" Mr. D. Masson's note (Organ Fund) Due for Missionary Schemes of the Church	²⁷⁵ 451	60
Total Expenditure for the Year\$		_

To raise the amount necessary to pay Mrs. Gordon's note, the sum of \$600.00 was borrowed from Mr. George Hay, and a note for that amount was given to him, so that the liability on this account is but

slightly reduced.

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The mortgage of \$15,000.00 on the Church property, which was held by the estate of the late John McLaren, has been transferred to the Ontario Mutual Life Assurance Company, the rate of interest thereon being reduced from six per cent. per annum to five per cent., thus reducing the interest payable on this loan by \$150.00 annually. The in-

terest has been paid up to the second of December last.

The Committee also desire to impress upon the Congregation the fact that, to discharge their duties satisfactorily, the Temporal Committee should, early in the year, have a reasonably definite idea of the income they have to depend on for the work of the Church during the year. And as the only way of obtaining this information is from the slips giving the promises of subscriptions, with one of which in blank each member and adherent will be supplied as usual, the Committee would respectfully urge upon the Congregation the propriety of filling in and returning these slips to the Treasurer with as little delay as possible, so that your Committee may be relieved from the unpleasant embarassments resulting from uncertainty in these matters.

And now, giving thanks to God for his goodness unto us during the past, and praying that He may be with us to help and direct us in the future, let us go forward, each one determining to work for Him according to the best of his ability, and we may confidently expect that the burdens which, to some extent, now hamper us in our work will soon be lightened, and that our future as a Congregation will be characterized by even more abundant evidences of the Divine blessing than

we have enjoyed in the past.

R. H. CAMPBELL,

R. BLACKBURN,

Secretary.

Chairman.