

*Endowments.* The subject of local endowments has again been brought before the people, but no progress has been made in this direction since the last report, except in Sorel, where the fund has been increased by a donation of \$1000. At Berthier the interest in this movement continues unabated, and several payments have been made, and a feeling of gratitude has been elicited towards the Ven. S. P. G., for its seasonable and generous offers of assistance towards this important branch of church organization. In Lachine the endowment fund is the same as last year, \$500. An important document on this subject, and having special reference to the Berthier endowment fund, is hereunto annexed.

It is also felt that little if any of the endowment fund should be invested in the country parts, where property is subject to great fluctuations in value; but that it should rather be secured on mortgages, well considered and well secured by a council or board chosen for that purpose.

*Insurance.* My predecessor drew attention to the fact that there is a large amount of church property in the deanery unprotected by insurance, and I feel it an imperative duty to bring the matter again before your Lordship, because if neglected we might have yet to deplore a loss that years would scarcely remedy.

The destruction of a church in a neighbouring diocese not only serves as a warning of the danger incurred, but also indicates that a plan should be matured for security against any neglect to renew the policy, year by year; and it is believed that this might be effected by some general plan of insurance by which the entire church property of the diocese might be covered, and which would considerably reduce the cost of insurance to those already protected.

*Repairs of Churches and Parsonage Houses.* This is a matter of great moment, and will be of increasing expense if not speedily attended to. In many instances the reply to the question "state of repairs?" would be "bad," and with few exceptions, "needing repairs." This should be remedied by the action of some authority appointed by the church at large, and not thrown upon the clergymen of the parish, or mission. A regular inspection would save a large amount of expense to the church, and annoyance to the minister if it were followed up by action.

*Education.* The letter of the chairman of the Committee of Synod on Education was read at the decanal meeting, requesting the opinion of the deanery concerning the advantages that might accrue from the establishment of a superior school in each deanery, and whether, in their opinion, it would be practicable, without, however, eliciting any decided expression of opinion beyond the conviction of the value of a parochial school attached to each church or mission.

In conclusion, my lord, I may be permitted to say that I think it