

It has been the habit to provide for this annual deficiency by borrowing from the surplus funds derived from St. James' Cemetery. This fund being legally at the disposal of the Vestry can be drawn upon by it, without swelling the amount of interest-paying debt. Being however, a surplus derived from sales of the land, it is obvious that it is drawn from a constantly diminishing capital, and one that it is improper to treat as a regular source for meeting deficiencies in our income.

During the past year your Churchwardens, with the assistance of the Finance Committee investigated the details of the expenditure without finding any room for reduction consistently with efficiency. It is indeed obvious that in certain directions it would be exceedingly desirable to increase the establishment. The only way of meeting the deficiency is by raising an increased income.

The most obvious room for increase is in the ground rents upon the proprietary pews. The power reserved to the Vestry of raising the ground rents has not been exercised since the original sales, many of them dating back to thirty years ago. The time seems to have arrived when it is equitable as well as necessary for the Vestry to act in this matter, and we feel persuaded that these pew owners themselves will cheerfully acquiesce in the proposed increase. A scheme has been prepared by the Finance Committee for making a gross increase of fifty per cent upon the present ground rents. If adopted, this will yield about \$500 additional income. A resolution on the subject will be submitted at a meeting to be called for that purpose.

The next items to which we would draw attention are those of "paid poor of the parish" \$589, and \$400 salary of City missionary. Of the former sum, a large portion is expended in the support of the admirable institution known as the St. James' Old People's Home. It appears to the Churchwardens that this institution although well administered at present under the charge of the Rector and Clergy, and Mr. Beaty, our City Missionary, might be provided for in a manner to make both its support and administration independent of the funds of the Church, instead of, as at present, increasing the deficiency.

The money is so applied as to assist a number of worthy parishioners, chiefly elderly or infirm persons, to eke out their own means of self-support without sacrifice of their independence and spirit of self-help. It is a great boon to this class to be helped to procure the simple lodgings they require in a decent house under friendly care and supervision. A visit to the institution never fails to awaken sympa-

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