

## COPY OF AUDITORS' REPORT.

We hereby certify that we have examined the books of the St. Andrew's Penny Savings Bank, and find the amount due depositors on 31st December, 1884, including interest to that date, to be \$2,805.86, which amount stands at the credit of the bank in the People's Loan and Deposit Co. and the London and Canadian Loan Co.

(Signed) COLIN F. GORDON,  
*Auditor for Trustees.*  
J. TURNBULL,  
*Auditor for Men's Association.*

Toronto, Jan. 20th, 1885.

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### Report of Young People's Association.

Besides its ordinary meetings, the Association arranged during the early part of the year for a public lecture and three concerts. As the result of these entertainments, the Association handed over \$61 to the St. Andrew's Sunday School for the benefit of the Library.

At a meeting held on the 9th December last, notice having previously been given, the name was changed to that of the "Willing Helpers," by which the Association will henceforth be known. The operations of the Association will be materially enlarged, and instead of being exclusively literary and musical in its objects, as heretofore, the work to be pursued will be more missionary in its character, and the Association will endeavor to lend a helping hand in some departments of Christian effort,

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Honorary Presid

President.....

1st Vice-President

2nd Vice-President

Secretary.....

Treasurer.....

Organist.....

Committee.—

and Wylie; Me

Spence.

TI

Cash on hand from  
Member's Fees.....  
Proceeds of Lecture

Paid Hugh Lamont  
For piano hire.....  
Expenses of Lecture

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