

MY DEAR FRIENDS,

I cannot better preface the reports which follow than by a quotation from the sermon preached on the first Sunday of my second year's ministry in S. Andrew's:—

"The past year has been eventful in our congregational history. It has been characterised by striking losses from the ranks of our fellowship to which the sable attire of so many before me bears sad testimony. May we all be drawn into sympathy as we mourn to-day with those who mourn, and bear with one another the burden of sorrow.

"But this year has a light as well as a dark side. True, to the traditions of the Church of our fathers you will have carried through by the end of the year with rare good taste and enthusiasm the liquidation of pecuniary responsibilities which practically kept S. Andrew's Church out of harmony with the spirit of the Mother Church. A parish church in Scotland cannot be in debt and so long as the shadow of a mortgage rests upon this noble pile by that circumstance are we out of line, so to speak, with the Church whose traditions we cherish. It has therefore been no small gratification to me and encouragement as well, to observe the quiet, unostentatious, but resolute way in which your Executive Committee have prosecuted and as good as swept away that most undesirable burden; and the best thanks of every leal friend of S. Andrew's is most justly theirs. But the spirit in which the thing has been done touches me more than the act itself. Congregational revenue is one thing and congregational life and honor are different things; and the former is not necessarily a safe gauge of the latter. Now this special effort has indicated a handsome christian liberality which does you credit; all the more that it has been so cordial and universal. That is just as it should be. It is unchristian to allow the burden of congregational liabilities to rest upon a few and it is moreover unfair to deny any member, however humble, the privilege of placing his or her mite in the treasury. And I am sure that no one is to-day the poorer for their