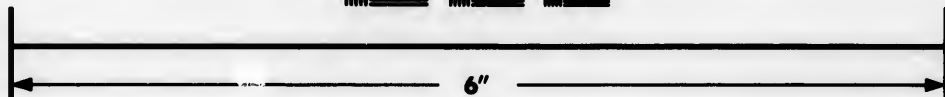
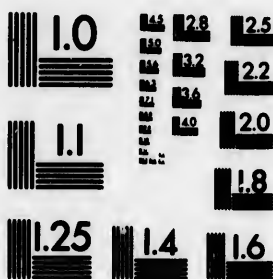


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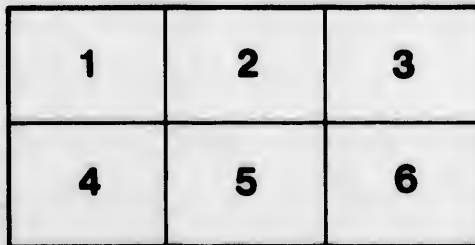
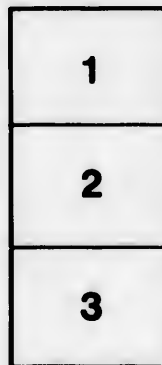
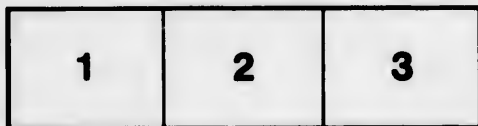
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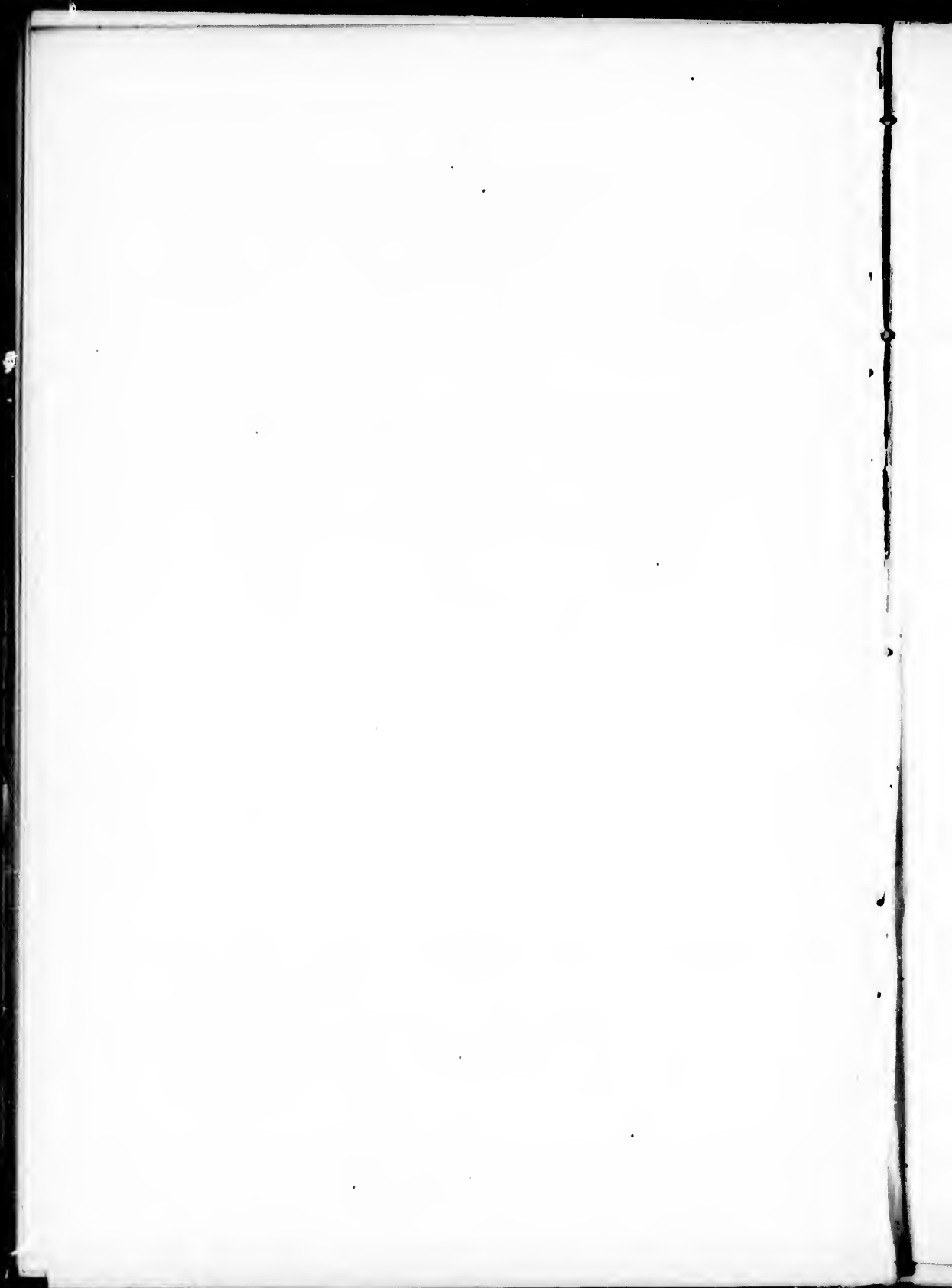
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250 ed

Jubilee Report

.. OF THE..

Ministers' Widows' and Orphans' Fund

.. OF THE..

Synod of the Presbyterian Church of Canada, in connection
with the Church of Scotland.

INCORPORATED BY AN ACT OF THE LEGISLATURE OF THE PROVINCE OF CANADA.
Anno decimo et undecimo Victoriae Reginae.—CAP. CIII.

Managers.

REV. R. CAMPBELL, D.D., <i>Chairman</i> , appointed	1869.
REV. NEIL MAONISH, LL.D., Cornwall,	do. 1892.
REV. JAMES PATTERSON, Montreal,	do. 1899.
REV. D. W. MORISON, Ormstown,	do. 1899.
JOHN L. MORRIS, Q.C., Montreal,	do. 1867.
ALEXANDER MITCHELL, Montreal,	do. 1873.
ALEXANDER MACPHERSON, Montreal,	do. 1876.
JAMES TASKER, Montreal,	do. 1833.
JAMES ROBERTSON, Montreal,	do. 1833.
WILLIAM DARLING, Montreal,	do. 1885.
JUDGE ARCHIBALD, Montreal,	do. 1895.
JAMES CROIL, <i>Sec.-Treas.</i> , Montreal,	do. 1873.

THE FIRST SUCCESSFUL ATTEMPT to establish a fund for the benefit of the Widows and Orphans of Ministers of the Presbyterian Church of Canada in connection with the Church of Scotland, was in the form of a memorial from Dr. William Craigie—an eminent physician in Hamilton, and Mr. George Elmslie of Ancaster, together with a paper on the same subject, by the Rev. James C. Muir of Georgetown, Que., which came before the Synod, at Kingston, July 8th, 1845. The said documents were referred to the Lay Association, with instructions to report upon them at next meeting of Synod.

The Synod of 1846 decided to inaugurate such a fund, and to apply to the Provincial Legislature for an Act of Incorporation enabling them to frame by-laws and to hold property to the amount of at least £1000 a year. The first principle enunciated was that it be made compulsory that each minister should contribute towards it the sum of £3 annually. To ensure this it was enacted that the minister at his ordination or induction be required to sign a bond authorizing the Clergy Reserve Commissioners to retain in their hands the said £3 in half-yearly instalments out of the payments coming to him from that source, the amount thus withheld to be paid over to the Managers of the Ministers' Widows' and Orphans' Fund.

That was a master-stroke of policy to begin with, not only securing, beyond peradventure, a considerable amount of income, but also investing the ministers with a life interest in the concern. Against this decision of the Synod there was raised but one dissentient voice. It came from the Rev. James Lambie of Pickering, one of the most respected ministers of the Church, who soon, however, became one of the most active promoters of the scheme, and whose widow was the first to be placed on the fund.

THE ACT OF INCORPORATION received the sanction of the Legislature, July 28th, 1847. By it the following were constituted a body corporate and politic, to have perpetual succession and a common seal:—The Rev. Alexander Mathieson, D.D., Rev. John Cook, D.D., Rev. Walter Roach, Rev. Robt. McGill, and Messrs. Alexander Simpson, Hew Ramsay, Thomas Wilson,

William Whiteford, William Edmonstone, Hugh Montgomerie, John Greenshields, Andrew Shaw, and their successors.

Dr. Mathieson was empowered to convene the first meeting of the corporation, which had power to frame Statutes and By-Laws, etc., etc. This meeting was held in St. Andrew's Church, Montreal, on the 4th of November, 1847, when Dr. Mathieson was elected Chairman, Mr. John Greenshields, Treasurer, and Mr. William Whiteford, Secretary. The first set of Rules was adopted in 1852, when it was announced as a



DR. MATHIESON.

guiding principle, and one ever since adhered to, that the amounts contributed by ministers and congregations respectively should be regarded as two separate funds, from the first of which annuities of \$50 each should be paid to all widows, and that the annuity from the congregational fund be on a graduated scale proportioned to the yearly average contribution of the late minister's congregation. In 1860, the Board proceeded to codify

the Regulations that had been floating through its minutes since the commencement. These By-Laws, 34 in number, continue with little alteration to the present time.

The annuities at this time were \$60 from the congregational fund, when the average fell below \$12, and \$80 when the average was above \$12 and under \$24—increasing to \$240, the highest rate payable. Under sections 21 and 22, it was declared that “any minister refusing or neglecting to pay his annual subscription, or refusing to take up the annual collection from his congregation, shall cease to be entitled to any benefit of the fund “for his widow and orphans.” Clause 33 provides that “annuities paid to widows shall be forthwith forfeited by remarriage.” By a liberal arrangement, it was enacted that the payments to widows shall be made in full for the half-year during which the minister died, and also in full to the heirs of the widow for the half-year in which she died.

THE MANAGEMENT.—How enthusiastically these early managers and office-bearers addressed themselves to a work at once onerous and difficult! How faithfully they guarded the interests of the Fund; how incessant their labours; how frequent their appeals to congregations on its behalf; how scathing their rebukes to the careless and defaulting; how sincere their loyalty to the Synod, and their adherence to its “deliverances,” are abundantly evidenced in the journals and reports of the Board.

It was required of every minister to intimate a collection for the Fund on the first Sabbath of January in each year. It was forbidden for a minister to contribute personally, with a view to screen the shortcomings of his congregation. Did he venture to send money in this way, it was indignantly returned to him! and himself and his congregation were reported to the Synod “to be dealt with.” And there was no respect of persons; the highest dignitary in the Church would be *named*, and was as amenable to admonition as the humblest minister in a mission field.

THE ANNUAL REPORT in those days was an elaborate document, covering many pages of foolscap, containing detailed lists of all who contributed to the fund, and all who *did not*. The

discussions to which it gave rise were correspondingly prolonged, and often spicy—especially when the venerable and revered Chairman “mounted his high horse.” Occasionally, strong language was indulged in. “Some congregations give steadily,” says one report, “but others dole out petty sums with a miserable parsimony that does discredit to the Christian profession.” In the same breath, however, it is admitted that “on the whole, the fund is satisfactory—equal to that of the old tried fund of the Church of Scotland.” In another instance the conduct of a certain minister was highly commended for imitation, in that before closing the collection, he was in the habit of calling personally on each member of his congregation “who, from ill-health, bad weather, or other cause, was absent from church on the day of collection.”

MR. HEW RAMSAY died in 1857. He had been the secretary of the Board for a number of years; indeed he was practically the manager of the fund during his tenure of office. The Board thus pathetically mourned the loss they had sustained: “His memory is associated with the foundation and establishment of this—one of the most excellent of the many Christian enterprises of our Church—and embalmed in the tears of the widow and orphan.”

In conformity with an Act of the Canadian Legislature, the accounts of the Board began to be kept in decimal currency in the year 1858. In the following year, the Board received its first legacy, from the Estate of the late HON. WILLIAM MORRIS. While the number of bequests made to the fund have been less numerous than might have been expected, grateful acknowledgements are recorded in the minutes of the following:—

1859,	Estate Hon. WM. MORRIS, .	Montreal,	\$ 400.
1869,	“ WILLIAM DOW . .	Montreal,	800.
1872,	“ THOMAS WILSON. .	“	50.
1876,	“ MRS. MCINTYRE . .	Perth,	100.
1879,	“ DR. ALEX. SPENCE, .	Ottawa,	5,000.
1883,	“ D. J. GREENSHIELDS,	Montreal,	500.
1884,	“ JAMES MICHIE, . .	Toronto,	4,000.
1884,	“ MRS. MACHAR, . .	Kingston,	50.

Among the earliest private donations to the fund was the gift, in 1854, of £10 from Rev. W. MONTGOMERY WALKER, of Ochiltree, Scotland—formerly minister of Huntingdon, Que. Many smaller individual donations are credited in the cash book. It is not yet too late to hope that the number of legacies and donations may be increased.

Up to the time of Mr. Ramsay's death, so admirable had been the administration of the fund, its continuous success and prospects were most encouraging. The Synod of 1865 adopted the



JOHN GREENSHIELDS.

Annual Report—"rejoicing to learn that the fund is in so prosperous a state; approve the diligence of the Managers, and return cordial thanks to them, and especially to the treasurer, Mr. Archibald Ferguson, for their valuable services."

In 1866, the Board announced their intention to increase the annuities by the addition of a *bonus* of 30 per cent. to all receiving under \$60 the half-year, and 20 per cent. to all receiving over that sum, without promise of its continuance beyond the

current year. The Management, seemingly, had difficulty in realizing that at that time they were making money 'hand over hand'; but it was not long before the cautiously bestowed *bonus* became a permanent increase of annuity.

In the meantime, the Board was deprived of two of its oldest and most useful members. The HON. ALEXANDER MORRIS removed from Montreal, and retired from the Board. He had acted as secretary for a number of years, and his legal advice had been of great service. But, now he must go. He had Confederation on the brain, and must lend a hand at laying the foundation of the new Dominion, and he was to become the first Chief Justice of Manitoba, in 1872, and its first Lieut.-Governor the same year. His retirement from the Board took effect in 1867, and in his stead, Mr. JOHN L. MORRIS, his brother, was appointed by the Synod of that year. As the oldest member of the Board at the present time, it is due to Mr. Morris to say that his services, as its Solicitor, and otherwise, have been of incalculable value. Not only have nearly all the investments of the Board passed through his hands and been made subject to his approval, but he has piloted this Board, and other Church Boards, through the toils of lawsuits with signal success.

MR. JOHN GREENSHIELDS died on the 23rd of March, 1867. He had been treasurer of the fund since its inception until 1864, and one of its most ardent promoters. His death was deplored by the Board, and the Church, as that of "one whose wise counsels and practical energies ever since its organization were unweariedly devoted to the prosperity of this Fund and contributed so much to raise it to its present efficiency."

REV. ALEXANDER MATHIESON, D.D., departed this life on the 14th of February, 1870, in the 75th year of his age. "The Board recorded its deep sense of the loss sustained by the Church at large, and especially by this Board in his death—"He was its efficient, honoured, and zealous chairman from its first organization until his decease—who contributed greatly to its advancement by his personal influence—who devoted to its interests a large amount of time and attention—who threw into its generous aims his large-hearted and warm sympathies—who took a delight

and pride in every token of its growing prosperity—and whose name must ever be identified with its success.” On the 4th of May following, the REV. ROBERT CAMPBELL, minister of St. Gabriel Church, Montreal, was unanimously elected Chairman of the Board, and has ever since presided over its deliberations. Nearly a whole generation of men having in the meantime passed away, including many of the Fathers of the Church who took an active part in the foundation of the fund:—Dr. Cook, Dr. Machar, Dr. McMorine, Dr. Urquhart, Dr. Neill, Dr. J. C. Muir, Dr. John Barclay, Dr. Geo. Bell, Dr. Spence, Dr. W. Bain; Revds. John Maclaurin, John Mackenzie, Andrew Bell, James Bain, John H. Mackerras, and many others.

THE SEMI-JUBILEE OF THE FUND was reached in 1872, at which time Mr. Archibald Ferguson was Treasurer, and Mr. J. S. Hunter, Secretary. In submitting their 25th Annual Report to the Synod, the Board made reference to the continued prosperity of the fund, and announced their intention of still further increasing the annuities.

At this time, an Act of the Provincial Legislature was obtained amending the original Act of Incorporation by extending the limits of the Board's holdings from £1500 to \$20,000 a year, and legalizing the receipt of eight per cent. interest on investments instead of the hitherto legal rate of six per cent. to which all corporate bodies had been restricted. Up to this time nearly all the investments of the Board stood in the names of private individuals who had been receiving a high rate of interest for years past. This anomalous state of affairs was now rectified by having the investments transferred in due form to the Board.

During the next three years matters went on harmoniously, the reports of each succeeding year showing a gratifying increase in the endowments of the Board, so much so, that in 1875 a still further increase was made to the graduated scale of annuities—raising the maximum annuity to \$425.

THE UNION OF THE PRESBYTERIAN CHURCHES in Canada was consummated on the 15th of June, 1875. In anticipation of this

event an Act of the Legislature of the Province of Quebec was obtained by the Synod, amending the Act of Incorporation, and amendments thereto, continuing to the Board all the rights and privileges it had hitherto enjoyed, with provisions for the election of members of the Board rendered expedient by its new environment, and declaring *inter alia*: "That, after the union, until such a time as an equitable arrangement for the establishment of a Widows' and Orphans' Fund for the United Church shall have been made, the widows and orphans entitled to receive



ARCHIBALD FERGUSON.

annuities from this fund at the date of union, or the widows and orphans of those ministers who at the date of union are members of the said Synod and had contributed personally, and through their congregations, to said fund, in terms of the by-laws thereof, shall receive annuities at a rate not lower than the scale fixed by this Board previous to the date of union, if the funds permit; provided that the ministers whose widows or orphans who shall be placed on the list of annuitants on the said

Board after the Union shall have continued to contribute to the fund as heretofore."

In September, 1876, at the instance of a small minority who declined to enter into the Union, a notice was served on the Board to appear before the Supreme Court to shew cause why the entire Fund should not be handed over to them. They even went so far as to seek from the Legislature an Act of Incorporation, by which the vested rights of all others should be extinguished. Their application was promptly rejected. The result, however, was a series of protracted and expensive lawsuits, of which this Board had to bear its share, but which were brought to a satisfactory conclusion in 1882, chiefly through Mr. John L. Morris, Q.C., the solicitor of the Board.

MR. ARCHIBALD FERGUSON died on the 9th of October, 1876, in the 85th year of his age. He had been twenty-one years a member of the Board, and for twelve years had served gratuitously as its treasurer. It was said of him that "he brought the sprightliness and buoyancy of youth to the very verge of the grave." His self-denying efforts to promote the interests of the Fund were highly appreciated. After his death the offices of secretary and treasurer were combined.

Of the original members of the Corporation there is not one now living. The Rev. Walter Roach died at Beauharnois in 1849, Dr. McGill died in Montreal in 1856. Dr. Cook died in Quebec in 1892, in his 87th year. He was a member of this Board for 45 years, and one of its staunchest supporters. Other ministers who served on the Board were Rev. Dr. J. C. Muir of Georgetown, Que., Rev. William Simpson of Lachine, Rev. Dr. Snodgrass, formerly of St. Paul's Church, Montreal, Rev. William Masson of Russeltown, and Rev. Dr. Jenkins of Montreal; also the following laymen:—Messrs. W. Gordon Mack, Thomas Peck, James Mitchell, Joseph M. Ross, James S. Hunter, James Reekie, and John Grant.

Mr. Philip S. Ross, chartered accountant, has received the thanks of the Board for his valuable and gratuitous services as auditor of the books and accounts during the past twenty-three years.

LIST OF BENEFICIARIES
FROM THE COMMENCEMENT TO 1899.

The first column shows when the Beneficiary was placed in the Fund, and the last column, when removed from the roll, or present place of Residence.

1847	Lambie, James Mrs.	.. Pickering, Ont.	Died at Whitby, in March, 1823.
1849	Roach, Walter	" .. Beauharnois, Q.	Died at Port Dover, 21 Feb., 1884, age 83.
1851	Dickie, John	" .. N. Williamsburg O	Died there 25 March, 1886, age 73.
1851	Smith, John	" .. Beckwith, O	Resides in Ottawa, Ont.
1852	Purkis, Isaac	" .. Osnabruck, O	Died at Prescott in 1860.
1853	Brown, William	" .. Uxbridge, O.	Resides there.
1853	Bryning, John	" .. Mt. Pleasant, O.	Died, October 29, 1881. [1889, age 78
1854	Mair, Hugh	" .. Fergus, O.	Died at Schuylerville, U. S. A., Sept. 27,
1855	Milligan, Archd.	" .. Russeltown, Q.	Resides at Melbourne, Australia.
1855	Maclean, Aeneas	" .. Cote St. George, O.	Resides at Lancaster, Ont.
1855	MacLaurin, John	" .. Martintown, O	Resides in Hamilton, Ont.
1855	Mackenzie, John	" .. Williamstown O.	Died there March 9, 1857, aged 67.
1855	Moodie, Duncan	" .. Dundee Q	Died there May 23, 1892, age 83.
1856	McGill, Dr. Robt	" .. St. Paul's, Montreal.	Died in 1864, Oct. 27, age 67. [age 72.
1856	Bell, Andrew	" .. L'Original, O.	Died at Hemmingford Q. Sept. 28, 1883.
1857	Bell, William	" .. Perth, O.	Died there April 17, 1861, age 87.
1857	McClatchy, Geo.	" .. Clinton, O.	Died at Grimsby O. Feb. 18, 1898, age 88.
1857	Ross, Alex. Miss	.. Innisfil, O.	Died in 1880.
1858	Lindsay, John Mrs.	.. Litchfield, Q.	Married in 1860.
1859	King, William	" .. Nelson, O.	Married in 1866.
1860	Mair, William, Miss	.. Chatham Q.	Died there in 1881.
1861	Anderson, Jas. Mrs.	.. Ormstown Q.	Last payment made in Jan., 1874.
1863	Machar, Dr. John	" .. Kingston, O.	Died there October 6, 1883, age 86.
1863	Ferguson, Peter	" .. Esquesing O.	Died in 1870, March 24, age 58.
1864	Skinner Dr. John	" .. Waterdown, O.	Resides in Glasgow, Scotland.
1864	Grigor, Colin	" .. Plantagenet, O	Died at L'Original, Feb. 28, 1888, age 73.
1864	Campbell, John	" .. Nottawasaga, O.	Resides at Napanee, O. <i>D. G. A. 1900. age 81 at Napanee</i>
1864	Evans, David	" .. Kitley, O.	Died in 1867.
1865	Darrach, William	" .. St. Matthews, Mont.	Died in Montreal, 25 June, 1890, age 65.
1866	Johnston, Thos.	" .. Chinguacousy, O.	Died in 1867.
1866	MacMurchy, Jno	" .. Eldon, O.	Resides at Lindsay, Ont.
1866	Haig, Thomas	" .. Beauharnois, Q	Died at Helensburgh, Scotland in 1882.
1867	McMorine, Dr. J.	" .. Ramsay, O.	Died Nov. 24, 1870 in her 64th year.
1869	MacLaurin, John	" .. Lochiell O.	Died in 1882.
1869	Anderson, Joseph	" .. South Gower, O.	Died 27 March, 1875, age 76.
1869	Thom, James	" .. Woolwich, O.	Died there in 1877.
1869	McEwen, Wm.	" .. N. Dorchester, O.	Died in London O., Aug. 10, 1894, age 90.
1869	Hunter, Alex.	" .. Leith, O.	Resides at Kinloss, Ont.

- 1869 Campbell, John Mrs. Markham, O Now Mrs Bool, Ithaca, N. Y. mar. 1876.
- 1870 Barr, John " . . Laprairie, Q. Resides in Toronto, Ont.
- 1870 Mathieson, Dr. A., Heirs St Andrews, Montreal. Last payment 1871.
- 1870 Wallace, Alex. Mrs. Resides in Huntingdon, Q.
- 1870 George, Dr. Jas. " . . Stratford { Last payment to children, 1882.
Mrs. George died June 17, 1873.
- 1870 Macdonnell, Geo. " . . Milton Died at Kingston, July 29, 1881, age 70.
- 1871 Thomson, George " . . Benfrew, O. Last payment to Miss T. 1876.
- 1871 Shanks, David Miss. Valcartier, Q. Last payment in 1875.
- 1871 Urquhart, Hugh Mrs. Cornwall, O. Died there May 21, 1873, aged 78.
- 1873 Macleod, John M " . . Glencoe, O. Resides in London, England.
- 1873 McKid, Alex. " . . Goderich, O. Died there Sept. 30, 1877, age 56.
- 1873 Miller, William " . . Stratford, O. Resides in Edinburgh, Scotland.
- 1873 Colquhoun, Arch " . . Mulmur, O. Died there June 20, 1896, in 96th year.
- 1873 MacLennan, Wm. " . . L'Orignal, O. Resides near Cornwall, Ont.
- 1873 Nicol, Francis " . . London, Ont. Resides in Toronto.
- 1873 Bell, William " . . N. Easthope, O. Last payment to heirs in 1882 [age 76.
- 1877 Hogg, Dr. John " . . Guelph, O. Died at Detroit, U. S. A. Jan. 29. 1892.
- 1877 Tawse, John " . . King, O. Died August 2, 1880, age 65.
- 1878 Spence, Dr. Alex " . . Ottawa, O. Died at Lossiemouth, Elgin, Scot. 1879.
- 1879 Cochrane, Wm. " . . Middleville, O. Resides in Kingston, Ont.
- 1879* Inglis, W. M. " . . Kingston, O. Last payment in 1879.
- 1879 Cameron, Chas. I. " . . New Edinburgh, O. Died, 1882; last payment to heirs in 1896.
- 1880 MacLennan, Alex. " . . Amherst Island, { Died at Kemptville, O. March, 1881.
Last payment to her son A. D. in 1892.
- 1880 Mackerras, J. H. " . . Q.C. Kingston, O. Resides in Kingston, Ont.
- 1881* Forbes, Alex. Miss. Inverness, Q. Last payment in December, 1881.
- 1881 Ross, Walter, Mrs. Beckwith, O. Resides in Kingston.
- 1881 Walker, Archd. " . . Belleville, O. Died at Row, Scotland, Dec. 6, 1897.
- 1881 Stuart, John L. " . . Trenton, O. Now Mrs. Spence, married Oct. 25, 1893.
- 1881 Scott, Thomas " . . Plantagenet, O. Died there in August, 1884.
- 1881* Muir, Dr. J. C. Miss. Georgetown, O. Resides at Concord, N. H., U.S.A.
- 1882 Maclaren, R. G., Mrs. Three Rivers, Q. Died at Chatham, Ont., July 10, 1895.
- 1884 Paul, John T. Miss. . . Bolsover, O. Now Mrs. McRae, married in 1887.
- 1884 Mann, Dr. Alex. Mrs. Pakenham, O. Died at Renfrew, O., April 11, 1889. age 69
- 1885 Brown, John, Heirs. . . Newmarket, O. Last payment to his son Dec. 1885.
- 1885 Simpson, Wm. Mrs. Lachine, Q. Resides at Upper Melbourne, Que.
- 1885 Bain, James, " . . Scarboro, O. Died at Markham, 10 Jan., 1892, age 86.
- 1885 Mackay, W. E. " . . Orangeville, O. Resides at Orangeville, Ont.
- 1886 Livingston, P. S. " . . Manitoba Resides in Winnipeg.
- 1886 Barr, William " . . Wawanosh, O. Died at Bayfield, Ont., Nov. 18, 1889.
- 1887 Barclay, Dr. Jno. " . . Toronto, O. Died there Nov. 23, 1890, age 76.
- 1887 Mackay, Alex. " . . Summerstown, O. Resides in Toronto.
- 1887 Livingstone, M. W. " . . Simcoe, O. Resides at Simcoe, Ont.
- 1888* Dobie, Robt., Heirs. Milton, O. Last payment to daughter, 1888.
- 1888 Bennett, Dr. John. Almonte, O. Resides in Almonte, Ont.

- 1888 Cameron, Hugh, Mrs. Hallville, O. Died in Montreal, August 23, 1896.
 1888* Porter, Sam. Heirs. . . Clarke, O. Last payment to Miss Porter, 1894.
 1889 Stuart, James, Mrs. . Woodstock Died in Toronto, Feb. 25, 1895, age 84.
 1889 Burnet, Robt. " . . Hamilton, O. Died in London, Ont., Apl. 15, 1897, age 85.
 1889 Bain, William " . . Perth, O. Died at Kingston, O. Feb. 11, 1893, age 70.
 1889 Eakin, Jos. S. " . . Parkhill, O. Resides at Port Colborne, Ont.
 1890 Herald, James " . . Manitoba. Resides at Medicine Hat, Man.
 1890 Neill, Dr. Robt. " . . Seymour Resides at Campbellford, O.
 1890 Davidson, John " . . N. Williamsburgh. Died there Feb. 18, 1891, age 66.
 1891 Fraser, Donald " . . Victoria, B. C. Resides in Victoria, B.C.
 1892* Spenser, Adam, Miss. . Bowmanville, O. Last payment made in 1893.
 1892 Camelson, David, Miss. Port Hope, O. Last payment in 1893.
 1892 Stewart, Wm, Mrs. . Hornby, O. Resides in Toronto.
 1892 Sinclair, Jas. S. " . . Huntley, O. Resides at Carp, Ont
 1894 Murray, Jas. A. " . . London, O. Resides in London, Ont.
 1894 Carmichael, Jas. " . . Norwood, O. Resides at Markham, Ont.
 1894 Morrison, D. " . . Owen Sound. Resides in Sydney, N. S. W.
 1895* Johnson, Wm. " . . Manitoba. Resides at Vernon City, B. C.
 1895 Gordon, James " . . London, O. Resides in London, Ont.
 1895 Canning, W. T. " . . Oxford Mills, O. Resides at Mountain, Ont.
 1896 Macdonnell, D. J. Heirs Toronto, O. Family residing at Fergus, Ont.
 1897 Porteous, Geo. Mrs. . L'Amable, O. Resides in Kingston, Ont.
 1898 Jenkins, Dr. J. " . . St Paul's Montreal. Resides at W. Dulwich, London, Eng.
 1898 Bell, Dr George " . . Q. C. Kingston. Resides in Toronto.
 1898 Smith, Jas. C. " . . Guelph, O. Resides in Guelph, Ont.
 1899 Muir, Dr. J. B. " . . Huntingdon, Q. Resides at Birmingham, Ala. U. S. A.

* Note ;—those marked thus were dealt with as special cases.

SUMMARY.

The whole number of Beneficiaries, past and present, is one hundred and eight (108). The total amount that has been paid to them is \$223,069. The largest amount paid in any one year was \$7,993.69, in 1895. The largest number of widows on the roll at one time was forty-five (45) in 1890, and the largest number of orphans, fifty-three (53) in 1874. Mrs. Archibald Colquhoun, of Mulmur, Ont., attained the greatest age, bordering on *ninety-six* years. The name that has been longest on the roll is that of Mrs. John Smith, formerly of Beckwith, now residing in Ottawa. The number of ministers now contributing to the fund, personally, is 62. The average annuity is \$190.

The working capital reached the round sum of \$100,000 in 1881. It touched high-water mark in 1897, when the total assets were \$116,441.92. Decline in the rate of interest from investments, and the inevitable decrease of congregational contributions, as one and another of the ministers of the old Synod pass away, preclude the possibility of further enlargement, at least for years to come, but, in the meantime, all present and prospective claims on the Fund may be regarded as absolutely secure.

SCALE OF ANNUITIES FROM THE CONGREGATIONAL FUND.

When average is \$12, and under \$18, annuity is \$138					
"	"	18,	"	24,	" 156
"	"	24,	"	30,	" 175
"	"	30,	"	36,	" 188
"	"	36,	"	42,	" 200
"	"	42,	"	48,	" 212
"	"	48,	"	54,	" 231
"	"	54,	"	60,	" 244
"	"	60,	"	72,	" 256
"	"	72,	"	84,	" 281
"	"	84,	"	96,	" 312
"	"	96,	"	108,	" 344
"	"	108,	"	120,	" 375
"	"	120,	"	132,	" 437
"	"	132, and upwards,		"	469

No annuity to exceed the last mentioned \$469.

All collections averaging less than \$12, are subject to special consideration; but in no case shall the annuity derivable therefrom exceed \$100.

The allowance for children is as follows:—

For one child, an additional sum of \$16.					
"	two children,	"	"	"	28.
"	three "	"	"	"	36.
"	four "	"	"	"	40.

and \$4. for each additional child as the number may be, until boys reach 18 years and girls 21 years. A uniform payment of \$50 per annum accrues from the Ministerial portion of the Fund in addition to the annuity from the Congregational Fund.

ABSTRACT OF ANNUAL REPORT FOR 1898-1899.

The names of two annuitants were added to the Roll during the past year, namely: Mrs. J. C. Smith of Guelph, and Mrs. J. B. Muir of Huntingdon, making the present number forty-two, as follows:—

Mrs. Barr. " Bell. " Bennett. " Brown. " Campbell. " Canning. " Carmichael. " Cochrane. " Eakin. " Fraser. " Gordon. " Herald. " Hunter. " Jenkins.	Mrs. Livingston. " Livingstone. " MacKay (W. E.) " Mackay (Alex.) " Mackerras. Macdonnell children Mrs. Maclean. " Maclaurin. " MacLennan. " Macleod. " McMurchy. " Miller. " Milligan. " Muir (J. B.)	Miss Muir. Mrs. Murray. " Morrison. " Neill. " Nicol. " Porteous. " Ross. " Simpson. " Sinclair. " Skinner. " Smith (John) " Smith (J. C.) " Stewart. " Wallace.
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RECEIPTS AND DISBURSEMENTS.

<i>Receipts.</i>	
Balance from last year.....	\$ 1,631.56
Interest from investments.....	6,584.61
Ministers' contributions.....	1,107.40
Congregational collections.....	387.08
Loans returned.....	3,000.00
A temporary loan.....	400.00
	<u>\$ 13,110.65</u>

<i>Disbursements.</i>	
Annuities to widows and orphans.....	\$ 7,855.69
Re-invested on mortgage.....	500.00
Temporary loan repaid with interest.....	410.00
General expenses of management, 12 months.....	485.00
Sundries, insurance, taxes, repairs, etc.....	149.03
Balance in Merchants Bank of Canada.....	3,710.93
	<u>\$ 13,110.65</u>

<i>Assets.</i>	
Mortgages on real estate.....	\$101,950.00
39 shares Corporation stock at \$175.....	6,825.00
Cash in Merchants Bank of Canada.....	3,710.93
Interest receivable to June 1st.....	719.25
Lachine property valued at.....	3,000.00
	<u>\$116,205.18</u>

JAMES CROIL, *Secretary-Treasurer.*

Audited and found to be in accordance with the Records of the Fund.

PHILIP S. ROSS,

Chartered Accountant.

ROBERT CAMPBELL,

Chairman.

Montreal, 2nd day of May, 1899.

MITCHELL & WILSON, PRINTERS,
1727 Notre Dame Street, MONTREAL.

