

CHURCH INSURANCE SCHEME.

Rev. J. F. Campbell, Convener, submitted the following Report on the Church Insurance Scheme:—

Some delay occurred before your Committee could obtain possession of the papers describing the Scheme of the Sister Church, and, before they were received, that Scheme had been inaugurated. In a few words it may be described as follows:—

I. Insurance may be effected for \$1000, \$2000, \$3000, \$4000, on any one building.

II. The rate of insurance on buildings in rural districts, or on stone and brick buildings in towns, to be $1\frac{1}{2}$ per cent. in one payment, or $\frac{1}{2}$ per cent. annually for three years. On wooden buildings in towns, 2 per cent. in one payment, or $\frac{1}{2}$ per cent. annually for three years.

III. No further premiums to be collected until the accumulated fund shall have become reduced by fires below \$8000, when the congregations may be assessed to the extent of the deficiency in proportion to the amount of their insurance with the fund, but no such assessment to exceed in any one year 1 per cent. on the amount insured.

Limiting the risk upon any one building in the first instance to \$2000, the Scheme was inaugurated on the above basis on 1st January last.

Your Committee, while highly approving of the object of the Scheme, and while convinced that it could be so carried out as to prove both safe and profitable, addressed a letter to the Convener of the Scheme, asking how far it had been supported by Congregations, in which the following comments on the basis of the fund were made:

"We could have wished to see some provision introduced to strengthen the fund in the earlier and more critical years of its existence, which might have been effected by a sliding scale of premium for the first three years, say $1\frac{1}{2}$, $\frac{1}{2}$, and $\frac{1}{2}$, respectively, (secured class risks in proportion.) Should your Scheme be fortunate enough, however, to escape loss during these years, the necessity for such a provision may never arise."

Unfortunately, that contingency did occur in the month of April, when the disastrous fire in New Glasgow destroyed one of the insured buildings, and, in the words of the Convener of the Committee in charge of it, the Scheme was thus "wrecked in the launching of it."

Notwithstanding this great discouragement, your Committee earnestly hope that the Synod will persevere in the attempt to effect so excellent an object as is sought to be accomplished by this Scheme.

Respectfully submitted,

JAS. FRASER CAMPBELL, *Convener.*

Halifax, 30th June, 1874.

On motion of Mr. Grant, seconded by Mr. Herdman, it was resolved, that the Synod, while thanking the Committee for their diligence, deem it inexpedient to further prosecute this Scheme in the meantime, and discharge the Committee.

REPORT OF THE HOME MISSION BOARD.

The Rev. G. M. Grant, in the absence of the Rev. R. J. Cameron, Convener, submitted the following report. Mr. Cameron, through Mr. Grant, tendered his resignation:

There is no report which should be regarded with such deep interest by our Church, as that of the Home Mission Board. From it we should have, annually, some account of the general work of the Church, with a bird's eye view of its state and future prospects. In the past we have had much on which to congratulate ourselves; for the present we have much that is perplexing. For the first three or four years after the Board was organized, no one can doubt that it was very successful in its object, and that, through its efforts, our Church was established on a basis more satisfactory than it ever had. It is well known by those who were watching our ecclesiastical affairs with interest, that, at the time of its organization, the State of our Church in the Maritime Provinces was not regarded with satisfaction by the Colonial Committee of the Church of Scotland. It was felt that there was a very large expenditure of their funds in supplementing congregations, and that little or no effort was made to have them become self-sustaining. There was no objection on their part to give us as much money as we asked, provided it could be shown that such liberal assistance was strengthening and extending the Church. This could not be done. Hence, in-