

having fully satisfied themselves as to the standing and reliability of the Company there remains only the difficulty of inducing the large number of parties interested to fall in with an arrangement that, if carried out, would yield an annual revenue to the Church of \$2000, at the same time that the Church Property in question would be insured against all risks from fire *at as low a rate as can be effected with any other respectable Company*. In the opinion of your Committee, it will be a great mistake if the Church does not fall in with the proposal.

The debt resting upon this large amount of Church property is only \$54,346, which is less by \$29,080 than the encumbrance upon the very much smaller amount of property held in 1866; and it is within the knowledge of your Committee that with two or three exceptions the debt of 1866 has been entirely liquidated, and that the present indebtedness results from the erection of a number of costly new churches within the last few years.

The last column of the statistical table shews that the sum of \$24,421 was expended during 1869 in the building and repairing of Churches and Manses. In this it is manifest that the reconstruction of St. Andrew's Church, Montreal, is not included, as the sum of at least \$40,000 must have been incurred in restoring it to its original beauty. But as this was done by the Insurance Company—which probably did not belong to the Presbyterian Church of Canada in connection with the Church of Scotland—a place could not easily be found for it in the admirable report of the Con- vener of Statistics for the Presbytery of Montreal. It is noteworthy, however, as at least one instance—and several others might be added—of the risk to which Church property is liable from fire, even when entrusted to the ever-watchful eye of a "care-taker," and also of that wisdom which insures such property to as nearly its full value as possible.

One admission your Committee desire to make before concluding their report. It is this: that the preceding array of figures, at the best, represent very inadequately the real amount and nature of the work that is being done by the Church. Much of that work is of a kind that cannot be subjected to arithmetical computation. The *all-important work* goes on silently and unseen. "The Day" alone will reveal it; and could christian ministers at all times feel this to be true it would be a source of great encouragement to all who "preach the Word" to "be instant in season and out of season," "always abounding in the work of the Lord."

Even the outward and material work of the Church does not, by these statistics, sufficiently appear. It would require larger limits than your Committee propose to themselves for this report, as well as more extensive information than they are possessed of to traverse the whole scope of the Church's operations during the by-gone three years. For the present it must suffice to state that since 1866 your Committee are cognizant of the building of twenty-four new churches (exclusive of St. Andrew's, Montreal), that a number of others have been enlarged, embellished, and thoroughly reno-