

### 3. Widows' and Orphans' Fund—Western Section :

There is both the dark and the bright in this extract from the Committee's report :

"It is with feelings of more than ordinary pleasure and gratitude that your Committee submit this report to the General Assembly. During the preceding year the revenue was nearly \$3,700 less than the expenditure. For the year just ended the revenue has been sufficient to meet the entire expenditure. While grateful for this result, your Committee does not lose sight of the fact that it has been attained because of special circumstances- which cannot be looked for in future years.

"The amount received from interest upon investments is considerably in excess of the normal annual revenue from this source because of certain arrearages which were collected during the year. The receipts from ministers' rates are nearly \$1,000 in excess of the preceding year, owing to the fact that a number of ministers took advantage of the opportunity given by last Assembly to connect themselves with the fund, and to pay up rates for a number of years, thus materially swelling the revenue. The receipts also include the return of a loan of nearly \$600 and a legacy of 900. But for these exceptional circumstances the revenue would have been nearly \$3,000 less than the amount required to pay annuities. In other words, the normal revenue of the Committee is \$3,000 less than the expenditure, rendering absolutely necessary a considerable reduction in the annuities paid, unless there is very largely increased revenue from the congregations of the Church. After careful consideration, and in view of all the circumstances, your Committee are shut up to the recommendation that power be given to them to reduce, if necessary, the annuities, hereafter to be paid to the widows and orphans entitled to these, so as each year to equalize revenue and expenditure."

The receipts were:—

Cong. coll. and donations..	\$6,123.33
Legacy ..	900 00
Int. from Endow. Fund..	6,789 84
Ministers rates .....	3,590 42
	<u>\$17,412 59</u>

Of this \$16,075 was paid to 98 annuitants, (widows or groups of orphans, whose father and mother are both dead), an average of \$164.

### 4. Widows' and Orphans' Fund—Eastern Section :

Rev. Dr. George Patterson, the Secretary of this Fund, writes:—

"I may say, then, that only to a very limited extent is it a benevolent fund. When it was founded an appeal was made to the Church to raise a sum toward the capital, so that the fathers of the Church who had had no opportunity of joining such a fund, and many of whom were so poorly supported that they might not have been able to do so, might enjoy the benefit of it. But

otherwise it was intended to be mainly a benefit scheme, on a similar basis to that of the Scotch institutions of the kind, depending for the most part on the contributions of ministers, upon whom we think that the duty chiefly devolves of making such provision for their families, while we regard it as the duty of the Church to provide them with the means of doing so. Still we receive legacies, donations and collections which enable us to guarantee the annuities for a smaller annual contribution from ministers than would otherwise be required.

"By the report submitted to the last General Assembly you will see that the Fund is in a flourishing condition."

The capital of the Fund is \$93,921.17, the total receipts for the past year were \$6,223.83 and 18 widows and 17 orphans were on the Fund. A thorough examination of the Fund was made by an eminent actuary, who reported:—"You are not only solidly established, but prosperous."

### 3. Widows' and Orphans' Fund—Church of Scotland :

There were during the past year 41 annuitants, receiving an average of \$188.

#### Receipts.

Bal. from last year.....	\$5,487 35
Int. from Investments....	6,148 25
Cong. Collections.....	466 09
From Ministers.....	1,092 00
Returned Loans .....	2,900 00
Temporary Loans.....	2,600 00
	<u>\$18,693 69</u>

#### Disbursements.

Annuities to Widows and Orphans .....	\$7,736 51
Re-invested in Mortgages, etc. ....	6,400 00
Expenses of Managemt.	488 94
Sundry Accounts, Taxes on Property .....	60 95
Temporary Loan Repaid.	2,029 00
Bal. in Merchants Bank..	1,978 29
	<u>\$18,693 69</u>

The net value of the assets is \$116,441.92.

#### SUPPORT.

The Young People's Societies can hardly be said to have begun, as yet, to support these worthy funds. They gave last year \$5,911 to Home Missions, \$5,463 to Foreign Missions, \$13,487 for all the schemes of the Church, and \$34,181 for all purposes; but of this only \$36 for the Aged and Infirm Ministers and \$13 for the Widows' and Orphans' Fund.

The amount is small, doubtless because the attention of the young people has not been called to these objects. It is not, we are persuaded, because they lack in reverent gratitude to the aged servants of Christ and the Church. These they regard as fathers, who in their infirmity must receive loving care. Nor is it because they have no heart for the sorrowing widow and the helpless orphans.