becomes entitled to £27 per annum, without any allowance to orphans, which must be provided by a separate payment to an orphan fund. By this scheme it will be seen that, for the same sum of £5, there is allowed £30 for a widow and £5 for each orphan under 16 years of age. The committee did not feel themselves at liberty to put the rates lower, until they learned the results of the appeal to the church. Should the response be liberal, it will enable them either to increase the amount of the annual allowance to widows and orphans, or to lower the rates payable by ministers. It must be remarked too, that while some circumstances are in our favor, compared with such institutions in older countries, at the outset we are, in one respect, in a more unfavorable position. In commencing our scheme it is deemed only right that all the members of Synod, whatever be their age or state of health, should be able to avail themselves of it. This will involve the necessity of taking in men who would be accepted by no Life Assurance Association except at an exorbitant premium. Fathers of the church, over seventy years of age, and in failing health, must be received upon the scheme, although had they been paying yearly from the date of their ordination, as others will have to do, their payments would have amounted, in some instances, to nearly £200. This fact of itself were sufficient to render it necessary to appeal to the liberality of the church, to raise a capital fund at the first, to place the scheme on a safe basis.

But besides it will be seen that the rates of payment are such that they will still bear heavily upon the poorer ministers of our church. With salaries, in some instances, below £100, even the small rates required here will be felt seriously in many ministers' families. But if the church aid us liberally in establishing the fund, these rates may be lowered, so as to bring the measure within the reach of the poorest of our ministers. Indeed, this fact was the principal reason that influenced the Synod in resolving to attempt to raise a larger capital fund than was at first contemplated.

It is admitted that this scheme is, in a measure, based upon the principles of Life Assurance. But it differs in some important particulars from ordinary institutions of that kind. In the latter the sum assured is paid in one sum at death, in our scheme it is paid in the form of an annuity to the widows and orphans. But a more important difference is, that in an ordinary Life Assurance the sum is paid to the representatives of the deceased, whoever they may be, or whether they are in need or not. In such a scheme as this the amounts are only paid to widows and orphans. As in many cases there will be no widows or orphans, all the contributions will go to increase the amounts where they are actually needed, so that in such cases a larger amount will be realized than under any other system. It is true that many will pay in, whose families will never receive any benefit, but such will have reason for thankfulness, that they will not leave behind them those that need assistance, and it will be a satisfaction that, in such circumstances, what they have contributed will go to the relief of the families of their less favored brethren. Further, by this scheme being in connexion with the Synod, it will be managed with little or no expense. Insurance societies employ Agents, who receive large salaries, and a portion of their receipts go to those who have invested their capital in the institution, as profits, but in this case the treasurer generously gives his services gratuitously, while the other officers, being members of Synod, and feeling a personal interest in the matter, do the same, and of course there is nothing paid out in the shape of profit. All goes for the benefit of the parties intended. In addition to this it will afford a channel for the contributions of the benevolent in the church. We believe that liberal donations will be made to the scheme from time to time. Such would not be made to a merely commercial concern, and they will be a great aid, whether applied to increase the allowance to widows and orphans, or to lower the rates required of poor ministers.

Although appealing to the church to provide a capital fund at the outset, which