

TWENTY SECOND ANNUAL REPORT OF THE BOARD OF DIRECTORS OF  
THE CONGREGATIONAL PROVIDENT FUND SOCIETY, PRESENTED  
AT ITS ANNUAL MEETING HELD IN KINGSTON, JUNE 6TH, 1879.

Your Board have much pleasure in presenting their Annual Report to the Society, meeting, as it does, in the Kingston First Church, and they herewith take the opportunity of thanking the Church for setting such a good example to the sister Churches of the Dominion in the matter of a systematic collection for the Fund, which resulted in the handsome sum of eighty dollars.

The Board has been very much encouraged by the interest thus shown in the prosperity of the Society, and they hope their worthy example may bear fruit elsewhere in the coming year.

In looking over some of the old lists of contributing Churches, whom we do not hear from at all now, we find quite a number of well known names which used to remember us, and perhaps if we jog their memory it may be all they need to make them begin again,—

London, Granby, Newmarket, Southwold, Liverpool, Yarmouth, Sarnia, Vankleek Hill, Inverness, Canning, Chebogue, Pine Grove, Warwick and Forest, Bowmanville, Whitby, Stouffville, Markham and Unionville, Paris, Owen Sound, Waterville, Melbourne, Georgetown, Cowansville, Belleville, St. John's, N.F., St. John, N.B., Brantford, Hawkesbury, Albion, Caledon, Barton and Glanford, Hamilton, Zion, Montreal, Ottawa, Burford.

Quite a long list it is, and if some good lay brother in each of these Churches would make up his mind to take hold of it, and engage to get his Church to do something, however small, for the Fund, the aggregate of the result would be astonishing to themselves, and most welcome to the Fund. Do try it.

During the year our good brother. Mr. Wheeler, of Albion, has gone to his rest; and his widow makes the sixth annuitant now on the list—so that as the Society gets older this list increases year by year, and we have all the more need therefore of the sympathy and co-operation of the Churches.

The Rev. J. R. Black, of St. Catharines, made application to the Board for admission as a beneficiary member since the last annual meeting; and in accordance with By-law No. 2, he was admitted by the Board, subject to confirmation by you at this meeting. You will therefore be asked to confirm our action in the usual method, viz.: by ballot.

The financial statement for the year ending 31st May, 1879, is herewith submitted, duly audited by the Society's auditors.

The Treasurer, Mr. Barton, has been absent, for the benefit of his health, for the last twelve months, and your Secretary has acted as Treasurer in his absence. It is hoped however that Mr. Barton, whose health has greatly improved, may again return and take up the duties he has so faithfully and cheerfully performed for so many years.

You will be pleased to learn that the large proportion of the capital of the Society, (about \$16,000) viz.: that invested in the Montreal Loan and Mortgage Company, has paid a dividend at the rate of eight per cent. per annum for the last twelve months. Considering the times through which the country has been passing this is quite a matter for congratulation.

In view of the fact of our great disappointment as to our investment in the Provincial Loan and Mortgage Company, of which you were made aware by our Report of 1878, your Board deemed it advisable to endeavour to assure itself of the thorough safety of this investment. Accordingly your Secretary asked permission from the Montreal Loan and Mortgage Company to allow one of the members of our Board to make a thorough examination of its books, and to secure in this way all the information possible as to the working of the Company, the character of its loans, amount of margins, &c., &c. This request was at once most cheerfully granted; and your Board appointed one of its number, who has had a large experience in such matters, to this duty. Every

SOCIETY.

1879-80.

MONTREAL.

REAL.

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6TH, 1879.d Society was  
this day.

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George Hague,  
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J. R. Black.

the Board of

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P. W. Wood,in subscribers  
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