

and prosperous fund of our own branch of the church in Ontario and Quebec. This has been recommended, and the terms upon which this can be done have been made known; viz., the initial payment of eight thousand dollars. Each minister will then have to pay between twelve and eighteen dollars annually, and each congregation make an annual collection up to a certain amount. Clergymen's widows, under this fund, will receive sums varying from \$150 to \$300, according to a grade, and orphans, similarly certain sums up to twenty-one years of age. It is very desirable, however, that, before arrangements have been finally made with the Ontario and Quebec church, a committee of men of business be appointed to deliberate whether it could not be more advantageous now to invest and manage the above sum here, and establish a fund of our own. Our sister church, with about 120 charges, has between thirty and forty widows upon its fund—nearly equal to a third of their congregations. It is an old church, and has a considerable number of aged ministers, some of whom are retired, and some in other countries. Our church, again, has an uncommon proportion of young men upon her Synod roll. It is highly improbable that for many years there would be any considerable outlay.

In the minutes of our church in Ontario and Quebec, for 1871, we read that during that year there were no less than thirty defaulting congregations, who had made no collections for the fund: that is, a fourth of the whole number. Now we do not believe that among us, where we have so many old and long-established congregations, the proportion would be so great. Indeed we do not think that any one of our congregations supplied with a minister would fail in this respect. If we join them, we must take with their advantages, also their encumbrances. It would not surprise us if our eight thousand, if invested here, and increased by a year's collection, at the end of the first year would be increased by two thousand dollars, and it is hardly conceivable that the rate of accumulation would not be greatly in excess of that of the fund in the upper provinces. To be burdened as they are, we would require to have *ten* widows, and to give them as they

give, an average of \$200 a year; while it is not at all unlikely that we may not have even one. It does appear that the scheme, in its present form, is not the best that could be conceived. At the same time, all we wish to show is that there is abundant matter for further deliberation, and we have *business-men*, as able as they have shown themselves, willing to arrive at sound conclusions on this subject, and give their church the benefit of their advice. I believe that the result will show that, owing to our peculiar condition as a church, with only one aged clergyman, we can have not only a widows' fund, but, at the smallest outlay, the richest and most munificent in the Dominion.

Everything depends, however, upon a proper and early commencement. Nor can we think for a moment that this appeal will be in vain. The benefit is sought for a class who have ever appealed strongly to the sympathies of mankind—a class whom the Almighty has taken under His special protection, and whose case He makes His own—*Yay*, whose visitation and defence He makes an equivalent of true, in contrast with a *barren and worldly hypocrisy, religion*. But these widows and these orphans, fellow-christians, are the widows and orphans of those who watched over and comforted the sick, the poor, the destitute, the afflicted and helpless, all their lives, and whose stipends were measured out to meet daily need, and no more, and upon whom you imposed a certain scale of living, and whom you would have reproached with covetousness had they not come up to it; for your own respectability would have been compromised. They have no *legal* claim, and their bond is not written upon the parchment of the attorney; but they have an equitable claim in Divine law, and their bond is registered in the court of heaven, which, in due time, exacts the utmost farthing. This fund is only a prudent and cheap expenditure of efforts; for, if a minister dies and leaves his family destitute, a congregation will be forced, from the necessities of their position, to do what they could have been doing more cheaply and more efficiently many years before, by a widows' and orphans fund; such a fund being only a wise and prudent concentration of scat-