

has lately returned from that classic land, after a residence there, of twenty-one years duration. It was new and surprising indeed for us learn, (and that from a member of the Atréopagus, though a Briton) that the church there holds the very doctrine respecting popular election, for which our honourable pastors have contended and suffered.

At our last meeting, we were favoured with the presence of a Missionary, belonging to our own church, from California. There he has been located for twenty-one years, so that in hearing him we enjoyed the advantage of listening to a laborer of much experience.

But among the different visits paid to us, we cannot omit to speak of one from the Rev. Mr. Bonar, of Larbert. His aim in requesting an audience from the students, was, as you may anticipate, to interest us in the religious position of your land. And this he effected in a most impressive manner, by the simple statement of his experience, and by giving us the results of his observation, while among your countrymen. The meeting was unusually large, and for nearly two hours he rivetted the attention of his auditory by a compendious detail of what he had seen and heard in your vast country. We are persuaded that few of those privileged to hear him, did not feel as if a personal call was addressed to them, in behalf of Canada. Particularly must this have been the case, we think, with those third and fourth year divinity students, whom he was commissioned to invite to your shores. Whether any practical result will flow from his visit to us, it is not of course in our power to foresee, but we do trust that some of those so specially invited will be induced to dedicate a portion of their lives to a hearty and zealous course of labour among the emigrants and others inhabiting your plains and forests.

Not the least interesting part of Mr. Bonar's story, we cannot help assuring you, was that in which he spoke of the first fruits of the Toronto College, in the person of a young pastor, whose name however we cannot now recall. Between the date to which Mr. Bonar referred, and that of your letter, we rejoice to hear that several other preachers of the word have gone forth from among you.

With the eventful proceedings in Switzerland you cannot but be to some extent familiar. Perhaps too, you may know that more than one Free Church Minister, has visited the much tried people there, during their difficulties and struggles. The first was a highly respected pastor in our communion, the Rev. Andrew Gray of Perth. He has not yet returned, but one of our fellow students, who accompanied him as interpreter, has since rejoined us. From him we expect ere long, an account of what came under his personal observation, while in that interesting land.

And now dear friends, we must draw to a close. Our prayer for you is that the Holy Spirit may make you faithful servants of the Lord Jesus.—Your land does indeed seem to be crying loudly for labourers to go out through its length and breadth: and we trust that you will be thoroughly prepared for doing so, by the Master himself.

Hoping that it will not be long before you favour us with a reply.

We remain,

Yours, in Christian affection,

(Signed in name of the Society)

DUNCAN MACLAREN,

Sec. Nov Coll. Miss. Ass.

## FUND FOR MINISTERS' WIDOWS AND ORPHANS.

TO THE EDITOR OF THE RECORD.

SIR: I have waited, for months past, in the hope that some one of higher standing and greater influence in the Church would recall the attention of your readers to this important subject, or that some decided step would be taken by the Deacons of the Church in regard to it; but in vain: either my communication was too dull, or the typographical errors by which it was disfigured disgusted your readers; or between organizing of congregations, building of churches, and their own things, everybody's attention and hands have been too much occupied to bestow a thought on the widow and the fatherless; or, if haply they may have

given a passing thought to the scheme, it has been only to defer it to a more convenient season.

Persuaded as I am that the creation of this fund is but the discharge of a debt due to the zealous and disinterested ministers who compose the body of the Presbyterian clergy in this province; and entirely convinced that the measure proposed bears directly and immediately on the highest interests of the Church at large: I must persevere in calling the attention of Presbyterians to it, in the hope that, by continual coming, I may at length weave them into the performance of this too long-neglected duty.

Referring your readers, then, to the sketch of the plan contained in your number for June last,—it is there shown that, in the short space of five years, at the low rate of six per cent. interest, a fund may be created sufficient to meet all the demands which are likely to come against it, and which will afford to each of fifteen widowed families an allowance so considerable as £34 currency per annum; or, supposing the proportion of annuitants to be as 10 to 90, a yearly allowance of £31 10s. to each family. Now, what is the cost to the people? A subscription and collection amounting the first year to £1,250, and an annual collection of £150 for the succeeding 4 years: that is to say, supposing the assumed number of 90 congregations to include 10,000 communicants, at the average cost of half-a-dollar to each communicant the first year, and three pence three-fifths annually to each for the succeeding four years: in brief, if I do not over-estimate the number of communicants, this noble fund can be created and put in operation at the average cost of somewhat less than 3s. 9d. currency to each individual.

The scheme has met with the warm approval of everybody; all admit that it is not less a debt than a benevolence; all are convinced of its claimant necessity; but all plead for delay, on the ground that, between organizing of congregations, building of churches and manse, contributions to the Sustentation and Mission Funds, &c., the people's means and strength are well-nigh exhausted. Now it were ungracious not to admit that there is some truth and force in this plea. The untoward event of the Disruption has called forth exertions hitherto unheard of in Canada: it has produced fruits of self-denial and generosity which will not suffer by a comparison with those of the brethren in Scotland; it has thawed the frost of ages: it has unlocked the hard fist: it has made the churl to be bountiful: it has transformed the coldness of Scotch caution into the warmth of Christian benevolence: and yet I say there is room and means for increased exertions. Let but Presbyterians unbite larger draughts of that spirit which led the first Christians to throw their whole means into the common treasury for the support of all the widows and all the poor,—thus annihilating poverty, and its consequent evils, often more terrible than poverty itself: let them but live more habitually under the belief that they are only stewards of what they possess, from whom a most exact account will be required: let them but daily keep in mind this plain, simple truth, that all that is saved merely for the purpose of hoarding up—all that is accumulated solely for self or family aggrandizement—all that is laid out in luxury and vain show—is squandered, sunk, lost; and that only is money saved and wealth acquired, which is expended for the love of God and the good of man: for the support of Christ's Church: for the extension of his kingdom: for alleviating human misery: for abolishing ignorance and vice: for preventing crime: for promoting piety and virtue:—this is the sole part of all a man's wealth that will remain to him after a few short years shall have gone by: this too often scanty portion of the Christian's substance is all that is saved: it is invested in the unfailling securities of Heaven, and will bear the ever accumulating interest of eternity. Let us act, then, habitually on the belief of this undeniable truth, and we shall even now have enough, and more than enough, for our object.

But, admitting, for argument's sake, that the raising of £1,250 by subscriptions and collections in one year is an effort beyond the strength of the Presbyterians of Canada, I proceed to propose another plan by which this great object may be, perhaps, more easily, and not less effectually, attained, within the same space of five years.

My former proposal was, that £1,250 should be raised, by subscriptions and collections, the first

year, and £150 annually, by collections, for each of the next four years: this, together with the minister's yearly payments at £5 each, assumed to amount to £150, and the accumulated interest, would, at the end of five years, raise the fund to £5,058, the interest of which is £303.—I now propose that £100 be raised annually for the next five years by subscription and collections, beginning with the present year; thus, with the same amount of ministers' payments and accumulated interest, will, at the end of the given period, bring the fund to £5,078, the interest of which is £304 10s. On the assumed number of 90 congregations, this will require an average collection of £184. 91. from each, if raised by collections alone,—no very great effort, surely.

Our brethren of the English Church have set us an example in this respect, which ought to stir us to emulation. They have a Widows and Orphans' Fund in operation in connexion with the Church Society. £190 were invested in Bank Stock last year, on account of this fund, and £406 have been already collected for the present year. Their plan is the same in principle, but differs materially in some points of detail, from what I have proposed, and I am not sure that those differences are not improvements. I take leave to make the following extract from the Report of their Committee, which, I doubt not, will prove interesting to your readers. After stating their belief that, "under existing circumstances, it would be impossible to adopt any system of Life Assurance for the Clergy,—First, because the circumstances of most of the Clergy of this Diocese are such as to preclude them from paying the annual assurance required to secure an annuity of £40 to their widows; and secondly, because the rate of insurance would have to be calculated on a higher scale than the ordinary English tables, it being believed that the mean duration of life is less than in England"—the Committee proceed to give the following *express* of their plan:—

"It is proposed, in the first place, that no annuities shall be paid under this system, until the total of the sum produced by the sermons annually preached in behalf of the Widows and Orphans' Fund amount to £2,000, and that the sum of money permanently invested, shall never be in less proportion than £20 for each Clergyman in the Diocese. Your Committee are confident that the sum invested will reach £2000 in 1848—which will give the sum required for one hundred clergymen. Until the year 1848, the sum produced by the annual sermon shall be permanently invested, together with all interest arising from monies previously invested on the same behalf. After the year 1848, the interest of the sum permanently invested (which cannot be less than £150) shall be available for the relief of the widows and orphans of the year. To this shall be added the proceeds of the annual sermon, which are to be no longer permanently invested, but to be annually applied to meet the expenses of the current year. To this shall be likewise added the annual subscriptions of the Clergy to this special purpose—(which your Committee recommend shall be fixed at £1 5s.)—the proceeds of which shall be also available for the same purpose. The permanent income of the Society, for this purpose, would thus be arranged under three heads:—first, income arising from the interest on a sum which would never be less than £2000; secondly, the annual sermon, which would, of course, be liable to fluctuation, but may be taken at an average of £400; and thirdly, the subscriptions of the Clergy, which, on one hundred, will give £125. Such would be the permanent income.—To this would be added special donations as they may arise.

"With regard to the provision to be made, it is proposed to fix the allowance at £40 for the widow of every Clergyman who, during his lifetime, shall have been a regular subscriber to this fund, either from the time that this plan shall go into operation, or from the time of his appointment in the Diocese.

"After each widow has received her payment of £40 for the current year, and after all special cases, whether widows or orphans, have been provided for (to consider which, your Committee recommend the appointment of a Board), and after all incidental expenses shall have been paid, the balance in hand—which there is reason to suppose will be large for the first few years—shall be pre-