FINANCIAL

Your Committee desires to report as follows:

Every congregation in the Presbytery, with the exception of Kintore and Alma Street, St. Thomas, sent in full returns.

One congregation, West Lorne, reports \$65 arrears for stipend.

Every congregation in the Presbytery contributed to one or more of the Schemes of the Church, and 42 congregations contributed to all the schemes.

CONGREGATIONAL PURPOSES.—The total contributions for strictly congregational purposes amounted to \$68,568, which is \$6,331 less than last year. The average per family, \$17.55, and per communicant, \$8.66, shows a decrease of \$3.17 per family and \$1.12 per communicant. This average is 80 cents per family and 2 cents per communicant lower than the average for the whole church.

SCHEMES OF THE CHURCH.—The amount contributed to the schemes of the church was \$14,474, a decrease of \$3,372. This gives an average per family of \$3 70, and per communicant of \$1.83, which is \$1.24 per family and 50 cents per communicant less than last year; but is 83 cents per family and 34 cents per communicant higher than the average for the whole church.

ALL PURPOSES.—The total contributions were \$85,991, a decrease of \$10,653.

The average per family is \$22.01, and per communicant \$10.86. This shows a decrease of \$4.72 per family and \$1.76 per communicant, but is \$1.37 per family and 16 cents per communicant higher than the average for the whole church.

Although the total contributions by Presbytery show a decrease of \$10,653, the Presbytery has not actually gone back.

The decrease of \$6,331 for strictly congregational purposes is accounted for in that the amount paid on churches and manses this year was \$6,059 less than last year. This is an item which fluctuates from year to year.

The large decrease of \$3,372 in the contributions to the schemes of the church is to be explained thus: Last year special offerings were made by several of our congregations to India Famine Fund, and were included in their contributions to Foreign Missions. This accounts for that fund having received from the Presbytery \$2,646 less than last year. Besides this, last year two bequests, amounting to \$1,250, were made to missions. When these things are taken into account it will be seen that we have actually made progress. Compared with 1896, which was a normal year, 1898 shows an increase of \$852 for strictly congregational purpose, \$1,527 for the schemes of the church, and \$932 for all purposes.