

In truth, the conditions of admission to the benefits of the fund are stringent. The sharp alternative is: "Sick or seventy," i.e., only those disabled, or who have reached the full age of 70 years, are eligible for an annuity, and then only after their application for retirement and benefit has passed the scrutiny of the Presbytery, the Committee in charge of the fund, and the General Assembly.

In the case of the Widows' and Orphans' Fund the matter is more simple. Widowhood is the sad qualification, and orphanhood; but at the age of 18 the claims of the orphans cease.

DETAILS.

Some details in regard to each of the five schemes may be useful.

1. *Aged and Infirm Ministers' Fund*—Western Section.—Rev. W. Burns, the Secretary of the Committee, writes:—

"During the past year 81 names were on the list, 76 of whom received annuities. Three of these died during the year and two since its close. Nine applications will come before the Assembly, and in all probability 87 at least will depend, more or less, on the Fund for support.

"Annuities range, according to the years of service, from \$100 to \$350, if the Fund permit. To pay the annuities in full, as the rule would allow, would require an income of over \$22,000. The funds have never permitted this, the highest annuity being thus far \$275, and the average for last year \$197. To pay them on the modified scale of the last few years would require at least \$18,500, and this does not allow for the deficit of \$1,763 with which we begin the year. On the most moderate calculation \$20,363 will be required this year for the work of this truly righteous and benevolent scheme.

"The income for last year was:

From Ministers Rates.....	\$ 2,092 00
From Interest	6,155 03
From Collections.....	7,261 24

\$15,508 27

"It will thus be seen that we must raise \$4,855 more than last year, if we are to keep faith with our old ministers, or \$6,492 more if we are to pay them according to the rule.

"If the societies of our young people would worthily remember those who have sought their spiritual well-being; if they would cultivate a spirit of respect for the aged; if they would ease the load of those to whom the grasshopper is a burden—no more worthy way could they accomplish this than by helping the Aged and Infirm Ministers' Fund."

It may be explained that the Interest item in the above table is from the Endowment. An effort has been in progress for several years past to bring this up to

\$200,000, and has met with no mean success, as the following statement shows:

Amount subscribed up to April 30th

last, including legacies.....\$141,966 11
Amount paid in..... 130,199 26

If there be added the old capital of \$15,550:

The total subscribed.....\$157,516 11
The total paid in..... 145,749 26

It will be noted from the financial statements that a further sum of \$2,200 has been received on account of the Wright Bequest, and that a further bequest, by the late Warden King, of \$3,000, has also been received, less the succession tax of ten per cent.

The severe and widespread depression has helped to make the completion of the Endowment a difficult task.

2. *Aged and Infirm Ministers' Fund*—Eastern Section:

The report to Assembly states that after several years of anxiety over adverse balances your Committee is able, at last, to report that all obligations have been met. This satisfactory state of affairs is to be traced, to a considerable degree, to the increasing interest taken in the Fund by young ministers, who not only pay rates which, considering the protection afforded, are the cheapest insurance imaginable, but who also secure contributions from their congregations, thus making sure the permanency of the good work.

Collections were received from one hundred and forty-eight congregations. Although the aggregate contributed was not equal to the amount reported from the same source last year, it is of interest to note that the number of congregations which contributed during the year just closed is the largest in the history of the Fund. As this must continue to be a chief basis of supplies, the gradually enlarging area from which assistance is derived is a matter of satisfaction.

One hundred and thirty-two ministers were connected with the Fund as contributors at the close of the ecclesiastical year.

The receipts were as follows:—

Collections from congregations.. ..	\$1,278 48
Rates from Ministers.....	678 30
Interest	2,148 09
Donations	18 30
Bequest from Mrs. Munro,	
Wallace	100 00
	\$4,223 17

There was paid to 21 annuitants the sum of \$3,125, being an average of \$147 each.

"It is not a pauper fund," says Rev. Anderson Rogers, the Convener. "It is in the interests of the congregations of our Church quite as much as of the ministers.