

SUPPORT OF THE AGED AND INFIRM MINISTERS AND OF MINISTERS' WIDOWS
AND ORPHANS.

In the Presbyterian Church an Aged and Infirm Ministers' Fund is maintained. The rates payable by ministers who connect themselves with this fund vary according to age, ranging from \$5.60 at the age of 25 to \$20 at the age of 55. The annuities paid are based on the number of years of service, the amount allowed after 10 years being \$75; for each additional year after 10 up to 30, \$10; and for each additional year after 30 up to 40, \$12.50. Ministers who have paid no rates receive one-third of the amount they would have been entitled to had they connected themselves with the fund. A minister who is only partially disabled may receive one-half the annuity that would have been due him in the event of complete disablement. The number of ministers at present receiving annuities is 109, and the total endowment amounts to \$229,335.

In the Presbyterian Church there is also a Widows' and Orphans' Fund. The rates for ministers joining this fund are \$8 per annum for those under 35 years of age, \$10 between 35 and 40, and \$12 between 40 and 50. The annuity payable to a widow is \$150, with \$20 additional for one child, \$36 for two children, \$50 for three, and \$10 for each additional child. No child over eighteen receives an annuity. The number of widows drawing annuities is 133 and of children 39. The revenue of both these committees is derived partly from the invested capital and partly from annual congregational collections.

The funds for the above purposes in the Methodist Church are under two Boards of Management. In the Western Conference, including Toronto, London, Hamilton, Bay of Quinte, Montreal, Manitoba and the North-West, British Columbia and Japan Conferences, it is called the Superannuation Fund of the Methodist Church. The sources of income for the Superannuation Fund consist of interest on invested capital, appropriations from the Book and Publishing House, annual subscription of ministers and probationers for the ministry, contributions from circuits and domestic missions, and payments by or on behalf of ministers who are not in the regular pastorate in lieu of circuit contributions. The annual subscription of each minister and probationer in the active service of the Church consists of a percentage of his salary ranging from 3.1 per cent. to 4 per cent. upon salaries ranging from \$501 to the highest limit, but in no case shall the subscription be less than \$15 per annum. The scale of annuities runs from \$18 per year for four years' service up to \$258 for 29 years of service, with the proviso that for 30 years or upwards of service \$9 shall be paid for each such year.

Widows of ministers, being members of the Methodist Church, receive two-thirds of the amount their husbands would have received and for the same term of years. Each child of a deceased minister, if such child was born after its father was received into full connection with the Conference, receives an annuity of \$20 up to 16 years of age. Annuities may be committed in accordance with certain regulations found in the Discipline. The payment of annuities shall continue after superannuation during the term of the natural life of the beneficiary, providing he has rendered 23 years of service to the Church. If he has rendered less than 23 years, he shall receive payments from the fund for as many years as he has rendered effective service.

SUPERNUMERARY FUND.

The Supernumerary Ministers' and Ministers' Widows' Fund of the Methodist Church performs the same functions for the brethren of the Eastern Conferences, their widows and orphaned children, as are performed by the Superannuation Fund for the Western Conferences with some important differences in its regulations, too numerous to specify.

The provident funds of the Congregational Church are voluntary, and are divided into Widows' and Orphans' Branch and the Retiring Ministers' Branch.