

The insurance of the Church has been arranged at greatly reduced rates, and the policies have been taken for a three years' term on payment of two years' premium. This payment has been made out of the revenue of the year, and this expense will not appear for the next two years.

The Trustees, while congratulating the Congregation and themselves on the foregoing great improvement, regret to notice that the amount of pew rents in arrear still remains too large. The unpaid rents of 1880 amount to \$706.50, a proportion very high, though not greater than what has unfortunately been usual. The number of sittings in the Church is 893. Those let were 816; unlet, 77. The amount of rental due was \$5521.70; that received was \$4815.20.

The Trustees also note that the Sabbath collections do not reach what should be received, and they are this year slightly below the late average, instead of any improvement following the attention which has been drawn to this matter.

In these two points the Trustees would wish to note, in next report, the desired change,—for though they have the prospect, for the coming year, of providing for all *known* expenditure out of the revenue, the margin is so very small, that any addition either by way of ordinary expenditure or of unusual repairs to the building, etc., which must be expected, will turn the scale against the Congregation again. It is to be observed that during the year now ended, there has been unusual freedom from expense connected with the building, which it cannot be hoped will continue. Being at last free from debt, the Trustees hope to remain so, and rely upon the Congregation, by prompt payment of the pew rents and increased liberality in the collections, to enable them to prevent the return of the days of debt.

The Trustees cannot conclude this report without reference to the pleasing intimation which has lately been made to them and to the Congregation that, by the exertions of some private members and the liberality of those who have answered their appeal, the prospect of seeing the Church completed according to the original plans by the erection of the beautiful intended tower, *without new debt*, is assured. This all members will rejoice to see effected, and the Trustees hope that in their next Report they may be able to tender the thanks of the Congregation for the completion of the work to those gentlemen who have so vigorously undertaken it.

It only remains to add that the Trustees to retire by rotation are Messrs. Rose and Watson, who are however eligible for re-election.

The whole respectfully submitted.

Montreal, 5th January, 1880.

ANDREW ALLAN, *Chairman.*