The mortgage debt at the beginning of the year was \$10,500, with a balance of cash in hand of \$413 69. The receipts for the year amount to \$1102.35.

There has been paid on account of the mortgage \$1500, leaving a balance due on it of \$9000.

Your Committee have again to thank our Heavenly Father for preserving to us in health and strength our dear pastor, to whose ministrations we are indebted for fresh light upon the way of life. No stronger evidence of the unity and affection of the congregation can be afforded than the result of the past year's finances.

It is matter of deep regret that our efficient Secretary and Treasurer, Mr. James H. Austen, after many years of faithful and free service, has tendered his resignation.

We would express for ourselves, individually, and for the whole congregation, our thanks for his patient, valuable and generous labour of love.

Our thanks are due to the choir for the very satisfactory service rendered by them, and we accord to all without invidious distinction, very grateful expression of our sense of obligation for their untiring devotion to the Master, in leading our songs of praise.

The Sabbath School receives a grant of \$100, and to that extent is under the care of your Managing Committee, who rejoice to learn of its continued prosperity; although with the entire congregation, they would express their sympathy with its esteemed Superintendent, whose health does not now permit him to take the active oversight of services, with which he has been for so many years so happily connected.

W. ROSS.

Chairman.

N.E.

Jan'y.

Dec. 3

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Sabbath Special C Debt Ex Schemes