

2. The capital of the fund having accumulated so rapidly, it is considered perfectly safe to give greater advantages to beneficiary members, by reducing the premiums and increasing the annuities. At present, ministers received into the Society under 30 years of age pay \$10 a year; between 30 and 40, \$12; between 40 and 50, \$14. It is proposed to reduce each of these payments by \$2, and to require no further payment of those who have attained to 70 years, and have paid thirty annual premiums. It is further proposed to increase the annuity paid to a widow (for life or until her re-marriage) from \$90 to \$100. The rate for children remains unchanged, viz., to each son under 16 and daughter under 18 years, \$20, with \$40 to the youngest child. In the case of entire orphans the allowance is increased to \$30 to each child under the above ages. These alterations will come into force if sanctioned by the Society in 1873, when the quinquennial revision of rates and annuities provided for in the rules will take place.

3. In view of these advantages, we would urge upon our ministerial readers who have not yet joined the Society, the advisableness of their entering it without delay. To render this more easy, it is proposed after 1873, to give the Board power to receive members at any time, subject to confirmation by the Society. It may be well to add that ministers ceasing to reside in British North America lose their beneficiary claims, but the payments they have made will be repaid to their families at their death, with interest. If returning hither, however, such ministers may be allowed to resume connection with the Fund, on paying an additional premium of 20 cents per annum for each year of absence. "Any beneficiary member leaving the ministry (except in case of infirmity or old age) or the denomination, or ceasing to be in good standing, shall thereby forfeit all claim on the Fund, but shall be entitled to receive back the amount he has paid into it without interest." Ministers who leave their subscriptions unpaid for twelve months, after notice, shall be held to have withdrawn.

4. The new feature in the scheme now proposed, viz., that of providing a retiring allowance for superannuated pastors, is one that establishes a fresh claim on the liberality of the churches. The whole subject is committed to the Board of Trustees, whose abilities have been so well tested, and by them no doubt all questions as to the basis of the appropriations—whether on the "grant" or "insurance" principle, the amounts thereof, the age and other qualifications of recipients, as well as the ways and means, will be carefully thought out. The Society gave a general sanction to the plan, as a *separate branch* of its operations, and authorized the Board to obtain amendments to the Act of Incorporation accordingly, including a change of name. (Following an Australian precedent, this may become, "The Canada Congregational Ministers' Provident Society.") But on some basis, doubtless, provision will be made, not only for the widows and fatherless children of deceased ministers, but for those whom Providence spares to live after they have no more strength to labour. Ministers can very seldom lay up money; it is all they can do to live from year to year. They cannot bear