a number of people bind themselves together for one certain purpose, more can be accomplished than when each one stands alone.

These organizing efforts would be on a broad basis and of world wide scope. Some will probably say that we have already such an organization in the church. I admit that although it claims to be an agency for the spreading of the Gospel, it has never seen fit deliberately to set out in an effort of realizing the social program of the Master: "A world order dedicated to doing God's will on earth as it is being done in heaven." The church has accomplished much in the past, but it has failed in this respect that it has not yet come to see its mission as one of making man an agent of God and an instrument for doing His will.

The Master is not on earth today. Consequently, it might be said that all this talk about what He would do and say is at the best beautiful but otherwise idle and futile. However, if we believe in the principles for which He lived and died, it is up to us to carry on in a manner which might be pleasing to Him. And here we can only start in at home by endeavoring to love our neighbors as ourselves and at the same time raise our voices against hate and distrust, thereby making way for confidence and cooperation. If this can be done, it appears not at all impossible that some day in a not too remote future, we may hope to see a statesmanship different from what any congress or parliament has been able to create.

But before and above everything else we must constantly keep clear in our minds that the world will never be better till we get better individuals. Hence, we must repent of our sins and turn to God.

In the past I have stated repeatedly in conversation as well as from pulpits, that the principles for which Christ lived and died have never been found wanting. They have probably been found difficult, but never seriously tried. As dark clouds are again gathering on the world horizon, it appears as though we have only a very slim chance of overcoming these dangers by applying methods which before have proved a failure. Hence, there is only one course left, namely that of trying His principle of life. Some appear to be willing to try this. In this I see a faint hope for the future. It is faint yet, because I can not convince myself that a sufficiently large number will try this. Probably mankind must descend still further toward barbarism. Probably something else will happen. But I am still hoping.

C. S. Hasle.

Inasmuch

By Edwin Markham

While the cobbler mused there passed his pane A beggar drenched by the driving rain. He called him in from the stormy street, And gave him shoes for his bruised feet. The beggar went and there came a crone, Her face with wrinkles of sorrow sown. A bundle of fagots bowed her back, And she was spent with the wrench and rack. He gave her his loaf and steadied her load As she took her way on the weary road. Then to his door came a little child Lost and afraid in the world so wild, In the big dark world. Catching it up, He gave it milk in the waiting cup, And led it home to mother's arms. The day went down in the crimson west, And with it the hope of the blessed quest, And Conrad sighed as the world turned gray; "Why is it, Lord, that your feet delay? Did you forget that this was the day?" Then soft in the silence a voice he heard; "Lift your heart, for I kept my word; Three times my shadow was on your floor; I was a beggar with bruised feet; I was the woman you gave to eat; I was the child on the homeless street."

Wistfulness

They say we have had a depression, some say we have it still. You would not think so when you begin to count the number of people that are on vacation each week-end a la five to ten dollars per head. The minister has made sincere preparation for each Sunday morning's service. But that does not effect the regular church goers, they come when most convenient, they can always hear the babble of the preacher; a few strangers have been attracted by the unusual series of sermons they have heard is being given during the summer months.

In the pulpit it is hard for the preacher to keep from thinking about all the members that are on vacation, he would like to have gone with them. The other day outside his congregation invited him to go along in his constraint works at ______. "Would like to, but after my members come back from their vacation they don't have enough left over for a salary that would allow me such luxury." - After the service the minister noticed that most of the members had gotten new cars. — Wish we could live close to the mountains and the lakes like Christ, that we might go aside and refresh ourselves without expensive gas bills! — Guess we will stay on our porch and let our minds wander, perhaps we need that more! — The evening has grown cool, we sit on the lawn and listen to the crickets' untiring chorus, we look upward; we look up some words in an old book before we go to bed, we keep a mark by the page and the next morning we write them down and send them to the editor, here they are:

"The skies were powdered with the white of stars And the pale ghosts of systems yet to be; While here and there a nebulous spiral told, Against the dark, the story of the orbs — From the impalpable condensing slow Through ages infinite. —

"Such new sense Of magnitudes that make our world an atom

Might crush the soul, did not this saving thought Leap to the mind and lift it to clear heights: — 'Tis but the unseen that grows not old nor dies, Suffers not change, nor waning, nor decay. This that we see—this casual glimpse within The seething bit of space; these million stars —

"That power immense, mysterious—intense,
Unseen as our own souls, but which must be like them,
The home of thought with will and might
To stamp on endless matter the souls will.
Yea, in, these souls of ours, triumphant dwells
Some segment of the large creative Power—
A thing beyond the things of sight and sense;
A strength to conquer, a force to conquer force,
One are we with the ever living one."

(Richard Watson Gilder)

We don't need a vacation, we just need a place to sit where the infinite voices in the Universe may have a chance to speak to us, where the unseen hand may have a chance to lead from our life the living well-spring of unsearchable riches, and as we empty these things out we feel the joy of being filled again.

Secundus.

All of us are at times weary and burdened, and crave nothing else so much as rest. We want a refuge greater than ourselves. That refuge is Jesus Christ. He does impart serenity and confidence to those who accept His invitation. "He is our peace."

Children in Spain

Horror piles on horror as the Spanish war drags on. The most horrible of all is that story of the Spanish children in England. A shipload of them were snatched from the jaws of war and brought for safety to the sweet, green fields of England. The day they got there, an English aviator flew over their camp, and the children went screaming mad with fear. They thought it was another bomber, and the cry went up, "They've followed us here."

bomber, and the cry went up, "They've followed us here." This is bad enough, but what worries us is the army of children still in Spain, the children who didn't and who can't get out to England, or anywhere else. There were more than a million refugees in Loyalist territory in February. There were 250,000 children, then, in refugee colonies. Last month we read that there were still 116,000 children under fourteen in Madrid. The Nationalists have 30,000 they can't care for. When Malaga was evacuated, 5,000 children under ten years of age were on the highways, trying to get out, and at least 1,000 of them had no shoes and a single ragged garment to clothe them. Those who couldn't walk were left to starvation, tuberculosis, sudden death by shell fire, or worse.

But there is a rift in this black cloud. The American Friend's service committee is sending Quakers into Spain. The Quaker would go. It is a habit with him; he's always done it. Hating war with all his mighty soul, he is doing what he can for the children, with all his strength and both his hands. Soup kitchens are being set up both among Loyalists and Rebels. Clothing gathered in America and England, is being distributed to those who need it, regardless of their politics or which side they're on. It is the old Quaker Spirit. It deserves the admiration and the help of every decent Christian in Christendom.

"Christian Herold."

Conscience has a sure way of bringing the wrongdoers to face their sins.

Finding God

Dear heart, perhaps you can not find God's hand Or see His face through some hour of despair. Do not be grieved; go seek the good, clean land, And you will find him there.

He is part of every wind that sweeps Across the furrows, down their upturned length. Breathe deeply of it — here is where God keeps Stored healing and stored strength.

Wander awhile down some still wooded way; Stoop to the lichen, dig through the mossy sod. Stir in the leafmold — and the feathery spray Of a fern can show you God.

You can touch Him as you touch the bark of a tree; You can hear His voice in the voice of the singing birds. Dear God, may we listen — God, may we look and see Thy face, and hear Thy words.

Grace Noll Crowell.

Observations

By Bundy.

A City Upon a Hill. Some time ago I saw a picture of 11,000 Lutheran young people assembled in the Minneapolis, Minnesota, city Auditorium. Even though it's only a picture, there is something inspirational about it. A police captain is supposed to have said about that group that, "there wasn't a painted face, not a crimsoned lip nor a cigarette in that crowd."—It is not amiss to remember that people are watching each other and that small habits that in themselves may not be called "sins" nevertheless reflect our moral tact.

Some time ago I stood on the corner of State and Madison Streets in Chicago just to observe people. It seemed to me that the number of passers-by, without cigarettes and paint, were more numerous than years ago, and certainly lady cigarette smokers were not as numerous in the windy city as they are at present in the West. Perhaps the Eastern states are getting back some of their lost common-sense-decency quicker than the Western states. Well, we are closer to the cesspool of Hollywood, that may have something to do with it.

The Inner Wellsprings. It is with some sense of regret—for myself and others—that I read these words from Gunner Engberg's book "Hylden Blomstrer". "We do not desire in any great number a youth that cannot be dragged out of their home occasionally to be where other young people are gathered; but we do desire more young people who will draw a line betwen their number of meetings, get-togethers, birthday-parties, and coffee parties (outside the home). There must be something in a young person's life which says to him or her: "The lights are on over the streets of the city, it is itme that I light the lamp over my working table."—There must be quiet evenings in order that there may be a good morning. There must be more hours to tie together those that belong together, quiet hours where the voice of the home speaks—the voice that never gets noisy."—Will it be different next winter?

Don't Touch This Subject! A group of young people—thirty in number—from three of our congregations, had a pleasure trip to Yellowstone Park. From the general expense fund they announce a small balance left. They are going to have a dance for that.—In the meantime we read (Concluded on col. 63.)

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EDITORIAL

I notice in the many local bulletins which I receive from our churches that the work of the Sunday schools is being resumed after the summer vacation. Likewise this is the time when confirmation classes are being begun in many places. This is a very important part of the work of our churches.

May I say that I have never realized its importance as I have since I became a pastor, and since my own children have come to the age when they are to take an active part in these things. It seems to me that our Lutheran church has an opportunity in confirmation, and especially in the classes preparatory to confirmation, which we can not prize too highly. It is too much merely a custom for parents to send their children to confirmation class; it would be much better if they were all compelled by an inner urge. Nevertheless we can thank God for this custom. It gives the church a chance to impart something to these young boys and girls, who are on the threshold of becoming young men and women, which they will never forget in this life or the next. Let us treasure this opportunity.

I would that this work could go on among these young people for a longer period of time; and it has become a keen disappointment to me that our young people's work does not incorporate more of the same spirit which prevails in the confirmation class. It seems difficult to get away from the idea that our young people's work must be on a purely cultural basis. The time was that this work could be carried on as a cultural work and still be done in the spirit of Christ without making it directly religious. This can no longer be done. Modern culture is pagan. And any cultural work in the modern manner is pagan in spirit and leads away from Christ and His church. This change from a culture which was, if not Christian in spirit, at least not inimical to the spirit of Christ, to one which is well nigh purely pagan has come about so gradually and unobtrusively that we have not heeded it. Now, however, it seems to me, the situation is very clear.-

We must get away from this pagan spirit.

C. A. Stub.

District VI Convention

The annual meeting of District VI of our church will be held at Ruthton, Minn., on Sunday and Monday, Oct. 11-12. The program for the meeting will be announced Harris A. Jespersen, Dist. Pres later.

District VII Convention

Our Savior's Congregation, Omaha, Nebr., invites pastors, congregations, and friends of District VII to attend the district convention, Sept. 24-26.

Kindly register early. Send your registration to one of the following:

> Erik K. Møller, President, 819 So. 22nd St., Omaha, Nebr. Mr. O. C. Olsen. President, 2416 So. 10th St., Omaha, Nebr.

Thanking Our Savior's Congregation at Omaha for its kind invitation, permit me to ask the various congregations within District VII to send delegates, and, remember that a goodly number of guests are expected, also to take a part in and share the good of the meeting.

Sincerely Yours,

J. J. Lerager, District Chairman.

District IV Convention

District IV of the Danish Evangelical Lutheran Church in America will hold its annual convention at Newell, Iowa, Sept. 24-26. The meetings begin Friday evening, Sept. 24. All members and friends of our church are invited to attend this meeting, and pastors are urged to observe the old custom of the presence of all pastors of the district. Congregations are requested to choose delegates to the meeting, and to see that a report from the congregation is prepared. If we can have good reports from the churches, we shall have an interesting discussion on the life and problems of our district.

C. A. Stub, Pres.

In conformity with the above, the Nain Danish Ev. Luth. Church of Newell, Iowa, hereby invites our people to be its guests during the District Convention to be held Sept. 24-26. Visitors please make reservations with Rev. Hakon Jorgensen, Newell, Iowa, or Mr. Alfred Grau, R. 5, Storm Lake, Iowa.

> Hakon Jorgensen, Pastor. Alfred Grau. Pres.

PROGRAM Friday, Sept. 24

- 8:00 P.M.-Opening worship, sermon by Rev. Ottar Jorgensen (Danish)
- Saturday, Sept 25 9:00 A. M.—Devotional hour, Rev. Hans Juhl
- 10:00 A. M.—Business session
- 2:00 P. M.—Business session
- 4:00 P. M.—Discussion introduced by Rev. Alfred Jensen

Sunday, Sept. 26

- 9:30 A.M.-Morning worship in English, sermon by Prof. A. C. Ammentorp
- 10:45 A. M.-Morning worship in Danish and Communion service Sermon by Rev. S. D. Rodholm, Communion service by Rev. Henrik Plambeck
- 2:30 P. M.—Prof. Alfred C. Nielsen speaks in English
- 3:45 P. M.-Prof. Harald Knudsen speaks in Danish
- 8:00 P. M.—Prof. C. Arild Olsen speaks in English Other speakers and closing meeting.

C. A. Stub. Pres.

District III Meets

District III of the Danish Ev. Luth. Church in America will hold its annual meeting at Dwight, Ill., September 25-26. The meetings will commence Saturday, Sept. 25 at 2:30 p.m. St. Peter's Church at Dwight extends a hearty invitation to all.

Kindly send in your names a few days in advance and we shall gladly arrange for lodging and meals.

Rev. A. W. Andersen, Pres. S. Kjær, Pastor., 325 W. Chippewa St., Dwight, Ill.

District V Convention

District V. Convention will be held at Withee, Wis., Oct. 1-3. All ministers, congregations of our district, and friends of our Christian fellowship are most heartily invited.

Jens A. Holst, Pastor, Withee, Wis.

CORRECTION

In the Sept. 5 issue of "Lutheran Tidings" was printed a poem entitled "A Preacher's Prayer". Under it appears the name L. C. Bundgaard. This is a mistake; but the real name has been lost in the printing shop.—

District II Convention Ludington, Mich., Sept. 11-12

The morning was chilly as our delegation motored toward the city of Ludington, Michigan, where we were to attend the convention of District II. We arrived early enough to make new acquaintances and to greet old friends before pastors and delegates present convened for the opening session. The delegates from the east pointed to the appearance of their automobiles as an incontestible proof of the condition of the detour which they encountered and from which there was no escape. Sunday morning small groups gathered curiously around Mr. Fredericksen's automobile to see the hole in the running board caused by a sharp stone hurled against it while driving. The Sunday attendance took a sharp increase over Saturday's and reached, we were told, the two hundred mark. Many, however, started on the return trip after supper.

The order of the meeting was convential. The devotions Saturday morning were led by Rev. H. Juhl who dwelt on the phrase, "the scribes and the Pharisees watched him" (i.e. Jesus). The devotional hour was followed by a hearty welcome to the group by Rev. E. Back, pastor of the Ludington congregation.

The District president, Rev. A. C. Kildegaard, officially opened the convention for business and read his report to the synodical convention. He spoke commendably of Mrs. Karoline Brandt Kjolhede's work among us, and expressed the District's good wishes for her future. Mr. M. P. Nielsen, Manistee, Michigan, was asked to bring personal greetings from Rev. L. B. C. Broe, who was absent due to an attack of influenza. The news of his

illness depressed us all, but we were happy to learn before the convention closed that he was making a rapid recovery. The president also welcomed Rev. Viggo Hansen, who officially represented the synod, and Rev. Edwin E. Hansen, who recently entered upon his new pastorate at Juhl, Michigan. The wife of each of these men, who accompanied them, was also welcomed.

The convention went on record to support the work at Juhl, Michigan, with a minimum contribution of sixty dollars during the ensuing year. Rev. Edwin E. Hansen and Mr. Ole Jacobsen spoke enthusiastically about the work at Juhl. The modernization of the parsonage has transformed it into a very attractive residence. The practical cooperation between the Danish and German congregations, Rev. E. Hansen serving both, is opening many opportunities for both congregations and their pastor. We shall watch with interest the development of this undertaking. A part of the success of his new home mission will depend on the genuine response and interest shown by the congregations in the District.

The discussion of the District's home mission field served as a splendid precursory to Rev. Viggo Hansen's message about the work and needs of the synod. Several individuals spoke briefly on the subject of supporting the work at Juhl, Michigan. Generally speaking, a note of optimism prevailed; it was felt that the District would be able to reach its minimum quota without difficulty.

St. Peter's Church, Detroit, Michigan, sent an invitation to the District to hold next year's convention in Detroit. The invitation was accepted unanimously.

The business session of the convention closed immediately after the election of District officers. The following were elected to office:— Rev. Ernest Nielsen, President; Rev. Edwin Hansen, Secretary; and Mr. Chr. Loding, Treasurer.

Saturday afternoon Rev. Edwin Hansen spoke on the text: "Finally, brethren, whatsoever things are true, whatsoever things are honorable, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things" (Phil. 4:8). Rev. Viggo Hansen addressed the convention Saturday evening and Sunday afternoon. In the evening he addressed us on the subject: "The Need of Vision", and in the evening he spoke about "The Meaning of Faith in Everyday Life". The pastor of the Swedish Lutheran Church in Ludington, Rev. Landeen, who was the second speaker Sunday afternoon, had chosen for his subject "The Ministry and the church". In the evening the writer gave an informative talk with practical help on the problem of church finance. This closed the more formal lectures and meetings of the convention.

Church services were held simultaneously in Ludington and Victory. Rev. H. Juhl administered Holy Communion at the service in Ludington, and Rev. A. C. Kildegaard preached the sermon. In Victory Rev. Edwin Hansen preached the sermon, Rev. Ernest Nielsen administered Holy Communion, and Rev. Viggo Hansen spoke briefly toward the close of the service. The offering which was received at both services was designated to go to the home mission work in the District.

(Concluded on column 62.)

CRISIS IN BANKING

(By Thomas P. Christensen)

In two former articles I have dealt briefly with the major economic and financial crisis of Danish history in the 14th, 16th, and 17th centuries. In the present article I shall trace briefly the origin and growth of banking in Denmark and the relation of banking to the crisis in 1813, which is the only one referred to by Danish historians as a national bankruptcy though it was essentially similar to the earlier crises except that banking played a part only in

the crisis of 1813.

In general, banking developed as a phase of money. The first bank was a heap of money. The next step was to institute claims to metallic money, that is, representative money or paper currency. A further step in advance was to expand representative money so that it became less secured by metallic money, but more and more—through the powers that be economically speaking—by the things money will buy.
Kings had shared the right of coinage

with prelates and nobles. Later kings shared or delegated control of representative mo-

ney to bankers.

The Ancients did not advance far in banking. Modern banking began in Medie-After the Reformation it grew val Italy. rapidly in the Netherlands, Germany, and England; for, while the Catholic Church in theory at least and sometimes in practice, had opposed the taking of interest, the Reformers sanctioned legal interest. Luther at first denounced the practice, but later

approved it.

One of the first noted banks of northern Europe was the Bank of Amsterdam, founded in 1609. It was by the founding of the Bank of England in 1694, however, that modern banking received its great impetus. This institution had the sole right to issue paper currency which was backed by the promise of Parliament to pay a loan of 1,200,00 pounds from the bank. The Bank England has since been the backbone of British financial policy, and it became the model for similar institutions on the continent. It was semi-public-privately managed-but chartered by Parliament and subject to its laws.

Sweden had become rich by the Thirty Year War and began banking already in 1656, when John Palmstruch was authorized by the Swedish king to open a bank. Though a private bank, the government shared in its profits. Its career was cut short by the military disaster of Sweden in 1660, and in 1688 its business was transferred to the newly organized Royal Bank, which was a public or state institution.

The first bank in Denmark was founded in 1754. It bore the lengthy name of Kjøbenhavns Assignation-Vexel- og Laanebank, but for short it was known as the Currency Bank (Courant-Banken). It was chartered by King Christian VI who made it such a large grant of powers-he was himself a stockholder-that modern Danish historians have asked if the absolute king did not thereby limit his power so that he shared the government with the bankers as for-merly he had shared it with the nobles. However that may be, the Danish kings henceforth borrowed mainly, not from for-eign or domestic nobles, but from domestic

The notes or paper currency of the Currency Bank passed as legal tender. At first the bank prospered and its notes were at But hard times came and the bank had to resort to suspension of specie payment, in other words, it refused to redeem its currency in coin. This was considered legitimate for banks in times of financial distress. The suspension became permanent after 1757 and in 1773 the king, or state, took over the bank with all its irredeemable currency, a part of which—an amount equivalent to 13,000,000 crowns—represented the bank's loans to the government.

The American Revolution (1776-1782) brought a few years of commercial prosperity to neutral Denmark-Norway, but hard times followed it which compelled the government to increase the state debt by issuing more and more irredeemable paper The reform attempted in 1784 was only effected by the duchies (Slesvig-Holstein) where a bank had been organized on a specie basis in Altona. This bank's notes, which were the only legal tender in the duchies, were redeemable in silver. A privately organized bank, the Specie Bank, in 1791 began to do the same for the rest of the monarchy, but failed because it exchanged its notes not only with silver but also with the notes of the Currency Bank which continued to put fresh issues in circulation. A crisis was reached in 1799 and from that time on the Specie Bank simply vegetated until it was taken over by the government in 1813.

The organization of the Deposit Bank in 1799 represents another attempt at financial reform. It accomplished but little because, like the Specie Bank, it also circulated the depreciated notes of the Currency Bank, which the exigencies of war compelled to be poured forth in an ever-increasing flood during the years 1807-1814 when Denmark-Norway was the ally of Napoleon. In 1812 there was a special drain on the treasury because of poor crops in Denmark due to cold and wet weather, and crop failure and food shortage in Norway. In 1813 the total circulation of the Currency Bank notes stood at a sum equivalent to 454,000,000 crowns, which in effect was a debt to the people. Besides this the government other indebtedness equivalent to 200,000,crowns. As it was evident that the total debt could not be paid in full the government was faced with what in Danish history is known as the national bankruptcy of 1813. In the process of conquering this emergency both the Currency Bank and the Specie Bank were discontinued and a new State Bank (Rigsbank) was organized with a branch for Norway in Christiania (Oslo). In order to raise capital for the new bank, the government decreed that the bank should have a first mortgage of six percent on all real estate in the monarchy including the duchies. Landowners who could not pay the mortgage in silver were to pay interest in silver at the rate of six and a half percent. Since this could not even always be paid various concessions had to be made, but sufficient capital was secured by this method to launch the institution.

The new State Bank redeemed the notes of the Currency Bank at about ten percent of their face value. The domestic debt ac-cordingly was diminished in the same ratio, but foreign debts had to be paid in full. Much private indebtednesss had to be adjusted in the best ratios obtainable.

Naturally, restoration of confidence was a matter of decades rather than years, People distrusted the notes of the State Bank and it did not prosper. In 1818 it was reorganized as the National Bank (Natio-nalbanken) administered by a board of di-rectors not directly controlled by the gov-ernment. The National Bank was thus only

a semi-public institution, but its capital was obtained in a way similar to that of its predecessor. Though the new bank was well managed, its notes did not reach par until 1835. The intervening years are known in Danish history as "the poor years," due, however, not so much to the state of public finances as to the low state of Danish agriculture, the paucity of manufacturing establishments, and the continued high cost of the court and the army and navy. King Frederick VI was "kind," and he would not reduce the pay of courtiers and offi-cials though this was imperative from the standpoint of the taxpayer and the general

It is pleasant to contemplate that the "poor years" were "rich years" in a spiritual sense. The first half of the 19th century was the golden age in Danish literature with such writers as Baggesen, Blicher, the Heibergs, Hauch, Grundtvig, Andersen, Ingemann, Kirkegaard, and a host of others. It was also the time of the Oersteds, Rask, and Thorvaldsen. What had been lost in a material way was made up for to some extent by spiritual gains. Denmark might still look up and forward un-dismayed, though, as we know, there were breakers ahead internationally.

The National Bank had the sole right of issue; and it was, excepting its two branches, the only bank in the country un-In the latter year the Discount til 1864. Bank of Funen, a private institution, was founded, and from 1854 to 1857 thirteen other provincial banks were organized, besides two large private banks in Copenhagen. Several large banks were also started in Copenhagen in the early seventies. The National Bank went on a gold basis in 1873. Some mortgage banks appeared and numerous cooperative banks flourished in the latter half of the 19th

Denmark felt the impact of the "panics'' in 1857, 1873, and 1893, but these were minor events compared with the crises

in 1340, 1536, 1660, and 1813.

As a final thought, let me call attention to the growing interest in what is known today as managed currencies. In a way currencies have always been managed by the issuing authority, but the possibility of an improved management with a constant view to the promotion and maintenance of public welfare has given the term a new meaning, and bankers and statesmen of the world, not the least the Scandinavian, are taking notice and shaping their financial policies accordingly.

Religion in the Public Schools

A committee of the National Committee for Religion and Welfare Recovery suggests that there be a half-hour of religious instruction every day in the public schools. The children, says the Committee's Committee, should be separated into the various religions to which they belong, and the teaching given not by rabbi, minister or priest but by members of the regular teaching staff who have passed satisfactory teaching tests and been certified by the authorities of their respective faiths.

There were, of course, objections raised. A Chief Justice of New York's Court of Special Sessions rose and spiked the last of them with this: "It is not imperative that there be a universal religion, but there should be universal understanding." Catholics, Protestants and Jews were for it. Naturally. The time is ripe for it. There are thousands, perhaps millions of children in this country growing to maturity without benefit of any Sunday School, and getting little if any religious instruction in the home. The public school is a good place for it. It does no good to teach a boy that two plus two makes four if he is to use that knowledge counting the profits and losses of a life of crime.

After all there may be no such thing as "secular" education. For religion or the lack of it creeps into everything we do, from the kindergarten to the grave. To educate without a sense of religious values is not to educate at all.

"Chr. Her."

OUR CHURCH

Mrs. Anna Rasmussen, Hooper, Nebr., who passed away recently, has bequeathed to the Danish Old People's Home, Des Moines, Iowa, \$333.33, according to report from the treasurer of the home. Mrs. Rasmussen has been a faithful supporter of the home for many years, sending her contribution regularly each year. Now she has given her final contribution in money, after her death.

Danish Song Festival. Sept. 18 and 19 Danish singing societies from Chicago, Ill., Racine and Kenosha, Wis., Minneapolis, Minn., and Toledo and Detroit, Mich., held their biennial song festival at Detroit.

Leif Ericson Festival. The Scandinavian-American Committee of Des Moines, Ia., is making arrangements to hold a Leif Ericson festival at Des Moines, Oct. 9.

Church Dedication. Oct. 8-10 our Los Angeles congregation in conjunction with the Los Angeles young people's society will hold a special celebration with the dedication of their new church as the climax of the festival. The synodical president, Rev. Alfred Jensen, Kimballton, Iowa, is expected to be present on this occasion.

West Denmark church destroyed. On Sept. 10 the beautiful historic church at West Denmark, Wis., was destroyed by fire. The church was struck by lightning late in the afternoon, and soon nothing was left but ashes and ruins. A few of the church furnishings were saved. Rev. J. P. Andreasen, who had been on a visit to our Saskatchewan churches, returned home just while the conflagration was on. A sad homecoming, indeed!

Golden wedding. Mr. and Mrs. Jens Hansen, Manistee, Mich., celebrated their 50th wedding anniversary on Aug. 21. The congregation had arranged a fine festival for the old couple on this occasion. A fine banquet had been prepared for them, at which there was much singing and speaking. Rev. E. Back, Ludington, Mich., spoke in Danish and Rev. L. Broe, Manistee, in English. For many years Mr. Hansen was a member of the local church board, and Mrs. Hansen served as president of the Ladies Aid for a number of years.

In Canada. Rev. P. Rasmussen, Wayne, Alta., Canada, describes in "Dannevirke" a good and very beautiful day among the people of Holden, Alberta. Rev. Rasmussen has been very active in the service of these far flung Canadian settlements. It will be recalled that recently our synodical

president called the attention of our readers to the total crop failure at Dalum, where Rev. Rasmussen has his home and church, and asked for contributions to help them in their need. Rev. Rasmussen ought to be kept active in this work, which he loves and which he can do as very few others could. Remember him in your prayers and when you open your pocket book.

Joint services. The Kimballton, Iowa, congregation invited the Oak Hill and St. John's Churches, of which Rev. H. Plambeck is the pastor, to a joint service on Sunday, Sept. 19. Rev. Plambeck was to speak in the church in Danish. Lunch was served at noon, and a meeting was held in the afternoon.

The Omaha congregation will visit the Kimballton, Iowa, congregation on Oct. 17, according to present plans. This church was invited to take part in the recent joint meeting together with the Exira churches but was hindered by an outbreak of infantile paralysis in Omaha. The schools were closed and warnings sent out to keep at home as much as possible; this caused the congregation to postpone the visit.

Brush, Colo. Rev. Holger O. Nielsen, recently of Fredsville, Iowa, paid a visit to the church at Brush, Colo., where he spoke on Sunday, Sept. 19. He is on his way to his new charge at Junction City, Ore.

Installation services. Sunday, Oct. 10, Rev. A. C. Kildegaard, recently pastor of the Greenville, Mich., churches, will be installed in his new charge at Clinton, Iowa.

New district board. The new board of District IV of the Young People's Societies was chosen as follows at the convention held at Chicago: president, Rev. Leo Broe, Manistee, Mich., secretary, Richard Sorensen, Racine, Wis.; treasurer, Verda Haase, Muskegon, Mich.; and representative for "Ungdom," Harry Jensen, Racine, Wis.

The Iowa district of the Young People's Societies elected Prof. Erling Jensen, Des Moines, Iowa, president; Miss Karen Thomsen, secretary; Miss Thyra Hansen, treasurer; and Miss Marie Schmidt, representative for "Ungdom."

Rev. and Mrs. Henrik Plambeck, of Oak Hill, Iowa, will celebrate their 25th wedding anniversary Monday, Oct. 4. Rev. Alfred Jensen and Rev. J. Jorgensen, both of Kimballton, Iowa, will speak respectively in English and Danish at a Communion service to be held in the church. After the service there will be a party at the parsonage. "Lutheran Tidings" congratulates Rev. and Mrs. Plambeck on this festive occasion. May our heavenly Father's blessings be abundantly felt by them in the years that are to come.

Radio service. Rev. Henrik Plambeek, Oak Hill, Iowa, will preach in Danish over radio station KFNF, Shenandoah, Iowa, Sunday, Oct. 17, 4 p. m.

Rev. and Mrs. Alfred Thomsen, missionaries to the Soudan, are expected to return home to this country on furlough by Christmas time.

TO THE SANTAL MISSION

Benton, Minn	1.00
Mrs. C. J. Christensen, Lake Benton, Minn.	
Benton, Minn	1.45
Mr. and Mrs. J. P. Sorensen,	
Askov, Minn	1.50
Sunday School Children and	
other friends, Greenville, Mich.	6.00
Fifth District Young People's	
Societies, Iowa	51.20
Ladies Mission Group, Bethany	
Church, Racine, Wis	10.00
A Friend of the Mission, Lake	
Benton, Minn.	15.00
Benton, Minn	
Racine. Wis.	32.67
Racine, Wis	
Aurora, Nebr.	2.00
Aurora, Nebr Yrsa Hansen, Aurora, Nebr	2.00
The Congregation, Des Moines, Ia	
	200
To Lepers	
A friend of the Mission,	-0.00
Lake Benton, Minn	50.00
To Dagmar Miller's Work	
A friend of the Mission, Lake	
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Benton, Minn.	50.00
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Benton, Minn	25.00
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DISTRICT II CONVENTION

(Continued from col. 58.)

Sunday evening Rev. H. Juhl and Rev. A. C. Kildegaard, who both have accepted calls to take up new pastorates in Iowa, expressed their deep appreciation for the years in which it had been their privilege to serve in the Michigan district. Through the new president the District extended its thanks to these men and wished them success and happiness in their new fields.

The Ludington congregation did everything possible to make every one at home. On Saturday the meals were served in the homes of the hosts, but early Sunday morning the women of the church gathered together in the church's kitchen and parlors to make preparations for the meals which were to be served during the day. Rev. and Mrs. E. Back helped greatly to make the two-day meeting a pleasant event. After the meeting Sunday evening we were invited to the parsonage for coffee and cake. We sang a number of Danish songs before we finally departed for our homes.

The Ludington convention will be remembered as one which included a conducted pre-convention tour. Monday morning Rev. E. Back led a drive through the fruit country around Ludington, and Rev. A. C. Kildegaard escorted Rev. H. Juhl and Rev. Viggo Hansen to Muskegon where the mistress of the manse served Lake Michigan trout to all the guests, except Rev. Hansen, who prior to his arrival had ordered Frikadeller. After having seen the church property the guests departed about two o'clock.

Ernest D. Nielsen.

OBSERVATIONS

(Continued from col. 54.)

an appeal to help some of our drought stricken congregations. Will these young people still insist upon the dance?—One thing our many pleasure affairs fail to develop in us namely, sacrifice. \$900.00 ???? —will they give that same amount to the church or—?

Art or What? Of course I have laughed, cynically I must admit, with others at Ellen Nielsen's "snap shots" in "Dannevirke." There is however one thing that I cannot dismiss from my mind namely the fact that so many people who can write are permitting the tragedy to let their pens run only to show that they have a skill. There may be writers who think that their cleverness justifies their deeds. As far as I am concerned "snapshots" is just another pastime which certain ladies, otherwise too much at leisure, have used to fabricate caricatures.

Cures. There are many new social and spiritual diseases to day. There are plenty of cults who say they have a cure for them. There is also a tendency among those of us who occasionally look at the printed page, to turn to the latest bookanalysis and perhaps forget that the analysis of our root-disease is found in something old. In my case I find that no one has ever examined me better nor prescribed a better cure than one who lived in Palestine many centuries ago. But of course I must be up-to-date, so when some sophisticated friend asks me, "Have you read—?" I dare not say bluntly—"no," or to retort: "Have you read the Sermon on the Mount, or the twenty-fourth and twenty-fifth chapters of St. Matthews gospel. If I have read them then perhaps I might have thought the same thoughts as those recorded in such psychoannological novels as: "The Magnificient Obsession' and "Green Light'

Rediscovered. — "O, that's too old—we have heard it so often." — so we hear and have heard it often before! But when people say that they often portray the fact that they represent the stony ground where many things have sprouted but nothing has grown. We are renewed by the things that are old. Jesus took an old law and renewed his twelve men by it.

CHRISTMAS IN THE OLD HOME ACROSS THE SEA

The Norwegian America Line announces that it has arranged for a real festive Christmas Excursion to Denmark this year with the Line's popular steamer "Stavangerfjord" from New York, December 8th.

By taking this ship passengers for Denmark are assured of reaching their home in good time before Christmas, as the ship is scheduled to reach Norway on December 16th. A special train will take the passengers from the west to New York, with arrival there on the morning of sailing date so there will be no hotel expenses in New York.

The Norwegian Line's representatives from Chicago and Minneapolis, Mr. Arne E. Williamson and Mr. Jacob Stefferud, will accompany the train all the way to the dock and will assist the passengers in

every possible way, and the Norwegian America Line's representative, Mr. Bredo Mathiesen of San Francisco, will accompany the passangers across the ocean and

pany the passangers across the ocean and assist the passengers going to Denmark to arrive at their destination without any delay.

A beautiful illustrated circular covering this Excursion is being issued and may be had through the Norwegian Line's local agents or through any of the offices of

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Stavangerfjord December 8

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