

low standard, would demand continuous and persistent efforts for some years, is plainly evinced by the circumstance, that 80 charges, or nearly one third of the whole are below this standard. The grand remedy for this lamentable state of matters, is an augmented spirituality of mind on the part of our people, which would eventually be followed by an increased liberality. As a subordinate means, the advice of an able political leader seems the most effectual—"Agitate, agitate, agitate."

A slight decrease of \$3,260 is observed in the arrears, but, while Paris and Stratford report none, the Presbytery of Montreal shews an alarming increase, and includes nearly one-half of the whole arrears \$2290.07 out of \$5097.11. No remedy seems practicable for curing an evil like this. It appears to be a law of ecclesiastical finance, whose cause it is not easy to ascertain, that arrearages of stipend are part and parcel of the working of every church system. Like the sore that is caused by internal causes, when checked on one spot, it breaks out in another. For no sooner are these blots on our good name and ecclesiastical integrity wiped out in one quarter, than they appear in another. A perpetual evil they must therefore become, unless some efficient remedy be devised; and the returns indicate but a small proportion of the amount, as many thousands of dollars are cancelled by ministers, who will rather suffer personal loss and privations, than have their sensitive minds tortured by seeing arrears marked against their respective charges. Some mitigation of these evils might be produced by more close and constant Presbyterian visitation, and by an adjustment of claims and stipend in certain cases.

In contrast with this state of matters, it is pleasing to note an increase in the stipend and other funds, with the exception of that for widows' and orphans, and superannuated Ministers' Fund. It shows a decrease of \$151.84, and your committee take the opportunity of urging a greater liberality towards a scheme so promotive of ministerial comfort and efficiency.

The formation of a Theological College at Montreal has largely increased the amount of the College Fund,—that for Montreal being \$6,619.07, and for Knox \$6,477.36, making \$13,096.43 in all.

The returns indicate a decrease of \$675.84 in the Home Mission Fund, a result chiefly caused by a large diminution in the contributions of the Montreal Presbytery—augmented by a small decrease in the Presbyteries of Kingston, Cobourg, Ontario, Hamilton, and Grey, and reduced by an increase in those of Ottawa, Brockville, Toronto, Paris, Guelph, Stratford, Huron, and London. To this fund, however, are to be added the liberal contributions of \$3,551.17 reported for the Kankakee Mission. Still such decrease from whatever cause ensuing calls for enquiry, and demands increased exertions to remove it. The whole contributions reported amount to \$346,545.92, or \$45,336.13 more than last year, and shew an average contribution of \$8.22 for each communicant, being an increase of exactly a dollar over that of last year.

It is to be regretted that so many congregations still omit making collections for one or more of the various schemes. Taking the five chief funds of our church, viz., College, Home Mission, Foreign Mission, Widows' and Orphans' Fund, Synod Fund, if every charge made a contribution for each, the number of collections would be 1,255, but from the returns it is seen that only 975 were made, leaving 280 not attended to in a single year, and taking each at an average of \$4 more than \$1.100 have been lost to our schemes, though neglecting to comply with the Synod's injunctions. This lies at the root of much of the debt and difficulty, that more or less firmly attach themselves to all church undertakings. Without attempting to explain this neglect, your committee again urge on congregations the importance of Congregational Missionary Associations, as the simplest and most satisfactory plan for remedying this defect.

In conclusion, the committee would respectfully impress on ministers and office-bearers the need of more punctuality and promptitude in forwarding their returns, as, for years, delay in sending them has entailed a considerable amount of additional labor.

June, 1868.

JOHN GRAY, *Convener.*