

carefully in every congregation. There is no thought that such training as this study will provide will in itself secure the highest efficiency. Personality will ever remain the indispensable prerequisite.

Special pains have been taken by the Board to **systematize the work** of the Church School. The various educational disciplines such as Bible Study, Missionary Study, Social Service, expressional activities, and giving, have been combined and arranged in such a way as **to meet the needs of the children** at the different ages. This unified curriculum is now available and effort will be made to have all the schools conduct their work in accordance with this comprehensive and graded scheme.

WIDOWS' AND ORPHANS' FUNDS

These funds provide a small annuity for the widows and orphans of such ministers as become rate-payers to the Funds. 472 ministers are connected with the Western Fund. 136 widows received annuities in 1916, totalling \$24,118.90. Congregational and personal contributions amounted to \$14,716.

The above figures show that we pay for 136 widows and their children \$9,000 more than we received from congregations, and a serious deficit was only avoided by using interest received from the Endowment Fund to meet these requirements. **The annuity paid is only \$175, and should be increased.** This can only be done if congregational contributions are made on a more generous scale.

The Fund of the Maritime Synod provides annuities for 27 widows and 8 orphans.