

To this there will fall to be added the members' dues, payable on the 1st July next, amounting to about \$1000, and also the sum of about \$350 belonging to the New Brunswick Widows' Fund, which the parties interested have agreed to merge in this fund on the terms proposed at the last meeting of Synod, which will raise our capital fund to over \$10,000.

Among the donations, the committee feel it their duty specially to notice the handsome sum of \$600 from the family of the late Mrs. Hugh McDonald, the circumstances of which have been communicated in a letter, of which the following is a copy:

Greer Hill, June 11, 1868.

HOWARD PRIMROSE, Esq.:

Dear Sir,—By the will of my late father-in-law, Hugh McDonald, Esq., the sum of \$600 was to have been paid to Mrs. McDonald on his decease. She, however, having died before him, the legacy reverted to his heirs, but they have deemed it a suitable expression of respect to her memory to apply the amount to some charitable purpose, and have empowered me to pay the same to the Treasurer of the Presbyterian Ministers' Widows' and Orphans' Fund. I have, therefore, much pleasure in complying with their instructions.

Sincerely yours,

(Signed) GEORGE PATTERSON,
Executor of Estate of Hugh McDonald.

The Board feel that while the scheme has not received the support that some expected, they may yet justly congratulate the Synod on the position that it has already attained. Such a scheme was entirely new in this country. Its principles were understood by comparatively few, and we regret to be obliged to say, that a number even of those whose interests were most deeply concerned, were unwilling to take the trouble of understanding them. Others had not confidence in our being able to establish a fund on a basis sufficiently secure to warrant confidence in its stability. In order to establish it upon a solid foundation, it was necessary to make the terms at first so high and the conditions so strict that objections arose in the minds of some against it as unnecessarily rigid in its rules. Notwithstanding these and other difficulties, the scheme has gradually attained a posi-

tion that no fears need be entertained regarding its future. After the present meeting of Synod the invested funds will yield an annual income of about \$600, besides the annual dues of members, amounting henceforth to between \$1100 and \$1200, which will leave about \$1700 to be added to the capital fund. The amount thus yearly added must be increasing for some years, unless, in the providence of God, some extraordinary breach should be made among us. The favouring care of divine providence, in sparing so long the subscribers to the fund, has been the main cause of this, and calls for our devout gratitude to the Preserver of men. But as we have had warning during the past year that such a state of things cannot be expected to continue, the committee feel the necessity of having their funds in such a position as to be prepared to meet future calls. The events of God's providence also warn others of the duty of availing themselves of the favourable opportunities afforded by this scheme of providing for those dependent upon them, in the event of the removal of their earthly provider.

At the time of our last annual report there were 53 ministers subscribing to our funds. During the past year two deaths have occurred among our number, viz., the Revds. Dr. McCurdy and Lauchlan McDonald. But there have been added 7 others, making the total number now on fund 58. This is exclusive of those who may join at this meeting of Synod. The committee deeply feel that this number is very far from what it ought to be. They are aware of several who have made provision for their families by life assurances, and of others whose private means place them in a position to be independent of such a scheme. We may take the liberty of pointing out the superior advantages, or at all events the greater suitableness of this scheme, to any form of life assurance. Let any person enquire the terms of such institutions, and the amount of provision which the same sum as required to constitute membership in the Widows' Fund would yield, and compare it with what this fund will supply, and he will at once see the superior