

church. Aspiring after better things, and forgetting the things that are behind, must be our ideal. The fact that there is a deficit in the finances at the end of the year is, therefore, a thing not wholly to be deplored. Had the Trustees been content to let the church edifice remain in the state of disrepair, which a nine years' occupancy had produced, they might have been able to show but a very slender balance against the year's undertakings; and this, considering the depressed condition of trade in the community, is perhaps as much as was to be expected. But hoping that better times may soon dawn, and trusting that during the present year no considerable extra expenditure may be called for, it becomes the duty of all to address themselves earnestly to the task of providing not only for the ordinary outlay of this year, but also to overtake at least a part of the debt, on account of repairs, carried on from last year.

Let me again earnestly press upon you the obligation resting on each of you, as part of the church's organization. You must not allow yourselves to think of the church as existing only to do you good, as an institution from which you are only to receive benefits. Its main object is rather to enlist your sympathies in doing good, and to rally you to joint efforts in furthering the Kingdom of the Lord Jesus Christ. The church is as dependent upon you, as you are upon the church.

During the year, the mortgage debt on the edifice was reduced from \$13,000 to \$10,000. Within the year, 1896, it is hoped that it may be further reduced \$2000. There are subscriptions due, by members of the congregation and friends outside, sufficient to provide for this. Let an earnest effort be made to collect these subscriptions. If the debt were reduced to \$8000, at 5 p.c., it would greatly relieve the pressure on the congregation's finances. Our friends are, therefore, earnestly besought to signalize this year by paying up their subscriptions to the Building Fund.

"Now the God of hope fill you with all joy and peace in believing, that ye may abound in hope, in the power of the Holy Ghost."

Ever your faithful friend and pastor,

ROBERT CAMPBELL.

*Montreal, March 25th, 1896.*