and five from the congregation outside of these bodies, take into advisement the whole matter and report their recommendation to the congregation at an early date.

Following the instructions given at the last annual meeting, your Board sought and secured a reduction in the rate of interest payable upon the mortgage. The trustees of the estate holding the mortgage consented to a reduction to five per cent. without making any additional demands for security, and their offer was accepted.

In order to interest the young men of the congregation in the work of the church, the Board recommends that the duty of ushering and collecting the offerings be placed in the hands of young men who may be chosen by the Session and Managers jointly.

The following members of the Board retire this year: Messrs. Murchison, Dods, Milne, Grant, Bryce, and Wilkie, and we would impress upon the congregation the desirability of interesting new members in church work by changing entirely the personnel of the portion of the Board retiring annually. Eight new members will now require to be elected.

The Board for '96 have now cast off the burden of the year which has gone, and hopefully assume that for '97, trusting that each member of the congregation will do his or her share in making it a blessing to all.

The Treasurer's statement is herewith submitted for your approval. All of which is respectfully submitted on behalf of the Board.

D. C. LITTLE,

Secretary.

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W. MURCHISON, Chairman,

TREASURER'S STATEMENT

RECEIPTS.

Balance on hand	\$=	73	
Collections by Envelope	4425	72	
" open	1518	75	
Mortgage Reduction Contributions	252	74	
Missionary Collections	051	68	
Upper Canada Tract Society	6	02	
Records	19	25	
Poor Fund	140		
Women's Aid Donation	135		
Surplus Deposit		16	