

sure, and the necessity of something being done immediately towards the establishment of such a fund, I take the liberty of troubling you with a few suggestions on the subject.

I fervently hope that another year will not be allowed to pass without measures being taken to wipe off from the Presbyterian Church the stigma arising from the utter neglect of a duty so important and obvious as the one in question. Independently of the discredit to the Church, and the painful consequences to its Ministers, I know of no greater evil that can befall a Church, or a country, than that the Ministers of the Gospel should be left exposed to undue and depressing anxieties respecting temporal things; and I appeal to the intelligent Presbyterians of the Province—thousands of whom with inferior talents, a far less expensive education and training, and no greater labour, are surely, and by no means slowly, making their way to independence and to wealth—whether they can think, without alarm, on the consequences which must ensue to their Church, their children, and their country, if some adequate effort be not speedily made to remedy the evil which Philadelphia has so well pointed out.

The reason, I imagine, why your correspondent has taken the number 90 as the basis of his calculation, is, because it was the number of congregations of the Presbyterian Church previous to the Disruption, with some vague hope, perhaps, that for such a laudable and benevolent purpose the two bodies might unite. I know not what grounds Philadelphia may have for supposing such a union practicable, but I shall proceed on his supposition; and as the number must now be, at least, 100, which is a convenient factor, I shall adopt it in the following calculations. There are two things, however, which I wish to premise, viz: that the payments by the Ministers should be diminished, and that the accumulating period should be shortened. With regard to the former, I am no Clergyman, but I have had a little to do with church matters since I came to Canada; and, knowing something of the circumstances of Presbyterian Ministers, am quite sure that a payment of £5 per annum is more than they can generally afford. I trust also to be able to show you that the accumulating period may be somewhat shortened. Of the plans furnished by Philadelphia, I would undoubtedly, on various accounts, prefer that, which, by one simultaneous effort, would raise a considerable sum the first year, and diminish the succeeding payments; thus, if it were practicable, I would at once raise, by subscriptions and collections, £2000; and when one congregation is said to raise nearly as much in one year, it surely cannot be a very mighty effort for the whole collectively to do it. But as a good deal of indifference seems to prevail in regard to this important matter, and as the object appeals only to the very common place principles of justice, benevolence, and charity, I suppose I must, however reluctantly, set it down as an impossibility, and suggest an easier, although, in other respects, less eligible, plan.

Assuming, then, that there are 100 congregations and 100 Ministers, it is surely not too much to expect that they should raise a sum, at least, equal to that raised by the English Church—£100. I would fix the annual payments by Ministers at £2 lbs. or £250 a-year; and the annuities to widows and superannuated ministers might average £50 a-year. I would shorten the period of accumulation to four years; and, making no allowance for expenses of management during that period, conceiving that there will be found individuals both able and willing to give the necessary labour and attention during that time, we find that the £400 a-year of collections, £250 of ministers' payments, and interest accruing, produce a capital of £3013. The succeeding four years of active operations will then stand thus:

Capital of the fund	£ 3013
<i>Receipts.</i>	
Interest on capital	£180
Annual congregational collections	400
Ministers' payments	250—£830
<i>Disbursements.</i>	
Annuities to six widows, at £50	£300
Expenses of management	63—£363
Balance added to permanent fund	467
	£ 3480

SECOND YEAR.

Capital of the fund	£ 3480
<i>Receipts.</i>	
Interest on capital	£208
Annual collections	400
Ministers' payments	250—£858
<i>Disbursements.</i>	
Annuities to six widows	£300
Annuity to one minister	51
Expenses	63—£414
Balance added to fund	445
Amount funded	£ 3925

THIRD YEAR.

<i>Receipts.</i>	
Annual collections and ministers' payments	£650
Interest on capital	235—£885
<i>Disbursements.</i>	
Annuities to seven widows	350
Annuities to two ministers	100
Expenses	65—£515
Balance added to fund	370
Amount funded	£ 4295

FOURTH YEAR.

<i>Receipts.</i>	
Interest on capital	£258
Annual collections and ministers' payments	650—£908
<i>Disbursements.</i>	
Annuities to eight widows	400
Annuities to two ministers	100
Expenses	65—£565
Balance added to fund	343
Amount of fund at the end of the four years	£4633

From this prospective conjectural estimate, it may be seen what will be the probable results of this scheme, and whether it is likely to be sufficient for its object. A larger number of annuitants are allowed than are likely to occur, and yet the fund permanently invested will amount in eight years to upwards of £4600, and as before that time the number of congregations and ministers will have increased, so in proportion will the collections and payments increase; and it may be safely assumed that the full amount of the annual collections may be added to the permanent fund till it amount to £ , when they may cease. When the fund has amounted to this determined sum, the balance, if any, after paying annuitants, might with great propriety be appropriated to the education of the children of the Clergy.

Nothing, sir, has surprised me more than the very slight attention which the convincing and ably-written letters of Philadelphia, on a subject of such paramount importance, have obtained. The scheme would seem to be regarded rather as the well-meant Quixotic dream of some benevolent old lady, than as a thing easy of execution, and of instant, pressing urgency. Yet many of our ministers, though not strictly speaking old men, are well advanced in years; and the constitutions of some, not the oldest, are broken down by labour, anxiety, and privation; their families are unprovided for; and years must elapse, even were the work already begun, before a provision can be realized. Is it so, that the claims of justice and benevolence, "doing justly and loving mercy," are of so little weight in our eyes? We are liberal in building and beautifying churches, and taking care of the outworks of the temple, and necessary, and right, and commendable it is that we do so; but the well-being of the living agency by which the spiritual temple is to be built up; the high standing and efficiency of ministers; their being enabled to give themselves wholly and without distraction to the work; their being thoroughly furnished for it; and the care of the widow and the fatherless: these are things of infinitely greater importance, as pertaining to the inner sanctuary.

Perhaps the indifference on this subject may, after all, be more apparent than real, and attributable mainly to our peculiar temperament, which is, perhaps, less easily excitable than that of some of our neighbours. I would, therefore, willingly believe, that if our clergy, and some influential laymen, would bestir themselves in the matter, and rouse us to the consideration of this important object, we should yet soon be brought to set about

it with the prudence, energy, and perseverance for which, I believe, we also get credit.

I am, sir,

Your obedient servant,

A PRESBYTERIAN.

May, 1846.

Foreign Missions.

CALCUTTA.

Dr. Duff is able to give us very cheering accounts of the institution. The attendance of upwards of a thousand *bona fide* pupils, after the storms, which threatened the very existence of the establishment, is a ground of unspeakable encouragement.

One great crisis in the history of our mission, though of a different kind, at the time of the Disruption, had, through God's merciful Providence, been triumphantly passed. During the last year, another, which, for a time, seemed to threaten the very existence of our institution, has, through the same divine blessing, been fairly weathered.— Though not without serious loss and damage, the victory has been indisputably on our side, while our gain has vastly exceeded our loss. We have gained in many ways. Souls have been awakened, converted, and saved. Our proceedings have acquired the stamp of a higher moral influence. A salutary impression has been produced in many a Heathen mind of the inviolability of our cause. The claims of Christianity have been sounded in the ears of many who had previously been inaccessible. The intrinsic weakness of Hinduism and its votaries has been more equally manifested. The minds of waverers among the Europeans, who have questioned the successfulness and the stability of native Christian institutions, have been confirmed. The cause of Bible education has received a mighty impulse. The experience of such results has led many to regard as no longer visionary the feasibility of certain plans of Christian usefulness which heretofore have been treated as chimerical, and the whole has a tendency to issue in the modification of existing systems, in a way which, though gradual and imperceptible, cannot fail to prove salutary.

Still, while we would humble ourselves before God on account of the shortcomings and sins of the past, and while we would praise him for his great and undesired mercies towards us, we desire to be more humbled still, and to wait still more unreservedly on him, without whose blessings all our labours must come to nought. And while we would, with adoring gratitude, acknowledge his great and unspeakable favour in enabling us to pursue our evangelistical course in the midst of the ragings of the Heathen, and in saving our institution from a threatened destruction, we desire to have it duly impressed on our own minds, and to see it deeply impressed on the minds of others, that we are as yet only in the beginnings of trouble. Compared with what we may yet anticipate, our warfare has hitherto been rather an affair of skirmishing and outpost. Unduly to appreciate or despise the forces of the enemy, is just as great a mistake as it is unduly to exaggerate their number and equipment; and in the issue will be sure to prove doubly as fatal. In the eye of reason, and in point of manly argument, Hinduism is very weakness. But it has overpowering numbers on its side, and host of subtleties, and the overawing prestige of an immemorial antiquity, and the hereditary pride of a fabulous and currently credited ancestral renown, and national honour, and class interests interwoven with the nerves and sinews of the entire social fabric, and inveterate habits, prejudices, and prepossessions, and the universally supposed sanction of mighty kings and revered sages, and gods and goddesses without number and without name. However feeble, therefore, such a system may be in itself, yet, when it is backed by such potent auxiliary forces, it cannot but be endowed with certain latent, slumbering, and hitherto undeveloped energies; so that—if it be lawful to use so very military an expression—when the system is finally put to the issue of the sword, it cannot but be that a desperate and tremendous struggle must be expected. Such, at least, is my own calm and sober impression. And my prayer is, that all who may be privileged to share in the great conflicts that yet await us in