

quite liberal, but, gentlemen, even with it, your newly-ordained man is launched with a debt to struggle with of from \$200 to \$300 in the first year of his ministry. Remember the average man starts without a dollar to his name. He has been perhaps helped through College, and most probably must purchase his first clerical suit on credit. But in addition to the initial cost of the driving outfit there is the annual cost of its maintenance, and perhaps there is a phase of this that but few of us have realized. Horses and rigs will not last forever. These have to be renewed, which adds to the financial burden. To give you an example or two. One Parson has in fourteen years bought 5 horses, 4 having been sold at greatly reduced prices, and he has bought 6 buggies, none being new except the first. Another has spent in 5 years \$275 on buggies and cutters. These two cases reflect the general experience of the Clergy in this country of long distances. Then there is, of course, the ordinary expense of the keep of a horse or team. This is a tax on the income of from \$50 to \$75 per annum in the case of a single horse, and from \$100 to \$150 for a team. Surely such an expense is most serious, constituting as it does from 10 per cent, to nearly 20 per cent. of the total income. Yet the vast majority of our Clergy cannot escape it. They must either keep a horse or hire livery. In either case the expense is out of all proportion to the small incomes. What layman would think of keeping a driving outfit for pleasure in this country on an income of \$800 or less and mean to pay his way? Yet our Missionaries are compelled necessarily to assume such a financial burden, not, however, for