

This is a state of things forbidden by the rapidly increasing population of the country—by the pressing spiritual wants of our brethren in the remote settlements, and by all the principles of Christian love and liberality. When it is remembered also that there is not a Mission in the Diocese where the people do not receive from some extraneous source, such as from the Clergy Reserve Fund, or from the liberality of the Society for the Propagation of the Gospel, at least the *half*, and frequently nearer the whole sum, required to sustain their own Pastor, it must surely be felt that they who themselves receive such benefits are bound by every principle of gratitude as well as duty, to aid their brethren who are less highly favoured.

Such considerations have induced your Committee to recommend that, with certain exceptions to be hereinafter provided for, the Parochial Committees be called upon to pay into the Treasury of the Parent Society, the *one-half*, instead of the *one-fourth* of their annual subscriptions.

To the subject of the Widows' and Orphans' Fund your Committee have given their gravest consideration.

While participating in the apprehension that unless very energetically supported, it will ere long be unable to meet the demands likely to be made upon its resources, your Committee are *not* prepared to advise any material change in the general principles of its management and appropriation.

It appears to your Committee, that the prosperity of this Fund is—like all the other objects of the Society—dependent to a great degree upon the general extension and support accorded to the Society itself, and it is this consideration that has induced them to recommend that no application for relief from the Fund in question be entertained, unless the Clergyman deceased shall have complied, not only with the requirements of the Society touching this particular object, but with all such Rules and By-laws as are already in force or shall be from time to time enacted by this Corporation.

The ability of the Society to redeem its pledge, of paying to this Fund, for every parochial Clergyman in the Diocese the sum of £1 5s., annually, from its general resources, must of course depend upon those general resources being well sustained. In addition, therefore, to their previous recommendation of *one-half* of all annual subscriptions being paid to the Parent Society, instead of the present proportion of *one-fourth*, your Committee would further suggest the necessity of requiring that the amount of the Clergyman's subscription be paid to the Treasurer of the Parent Society, to be by him transferred to the credit of the Widows and Orphans' Fund, instead of into the hands of the Parochial Committee which is at present the custom wherever the said Parochial Committee exists.

For the Society to continue annually to transfer to the Widows' and Orphans' Fund, from its general resources, the sum of £1 5s. for every Clergyman in the Diocese, while the majority of such Clergymen contribute to these resources only one-fourth of that sum 6s. 3d., must eventually injure its prosperity, and cause the very extension of the Society to tend to its disruption.

Your Committee would further suggest the equity of requiring "a fine" from those who shall hereafter be received into the Diocese, on the ground of their participation in the benefit of the Fund already accumulated, and they would further recommend that a fine be likewise required in the case of second marriages.

The proceeds, then, of the general collection made on behalf of this Fund—the special donations which may be made towards its augmentation—the dividends accruing from its vested capital—the £1 5s. per annum paid from the General Purposes Fund for each Clergyman in the Diocese, and the fines above suggested, appear to be all the sources to which we can legitimately look for the purpose of sustaining this most important object.

Your Committee are deeply sensible that, regarded upon any principle of Life Assurance, the proceeds arising from the various sources just enumerated, must be pronounced inadequate to secure for the Widows and Orphans of the Clergy the sum which is at present assigned to them.

To adopt the principle of Life Assurance, would be indeed to render safe whatever amount of income might be warranted thereby; but it would at the same time so reduce that amount, as to render it insufficient to answer, in any adequate degree, the object for which the Fund was originated.

Your Committee are therefore brought to the conclusion, that it is impossible, with due regard to the object at which it aims, to reduce the Widows' and Orphans' Fund to a matter of simple Life Assurance; and they are convinced that the best practicable method of attaining the object of the Society, is to disregard the apparent hazard of the step, and to go on in FAITH, regarding the proceeds of the annual collections as income—to be expended, if the demands upon the Fund shall so require—to be invested as permanent capital in whatever measures such demands shall leave it unoccupied.

But while your Committee are impressed with this conviction, they are equally impressed with the vital necessity of adopting every legitimate means in order to maintain the largest possible capital, for the purpose of securing as far as practicable the safety and efficiency of this most important Fund.

Since there is, unquestionably, great danger of the Widows' and Orphans' Fund being eventually unable to meet the demands hereafter to be made upon it, your Committee are disposed to think that the Clergy at large are bound to consider whether or not from their own resources, or by the assistance of their parishes, they could not contribute a larger sum to this object than £1 5s., if such payment will tend to secure to their

families so great a boon as the pension at present paid from the Widows' and Orphans' Fund.

Your Committee are aware that many of the Clergy pay from their very limited incomes to various Life Assurance Companies an average of about £15 per annum, for the purpose of securing to their families the sum of £500; a sum which, however well invested, can hardly be expected to produce a larger return than £35 per annum. If therefore, to secure an income of £35 to their families they readily pay a yearly premium of £15, your Committee are disposed to believe that they would gladly pay a larger sum than £1 5s., if it can be shown that by so doing they would in any considerable degree add to the ability of the Widows' and Orphans' Fund to assign a pension of £50 to their Widows and their Orphans.

It will naturally be said, however, that the very fact of many of the Clergy, struggling amidst much self-denial to pay this annual premium to the Assurance Companies, renders it vain and unreasonable to expect them to do more on behalf of the Widows' and Orphans' Fund.

Your Committee are deeply sensible of this difficulty; but the question appears to them to resolve itself into a *choice of difficulties*. If the Clergy are required to pay a much larger contribution, it is to be feared that it will add materially to the many trying and harassing anxieties by which they are often surrounded, in consequence of the scantiness of their means. On the other hand, if from their own resources, or through the assistance of their parishes, a large measure of unflinching support is not given to the Widows' and Orphans' Fund, there is but too much reason to apprehend that, after having laboured during life in the service of the Church, after death their families may be left in poverty and perhaps in destitution.

It does not appear to your Committee that their language is too strong, when they say this is a prospect which is in truth appalling. In order to avoid it, they find that many of the Clergy continue to pay to the Life Assurance Companies at the rate of £15 per annum, because such payment is absolutely necessary in order to enable these Companies to secure to their widows and children a yearly sum of £35. If, therefore, it can be demonstrated, that to enable the Widows and Orphans' Fund, with anything approaching certainty, to pay £50 annually to their families, it is equally necessary to pay a larger sum than the £1 5s., which is at present contributed to the General Purposes Fund, your Committee are disposed to think that the Clergy would gladly do so, even although they were thereby compelled to lessen the amount paid to the Assurance Companies, or to practice more self-denial, if possible, in their daily lives.

Your Committee have felt called upon largely to discuss the nature and necessity of these suggestions which they have to offer, because they feared that if they simply embodied them in a series of resolutions, they might appear to be advising a stringent and high handed course, entirely inconsistent with the character of a voluntary association which this Society is confessed to be.

They again repeat that they have never for a moment forgotten or overlooked the fact that the Church Society has no *intentions* to lay any authoritative obligations upon the Clergy. The course which they respectfully recommend can be adopted only on that principle, to which they before alluded, as inherent in every corporate body, of restricting the benefits it confers to those alone who comply with the conditions it imposes.

This point being thoroughly understood, your Committee cannot doubt that every one who will duly reflect upon the facts they have brought forward and the statement they have moved, will feel that if the Church Society is to fulfil the object for which it was originated, some vigorous and energetic step to place it upon a proper footing ought to be taken without delay.

Your Committee find from the subjoined document, marked A., that there has been collected from the 3rd to the 10th year inclusive, for the Widows and Orphans, £3,480 9s. 1½d. Of this sum there has been invested and disbursed £2,552 15s. 0d.

A reference to the abstract, (marked C.) will show that the investments of the above Fund amount to £2,808 16s. 2d.

#### RESOLUTIONS.

That in Article XVIII of the Constitution of the Church Society, in the 28th line, after the word "respectively", the following words be introduced, and do form part of said Article, "together with the full sum of one pound five shillings for each duly recognized Clergyman within the district, or, in case of life membership, the sum of £12 10s."

2. That in third Clause of the By-law to provide for the due administering and improving the Widows' and Orphans' Fund of the Diocese of Toronto.

3. At the ninth line, the words from "on" to the end of second said Clause be omitted, and the following inserted: "under the provision of the XIX Article of the Constitution of this Society, shall have established a Parochial Committee of this Society under the provision of the XVIII Article of the Constitution thereof, reporting to and in communication with the Parent Society, shall have remitted the required share of the annual subscriptions made therein to the said Parent Society, shall have conformed to all the requirements of the said Constitution generally, unless upon the omission of such requirement a special written dispensation had been granted by his Lordship the President, and forwarded to the Secretary of the Society for registration within three months after the date thereof, and also shall have paid the fine or fines or the instalments of the same to which he may have been liable as hereinafter provided. Provided never-