ANNUAL MEETING.

The Annual Meeting was held in the Baptist church, St. Catharines, October 23rd, 1888.

Upon motion, Mr. Thos. Lailey was called to the chair, and Rev. Ira Smith requested to act as Secretary.

It was then moved by Rev. A. Grant and seconded by Mr. D. Bentley, That we appoint a Committee to procure the passing of the proposed Acts of Parliament, with reference to the denominational Societies with such alterations in detail as they may find requisite; and that the following brethren constitute that Committee: D. E. Thomson, J. H. Castle, J. C. Holman, M. MacVicar, J. G. Scott, N. Wolverton, Thos. Lailey, A. P. McDiarmid, E. W. Dadson, J. P. McEwan, Professor McGregor, J. Mc-Laurin, J. Dryden, M.P.P., Hon. D. Mills, M.P., E. R. Cameron, Alex. Grant, Ira Smith, D. Bentley, T. S. Shenston, John Dempsey. Carried. L. G. Carter was elected a Director.

The Society then adjourned.

IRA SMITH,

Sec., pro tem.

TWENTY-FIRST ANNUAL REPORT OF THE BAPTIST CHURCH EDIFICE SOCIETY OF ONTARIO AND QUEBEC.

The operations of this Society during the past year have been on a very limited scale, arising from the fact that very little money has been received by the Treasurer. We began the year with about \$100 on hand, and have received for repayment of loans and interest \$1,441.93.

We have received during the year fifteen applications for loans, but from lack of funds we have only been able to cover three, namely: Essex Centre \$600, Kinmount \$200, Palmerston \$150, in all, \$950.

Your Board felt it to be a matter of very deep regret that so many

applications had to be declined.

In every case the loan, had the Board the means to grant it, would have been most helpful and timely, and even yet we hope funds may come in shortly, which will relieve the most pressing cases. We are sorry to say that the loans are not repaid as promptly as we could wish. At the present time some \$3,000, in the hands of twelve churches, is overdue, in most cases, by three or four years. These have all been written to during the year, in some cases, without even the courtesy of a reply. While there are cases in which it may be desirable to allow the loan to remain a time longer than maturity, we think for the benefit of other churches needing the use of the money, it should be understood that loans should

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