

A WIDOWS' AND ORPHANS' FUND, AND UNION OF THE CHURCHES.

How do those two matters stand side by side? What have they to do with each other? Just this;—that at the Conference of delegates in Montreal it was found that ours was the only Church of the four that had not such a fund, and therefore that it would be necessary to raise one if we were to go into the union on equal terms with the others. Each of the three other Churches has a Capital sum, the interest of which, along with annual subscriptions and collections, goes to pay all the claims on the fund; and we could not expect to reap the advantages of such joint capital unless we contributed our portion. Here is a brief abstract of the three funds, sufficiently accurate to give a general notion of their respective conditions:—

I.	II.	III.
<i>Church of Scotland in Canada.</i>	<i>Pres. Church of Canada.</i>	<i>Pres. Church of Lower Provinces.</i>
Capital at present. \$59,000	\$64,000	\$12,442
No. of ministers entitled to participate. 130	300	about 60
No. annuitants at present, 35 widows and 30 orphans	20 widows.	4 or 5
Excess of income over expenditure. \$3,000	about \$6000	\$1700
Annual payments by ministers. \$12	\$8	\$10; \$15; or \$20
Annual payments to annuitants. . \$120 to \$250 according to the amount of the congregation's annual collections.	\$160 for each widow, and \$20 for each orphan.	\$20; \$30; \$90; or \$120; and \$20 for each orphan.

It will be the duty of the united Church to draw up a plan combining the advantages of all those now in operation. The chief difficulty will lie in deciding whether it should be optional on ministers to become members of such a fund, or compulsory on them. If optional, then it is questionable if it ought to be made a Church Scheme at all; if each one ought not to be left to make the best terms he can with one of the Insurance Societies everywhere pressing their claims. For how can you appeal to the whole Church for donations and collections if only some, and those perhaps not the most necessitous of her ministers' reliefs, are to be advantaged? And how allow ministers to legislate on a fund with which they have nothing to do?

As to which of the three funds above mentioned is based on the best principles, we have not information sufficient to guide us. The first is compulsory on all ministers of the Church, and, considering the number entitled to share in the benefits, is much the most wealthy. It being the oldest of the three, it has the greatest number of annuitants on it, as large a proportion, indeed, as it is ever likely to have, and yet so excellently is it managed that its capital is yearly and rapidly increasing. The one thing we do not like about it is the discriminating plan of paying a smaller or larger amount to a widow according as her husband's congregation gave a smaller or larger annual collection to the fund. It must be difficult to work this in practice, and the larger a Church becomes the more difficult it will be, for one minister may, in the course of his lifetime, have been over four or five different congregations. But leaving this aside, surely our boasted principle of Presbyterian parity might be applied to this one little fund at any rate. Surely the strong might help the weak to this extent. Granted that the widow of the minister of a rich city congregation ought to have a larger income than one who in her husband's lifetime never had more than \$500 a year, yet might not this extra provision be safely left to his own wisdom and pocket, and the fund give to all with even-handed justice and generosity? But this and other details will be for the wisdom of the united Church to deal with.

The one point for us to notice now is, that we have no capital sum to meet our sister Churches with. To be on an equal footing with them, we ought to have \$10,000. Can that be raised in the course of the next two or three years?