

of the half-yearly annuities then payable, will raise the whole amount of our capital fund to at least \$17,500.

In our last report it was stated, that there were upon the fund six widows and eleven orphans. There was here a slight mistake. By the rules of the fund Mrs. McNair would not be entitled to annuity till after the present half-yearly term. But according to our rules she has been receiving half annuity in advance, so that the claims upon our fund at present are

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| 4 Widows at \$120..... | \$480 |
| 1 " at \$20..... | 90 |
| 5 Orphans at \$20..... | 100 |
| 4 " at \$16..... | 64 |
| Half annuity to 1 Widow..... | 60 |
| " to 1 Orphan..... | 10 |
| | <hr/> \$824 |

The Synod having at its last meeting approved of arrangements proposed for admitting to the benefit of the fund those ministers not upon it, intimation was sent to each of those interested. Seven have availed themselves of the opportunity thus afforded of participating in its advantages. The trustees are happy to receive such an accession. They regret that the number was not larger, but the correspondence showed that a large number of those now not upon the fund had made provision by life assurance for the object in view, and others were in circumstances not to need such a provision. The whole number now upon the fund is 63.

In connexion with the admissions during the past year, we may notice the pleasing fact, that one gentleman, whose name is unknown to the Trustees, forwarded the sum of forty dollars, to place upon the fund two fathers in the Church, whose circumstances render such a donation very gratifying. We must commend this example to others. We doubt not that others throughout the church would be disposed to manifest similar liberality, if the appeal were only made to them. And we know no way in which our wealthier members, might, for a comparatively small sum, raise a weight of anxiety from the minds of hard working, self-sacrificing ministers of Christ, and ultimately have the blessing upon them of him that was ready to perish, by making the Widows' heart to sing for joy.

Where Presbyteries have obeyed the injunction of Synod in appealing to Sessions to pay their minister's rates, they have been responded to in a manner, which leads us to believe that if the proper effort were made, this charge might be assumed in many congregations. It might be difficult to introduce this at once over the whole church. But the Trustees think, that at all settlements of ministers hereafter, Presbyteries by diligence might induce the Session or managers to pay, at least the lowest rate,

leaving it to the minister himself to raise it to the highest rate if he choose. We think that it can be easily shown that on the ground of justice the minister has a claim to this. He gives his whole time to the service of that congregation, and thus is precluded from laying by for the benefit of his family as others would do. In justice then we claim that that congregation is bound to provide for his family, should they be left destitute. This is acknowledged in other services. When a man serves his country in the army or navy, the Government acknowledges the claim of his widow and orphan to support. If sufficient stipend were given to enable the minister to make provision himself in this way, the congregation might be considered as having fulfilled its obligations. But it must be evident that even on the best salaries the provision can only be made by the minister trenching on other objects, which, if they do not affect his livelihood, at least affect his comfort or usefulness. And there is no other way in which a congregation can so easily make a comfortable provision for the widow and fatherless, should they be cast upon their care.

It may not be necessary to refer to this scheme in general. In the present day Life Assurance is a subject engaging much attention among business men and others in moderate circumstances. It is an interesting fact, that the first institutions of the kind in existence were the Ministers Widows' Funds, both in Britain and America. Perhaps it might be too much to say that the world is indebted to the church for the benefit of Life Assurance, but we are able to show the she was thus the first to show an example of that provident care for the future, which these institutions express.

And while Ministers' Widows' Funds were the first institutions of the kind, we are prepared to maintain that they present unequalled advantages, to those for whom they are intended. In the first place, there is a large saving of expense. During the past year we have not paid a single cent even for incidental expenses. In one of the best managed Scotch Companies, whose accounts we have examined, the expenses amounted to one-fifth of the gross receipts. And in others, which employ travelling agents, we believe the rate is even higher. Then, from the temperate habits and moral lives of Clergymen, it is now proved, that the ratio of mortality among them is twenty per cent lower than that of the general community, and thus a ministers' institution must give just proportionally greater advantages to those connected with it, over any general institution. Then Insurance Companies suffer not only from the vice and intemperance, but even the frauds of those connected with them. From these and