

During the past year the labourers of the Society have proclaimed the Gospel openly by holding religious services in thirty-five different stations, all in a greater or less degree of preparation for the formation of churches and the dispensation of christian ordinances; and at some of these stations all these ordinances are enjoyed. In the educational department of the work there is the large institution at Point Aux Tremble, with eight mission day schools in different parts of the Province. During the past year there were in attendance 334 scholars, of whom 79 were of British or French Protestant families, 104 converts from Romish influence, 131 the children of parents still in the meshes of that system; threatened of course for this insubordination, but they persist and inquire.

The work of colportage is prosecuted vigorously, and forms the foundation of this arduous and self-sacrificing enterprise—small in its beginnings, but far-reaching in its issues. The workers hold on their way—feeling the encouragement held out by God's word, and illustrated in the reply of Gen. Sherman to one of his captains, in a dark hour, during the late American struggle: "Hold the post for I am coming." Our Leader and Commander of the people will come and will not tarry.

I would commend this cause to the prayers and liberality of the people of these Provinces. The doors of opening for the work, the call of a people for help and sympathy—the increased expensiveness of living and carrying on any work call for enlarged means. The narrowing bounds of the aims of papal questions—in conflict with modern society and civilization, in conflict with constitutional governments and liberties call for deepening interest of thought and feeling on the part of all ministers and people.

Contributions received by the Secretary and Treasurer, Lt. Col. Haultain, Montreal.

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Many a man has slain his mercies by setting too great a value upon them. Over-loved mercies are seldom long-lived mercies.—*Brooks.*

## REPORT OF COMMITTEE ON INSURANCE OF CHURCHES.

The Committee appointed to prepare a plan for the insurance of churches, beg leave to Report, that they have carefully considered the whole subject, and would present the following as the result of their enquiries.

By the statistical returns, it appears that there are 248 places of worship in connection with this body, or as we know of some omitted, we may say 250. If these be estimated at the very low average of \$3,000, it will show an amount of property of the value of \$750,000. Your Committee are of opinion that if all of these, or even the greater portion, would combine, it would be possible to arrange a scheme on the principle of mutual assurance, by which, by a very small contribution from each, a fund might be provided which would insure against all losses by fire. As it is not likely that all could be induced to join, we must assume as the basis of our calculations a less number, say 200. Less than this we would not consider as forming a basis broad enough, upon which to form a scheme which would be easy and, at the same time, safe.

Assuming these 200 as the number to be provided for, the first question to which we would advert is the amount which would require to be provided for each. It is usual in the insurance of buildings to insure only for two-thirds or at most three-fourths of the value. As this regulation is intended principally to guard against fraud by obliging the owners to take part of the risk, perhaps it might not be necessary for the Synod strictly to follow this rule, as we can surely have confidence in the honesty of our trustees. But it would be proper that they should in each case fill up a schedule, containing a statement of the time the church was built, its dimensions, original cost and its present estimated value, so that the committee to whom the Synod may entrust the business, may have the assurance that the amount sought to be assured is reasonable, considering the value of the building. Looking then at the various sizes and cost of our churches, the Committee propose that there be four rates, viz., \$1,000, \$2,000, \$3,000 and \$4,000. These amounts would fairly meet the cases of the large majority of our churches. In our cities, there are already some much more costly, and there are likely to be more. The Committee have come to the conclusion that considering the large cost of these and the smallness of their number compared with the others, it would neither be safe nor fair to assume the whole risk of them. It is easy to see that one loss of a church, costing \$15,000 or \$20,000, would swamp