

2d. Annual Congregational Collections which I estimate at.....	150 0 0
Being an average Collection of £1 13s. 4d. from each Congregation. 3d. The Interest added annually to the principal. 4th. The Donations or Bequests of the benevolent,—but, though something considerable may probably accrue from this source, it is obvious it cannot be taken into the calculation. According to the foregoing data the result will be amount of general Subscription and Collection, and 1st. Ministers' payment.	1700 0 0
Interest at 6 per cent., 1st year.	102 0 0
Amount of Fund at the end of the first year.....	£1802 0 0
Ministers' payment, 2d year.. £450	
Annual Collection do.....150	600 0 0
	£2,402 0 0
Interest 2d year.....	144 2 0
Amount of Fund at the end of the 2d year.....	£2,546 2 0
But I need not fill up your space by carrying the calculation farther.	
At the end of 5 years at 6 per cent., the Fund will amount to.....	£5058 0 0
The Interest of which, at the same rate is.....	£303 8 0
But no doubt seems to be entertained by any of the friends I have discussed the subject with, that 8 per cent. Interest will be obtained with unexceptionable security.	
At the end of 5 years therefrom, invested at 8 per cent, interest, the Fund will amount to.....	£5,417 15 0
The interest of which at the same rate is.....	£433 8
At the end of this period the Congregational Collections might cease, and half the amount of the Ministers' Collection be added to the Interest therefrom—Interest at 8 per cent.....	£303 8
Half ministerial payments.....	225
	£528 8 0
Which divided among 10 Widows would give to each at an average, £51 16s.—divided among 15—£34 4s.—among 20—£26 8s. Invested at 8 per cent....	£433 8
Half Ministers payments....	225 0
	£658 8 0
Which would give to 10 Widows, £65 16s. each—to 15 Widows and Orphans, £43 17s. 10d. each—to 20 Widows and Orphans, £32 18s.—each at an average—	
Some of the friends I have conversed with, object to the Annual Collections as (together with the Subscriptions, &c. in the outset,) imposing too great a burden on the people. The burden is just 6d. a head annually on each individual of a congregation of 66 communicants. I think, however, they should constitute an element in the Fund for the following reasons—because a provision for Widows and Orphans ought to form an integral part of the economy of every Christian congregation according to the New Testament model—because it is one great end of our holy religion to make men benevolent and self-denying—habits constitute the character, and habits are formed and established by repeated acts,—because I would have Christians to taste a little more of the luxury—the bliss of giving; and finally because they materially strengthen the Fund, and tend to give the people a deeper interest in its prosperity.	
I have thus given an outline of the means by	

which a Fund sufficiently ample may be created; permit me now to add a rough sketch of the plan of management.

The management to be in a General Committee consisting of one Minister and one Elder, or more, if thought necessary, from each Presbytery, to be chosen annually by the Presbytery.

The duties of the General Committee shall be,

1st. To regulate the amount of Ministers' payments according to a certain fixed scale corresponding to the scale of annuities to be fixed as after-mentioned.

2d. To see that the Ministers' payments and Congregational Collections are regularly made and remitted to the General Treasurer.

3d. To give advice or directions when referred to as to investments or any other matters connected with the Fund.

4th. To determine and fix a certain graduated scale of annuities to be fixed for Widows and Orphans—the scale may consist of three or four rates, as for example, £30, £37 10s., £45 and £52 10s., more or less, as the Fund may afford—it being left optional to each clergyman to choose his rate and pay accordingly.

5th. In the event of the whole Interest, £225 (half the ministers' payments,) not being required for annuities, to consider whether the surplus, or part of the surplus, might be applied to any kindred object, such as the education of the children of the clergy, or the founding of scholarships for young men being sons of the clergy intended for the ministry, &c.

6th. It may be left to the General Committee to consider and determine whether the Fund ought not to embrace, (and I think it ought,) a provision for the support of infirm and superannuated clergymen.

Committee to elect a Chairman and Secretary, and to report annually to the Synod.

There shall be one General Treasurer to whom all the Funds shall be remitted, in whose name all investments shall be made, and all necessary acts done, and who shall give sufficient security.

He shall be assisted by a Secretary and sub-Committee of five, of whom any three may be a quorum, Treasurer, sub-Committee, and Secretary, to be appointed from, and by the General Committee.

Differences of opinion to be determined by vote, but in case of an equality of votes, the matter in question to be remitted to the decision of the General Committee at their first meeting.

Treasurer and sub-Committee to report annually to the General Committee.

In rough-sketching the plan, I have endeavoured to combine efficiency of working with simplicity of machinery; no other arrangements in fact are introduced than the ordinary arrangements of our admirable Presbyterian Polity, nor in general will any other than the usual Presbyterian and Synodical meetings be necessary; and in regard to the sub-Committee it should be kept in view that the Treasurer, Secretary, and if possible, all the members should be resident at some central point as, for example, Toronto.

But speaking and writing will effect but little, something must be done without delay, and although the clergy, as most interested, may, and ought to do all they can to forward the object. It is clearly the business of us who are laymen, to originate it; I would therefore suggest that the Deacons or Trustees of each congregation should meet forthwith, to take the scheme into consideration, to offer such suggestions as may occur to them, and to memorialize their respective Presbyteries and the Synod, in order that the object may be brought fully before them at their first meeting, and, if possible, carried into immediate operation.

One word more. In general the Ministers of the Presbyterian Church in Canada, are men whose talents and acquisitions, had they been exerted in any other profession or business, would, with less harassing labour than they undergo here, have secured to them wealth and perhaps also

same. their remuneration hitherto has been most inadequate, when they have spent their strength, it may be shortened their days, so painfully promoting our highest interests, shall we allow their best hours to be unutilized by the thoughts of leaving behind them a family totally unprovided for? Deacons, Trustees of congregations! will you delay for an hour longer, the performance of that duty for which your office was originally instituted?

I am, Sir,
Your obedient servant,
PHILADELPHUS.
A——, 24th April, 1845.

Miscellaneous
RELIGIOUS INTELLIGENCE.
CANADA.

HAMILTON.—The foundation stone of the new Presbyterian Church here—to be called Knox's Church—was laid on the 14th ult. by Isaac Buchanan, Esq., in presence of the Presbytery of Hamilton—the office-bearers and members of the congregation, and a large concourse of people. After devotional exercises and the reading of the Scriptures, conducted by the Minister of the Church, in their present place of worship—a procession was formed in the following order:—The Contractors for the work, with plums, &c., Isaac Buchanan, Esq., Chairman of the Members of the Building Committee, the Ministers and Elders of the Presbytery of Hamilton, the Minister, Elders and Deacons of Knox's Church; and the Members and adherents of the congregation.—Having reached the site of the building, the Divine blessing was invoked on the undertaking, by the Minister, the foundation stone was duly adjusted,—various public documents connected with the Church—the current coins, and newspapers of the day being deposited under it. The procession then returned to the place of worship, when, according to appointment of Presbytery, addresses were delivered by the Revd. Messrs. Bayne and Smeltie. Mr. Bayne's address, which occupied fully two hours in the delivery, and was listened to throughout with intense interest, gave a masterly exhibition of the guilt and degradation of the Scotch Establishment, as now constituted, and of the necessity of the steps taken by the rulers and members of the Presbyterian Church of Canada in withdrawing from their previous close and friendly alliance with her, that they might not be partakers of her sins, nor abet or countenance her in them. The Building Committee of Knox's Church have requested Mr. Bayne to publish his address, and we are glad to understand he has consented to prepare it for the press as soon as other engagements will permit.

GALT.—THE REVD. MR. BAYNE AND DR. LIDDELL.—On the requisition of a considerable number of the Presbyterians of this neighbourhood—these gentlemen agreed to give public statements of the grounds on which they had respectively acted in the recent disruption—the former having separated from the connexion with the Established Church of Scotland—the latter having adhered to it. The manner in which the business was to be conducted having been previously arranged, and an understanding come to, that the controversial style was to be avoided as far as possible, the meeting took place at Galt on Tuesday the 27th ult., in St. Andrew's Church, which was densely filled in every corner. The Revd. Mr. Strange of the Associate Synod of North America, was called to preside, and discharged the duties of chairman with the utmost impartiality; and after prayer by the Chairman, Mr. Bayne commenced the proceedings by a statement of remarkable circumstances and force, illustrative of three two simple propositions. 1st. That the Establishment of Scotland had become utterly Erastian—was enslaved to the State—and had sacrificed her spiritual independen-