

In October last the Session conferred with the Temporal Committee regarding the best means of liquidating the debt incurred in the erection of the Church. \$15,000 had been borrowed, to be repaid, principal and interest, in ten years by annual payments of \$2092; and \$7000 had been borrowed at 8 per cent., without any arrangement for payment of principal. There was thus the sum of \$2642 to be raised annually, in addition to previous revenue. To meet this requirement it was resolved to introduce what is known as "the envelope system." Each member of the congregation was requested to contribute, for this special purpose, a certain amount every Sunday, enclosing their contributions in envelopes provided for the purpose and bearing the names of the donors, and giving these in with the usual collection. It was hoped that, if the amount thus raised should exceed the immediate requirements which it was introduced to meet, there might be some reduction of pew rents or of the debt of \$7000, for payment of the principal of which no arrangement had been made. The Session undertook the control of these special contributions. The receipts have been very encouraging. The weekly contributions range from 5 cents to \$1.25. The total amount already raised is \$1060.68, part of which, however, has been paid as subscriptions for the whole year. The weekly average has been \$55 for the sixteen Sabbaths that the system has been in operation, while at the same time the ordinary weekly collections have been somewhat increased. These contributions are sufficient for the immediate requirements of the purpose for which the system was introduced, but they must be considerably increased before any material reduction can be made either in the debt of \$7000 already referred to, or in the pew rents. Now that the congregation has entered the Church with some increase in its membership, the Session hope to find an increase in the contributions.

It should also be mentioned in connection with the above, as will be seen from the Report of the Temporal Committee, that, in addition to the amounts here referred to, the sum of \$13,400 is yet required for the completion of the Church, of