

We have lost by removal also several families—amongst others the family of Mr. King, Mrs. LaMotte, Mr. James, Mr. Brown, Mr. McLeod, Mr. R. D. Taylor, Mrs. Rhind.

VI. FINANCIAL.—Before closing this brief review I desire to say a few words about the debt on St. Paul's Church.

At the present time our debts amount to something over \$7000.00, of which the items are as follows:

\$1000.00 Glebe Principal. This is money that was *borrowed* from the Glebe Fund for repairs to Argyle Hall during Dr. Hill's time, of which not one cent has ever been repaid.

\$1946.77 Clarke's Estate. This is money that was *borrowed* twenty-five years ago to put on the wings of St. Paul's. It almost looks as if the Vestry in these days thought that Rom. 13-8. had nothing to do with a Church for this debt still hangs over us.

\$2000.00 Trinity Church Debt. \$2000.00 *borrowed* from the Musher Fund years ago to pay an amount due on account of Trinity Church, and never repaid.

\$2000.00 Duncan Estate. This represents a sum paid the late Rector over and above his salary, which *has never been paid by the people of St. Paul's, though borrowed only for one year*. Three years have passed since that time, and not the slightest effort has been made to pay it, save some \$350.00 contributed within the last two years.

Thus of the \$7000.00 now lying over us a great weight, \$2000.00 has been there for twenty-five years without anyone making any effort to pay it, \$3000.00 is a debt of many years standing, while \$2000.00 (the Duncan Estate money) ought either to have been raised then and there, or else not paid at all.

But there they are; and we are morally bound to pay them as members of the Church.

The question is what are we to do?

First of all let us manfully grapple with the fact that these debts *must be paid*, and *we must* all do it. When over a year