### FEBRUARY 15, 1896.

nere seemed to be an accent of liness in his tones, at which Cathe, emboldened, dropped the arm of ence, and extended her hands to husband. He took them and sed them with something of the or with which he had been wont to s them when she knew him only as h Deville. Her overcharged heart d contain itself no longer, and she t into happy tears.

She will be herself now," thought ence, while Sir Hubert waited tly for her burst to exhaust itself. looked up at length, apparently , though her beautiful eyes were shining from her recent emotion. If you are ready, we shall repair y friends," said Sir Hubert, ' but your cloak, Kate, and put back hair," for some of her raven ring. had tossed themselves out of their ted places.

And put on your ring," interposed ence.

Ab, yes ! I had forgotten, " said Sir ert with a slightly mocking laugh h Catherine was too happy to ce. She drew from the bosom of dress a little carefully wrapped el, and unfolded a valuable plain et of gold. Allow me," said Sir Hubert, and

the very courtliest grace bed it upon her finger, saying :

For the second time, Kate." he put aside her cloak, displaying stume simply but gracefully fash d, and of some bright color which rded wonderfully well with her adid complexion; and, as she there, having with careless grace wn her beautiful hair back into its ted clustering profusion, even her and admired anew lovely Cather-Dominick.

r Hubert's guests in the great banhall were somewhat less hilarious ng the absence of their host, and were wondering what could be cause of his detention, when the t door swung open, and an interg trio entered-Sir Hubert Rom-bearing on his arm a beautiful, hing girl, who, with charming esty kept her eyes on the ground. accompanying them, a handsome og rustic Irishman.

hey passed on until they came to Hubert's place at the head of the d. A full score of gentlemen were ed on either side, but Catherine none of them. The scene, the tion in which she found herself, ned to her as though they might be the events of a happy dream from ch she might be suddenly and rudely kened, and therefore she clung the ter to Sir Hubert's arm, and took of nothing about her.

he wildest astonishment, the most er anticipation was visible in every and the host, in the pause he e before beginning to speak, ned to survey it all. Then, bendforward with an inimitable grace anner, and putting into his voice ange mixture of playfulness and asm, of frankness and covert ning, he said distinctly :

While hinting to you, my friends by expected bride, I had in store for a still greater surprise—the sur-e of a secret marriage, and to-nt, my bride has come home to me. nit me to introduce to you my wife hom I was privately married durthe past summer.'

e forced her forward so that her ly person was in full view of the iring looks turned upon it, but in nstant she had shrunk back tremb to her place between him and ence. Sir Hubert resumed :

It is incumbent upon me now to nd my lovely bride to her apartts ; therefore, gentlemen, pardon withdrawal, and make merry until

#### urn.

### FEBRUARY 15, 1896.

took down her clinging hands, an swering with stern reproach : "You deceived an honest boy Catherine, and you deceived your

Dishonest Practices Are Everywhere

be Honest.

Felt.-There Seems to be no Public Conscience.-Religious People Will

Within the last half century commer

cial and business relations have grown

and expanded to such an extent that

the mind is bewildered in their pres

ence. They have taken, too, so many

different shapes and forms that it is

not easy to clearly see one's way through them. Even amidst the multi-

plex business relationships that are

now fixed and permanent, no complete

set of rules have as yet been framed to

absolutely determine the honesty or

dishonesty of these relations. No de-tailed laws are in existence to guide a

person safely through the entangle

ment of business cennections that are

springing up on every side. The writer is still wanting who will pilot a

man honestly through the numerous

and varied forms of mutual contact in

Though this is an acknowledged

The

We

follow.

sands

fact, still there are some principles or primary laws that lie at the bottom of

principal of these is contained in the golden rule of Christianity, namely to

generally say: "Do to others as you would like to be done by," but both re-fer to one and the same thing. Time

has moulded these words into an adage,

and thrown around them the sanction

and approval of all fair-minded people.

They proclaim the universal brother

hood of man working together in love

and harmony; they tell us that the de-spoiler is pillaging from a brother

they admonish us that the measure w

mete out to ourselves is the same meas-

ure God expects us to mete out to others

particulars. Mere generalities are of no account. Turn your attention for a moment to the great world of com-

merce - the world of buying, selling

or trading. In these occupations

"scoundrels get rich while honest citizens become poor." Countless

frauds are every day practiced by mis

representation, deception, adultera-tion, cheating in weight or quality,

The latter is, without doubt, the worst

recent times. It is a many-headed

reptile, hissing in very rage to stick its

angs into honest competition. Cap

ital is a good thing : the world would

not be prosperous without it. It stirs

up trade, gives work, supplies neces

sities and sets the wheels of industry in

motion. Monopoly is an evil of the greatest magnitude. It destroys com-

petition, ruins labor, stifles trade and

The above are only a few of

St. Thomas says that they who

dictates exorbitant and unnatural

the most glaring practices in common

make use of them are walking in the

Carlyle described commercial England as praying to Satan in these

words : "Help us, thou great lord of

shoddy, adulteration and misfeasance

broad way of sin and perdition.

rices.

use.

all fair and impartial dealing.

'love your neighbor as yourself."

every path of life.

old father Sir Hubert addressed a kindlier welcome to the old man than might have been anticipated from his glowering looks a few moments before, and then he said he would leave the three together while he rejoined his

company. After his departure, old Larry was loud and vehement in his denuncia-tions of his daughter's conduct, and he persisted in his refusal to make his home in the Castle ; but the tears and entreaties of Catherine, and the calm reasoning of Florence, induced him to relent ; then Catherine pressed to know

how Florence had brought about the happy result ; but he replied : lever mind how, Kate, but that it is done ; and I'll take it as a favor if you will ask me no more questions about it; and now I must go, but I have a few solemn words to say to you first. Whenever you are in trouble, that your husband treats you unkindly, come, or send to me; but otherwise, I think it will be best for us all, Kate, that you and I do not meet again.

Good by." He extended his hand and she clasped it with both of hers, bowing her head over it, and drenching it with her tears. Too full to speak, she could only press her lips to it again and again until he drew it away, and

wringing hard old Larry's hand, he went hurriedly out. TO BE CONTINUED. THE NEW WOMAN.

The Name Means Well, Says Rev. Dr. Rooker, But it is Simply an Efford to be Mannish.

St. Paul, moreover, tells us that the vengeance of God is hanging over the Baltimore, January 28. - Rev. F. Z Rooker, secretary to Cardinal Satolli, head of those who disregard this golden rule by deceiving, over-reaching or came to Baltimore yesterday and preached at Vespers at the Cathedral circumventing their neighbors. He said in part : "Matrimony." He said in part: "Marriage is a contract which the terrible warning ! It is not wise to despise it. Let us examine ourselves on a few

Church has elevated to the dignity of a sacrament. It is a voluntary contract There is nothing to compel a man and a woman to marry. It is a contract that terminates in an individuality of Two people, having distinct and separate tendencies and desires, make a contract to live an individual life They make up their minds that their lives shall have one scope, with no two objects in view, but to live together for one purpose common to both. This is

taking advantage of ignorance or dis e essence of matrimony. "Unless man and woman can bring tress to extort exorbitant prices, and the entering combines and forming comthemselves to sink their individuality pacts to build up a monopoly of trade into the new order of things they have no right to marry. This is love-pure form of dishonest that has appeared in complete, self-sacrificing love. Both must strive to give up that which is an tagonistic to the other. They must put up with each other's peculiarities they must make sacrifices to one an other. They must study each other and remember at all times that God

made them different. "The man must not forget that the woman likes to be loved just as much after marriage as before, and a woman must remember that a man likes the little attentions he received when courting just as much after he is mar-ried as before. Such love as will con-

tinue after the contract is entered into is the only security for tranquility in the family, and such love only can bring about happiness and peace. Children will not be what they

to do our work with a maximum of slimness, swiftness, profit and men-dacity for the devil's sake. Amen." ought to be unless such conditions pre-They must see that the father vail. and mother are considerate of each Commercial America repeats this other. Children are imitative, and exprayer a thousand times louder than ever England did, and the Amen swells into a chorus of universal approval. ample is the thing. "In many cases men and women are too much occupied with matters outside of their families to give the proper care to their children. Take the new woman, for example. The name means well, but it is simply an effort to be mannish. A woman to be like a man must follow him all his ways. She must indulge in all man's vices, and when she does that she becomes worse than the men who indulge in the same

## THE CATHOLIC RECORD

over taxing the energies of mere

blasted hopes and wasted energies.

People will go in debt seemingly with

out a thought as to how or when it will

be paid. Good honest men are forced

God for the consequences that may

There is another species of dishones

practices to which attention must be

name of servant or by the high-sound

ing appellation of state official (the lat-

ter is only a servant of the people), to

whom are intrusted the care and man-

agement of private or public affairs,

who does not look upon his office as a sacred trust. Servants of the people

seem to have no conscience. It may be

stated without hesitation that, as a rule,

they steal, and not only take but solicit

bribes, and sell what does not belong

to them, and neglect their duty, and

boastfully taunt the public with the

red flag of corruption, fraud and thiev

ery. The city or state is an individual, and he who steals from either is a thief

God will regard him in no other light

There is no forgiveness for such unti

they do penance and restore what they

have unjustly taken. "Render to Cæsar the things that are Cæsar's."

It is well for Catholic officials to bean

in mind what their Church teaches (so

strictly that there are no exceptions)

These are some, but not all, of the

dark ways trodden by this vice. It

would take volumes to enumerate them

all in detail-to point out the many

species of dishonest practices, unjust

bargains, fraudulent contracts, domes

tic deceptions, deceitful customs and

negligent omissions of duty that are

daily perpetrated for the purpose

of over-reaching and circumventing

others. There is scarcely a branch of

trade, or calling, or avocation of life,

that is not subject to these deceptive

with regard to these matters.

cannot collect their lawful credits.

# SOME FORMS OF DISHONESTY. The present is cheap, costing only a triffe. But a shade of sorrow would THE LONDON MUTUAL.

ANNUAL MEETING OF THIS OLD . TIME FIRE INSURANCE COMPANY.

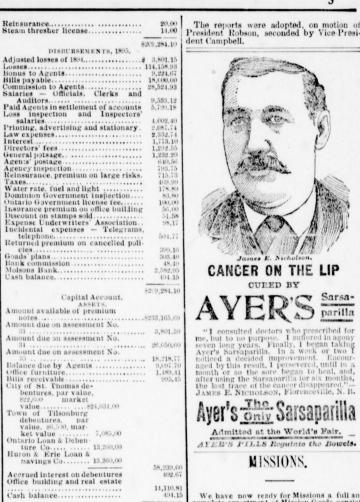
darken many a face if they reflected The annual meeting of the London Mutual Fire Insurance Company was held at the headquarters of the company in London on the 5th inst. The attendance of stockholders was large. President Robson was in the chair, and other members present were Messrs. T. S. Minton, Toronto; Angus Campbell, Appin; C. C. Hodgins, Lucan; Robt. McEwen, Byron; J. W. Cameron, Strathroy; John Geary, London; E. R. Cam-eron, London; A. Koss McInnis, London; Sheriff Brown, St. Thomas; Richard Gib-son, Delaware; Dan. McKenzie, Hyde Park; John Morgan, Kerwood; M. M. Black, Spring-field; D. B. Livingston, Tilsonburg; G. Roche, St. Thomas; Geo. C. Elliott, Appin; Wm. King, Mt. Elgin; Thos. H. Allen, jr, Delmar; Jas. Allen, sr. Delmer; J. H. Flood, London; John Gowan, Ektrid; Mr. Horn, Embro; Thos. Wooley, Arthur Platt, F. Marshall, and others. In opening the meeting, President Robson refered to the absence of Manager Maa-donald, owing to the death of his wife. He was sure that the members falt the deepest sympathy for Mr. Macdonald in his sad loss. This was the thirty-seventh annual meeting that these presents are made cheap by The annual meeting of the London Mutual and young ladies, whose lives are thus rendered miserable : by resorting to the "sweat shop" system of manufac-ture; and by whipping on men and sickly girls like slaves, but without a slave's compensation. A glance behind the scenes would destroy much of the gratification experienced by the numerous "gifts" of the season. God says the laborer is worthy of his hire, and who can make sufficient remuneration for a girl's or boy's rvined system. Again, dishonesty is shown in the conduct of those who refuse to pay their lawful debts, or who contract debts above their means of payment.

out of business simply because they was the thirty-seventh annual meeting company. The year has been most sful, and financially was \$19,000 ahead must be borne in mind that when debtors refuse, or defer beyond a

reports were of a very interesting ter. They showed first of all that the reasonable length of time to pay what character. They showed hirst of all that the company stands upon a firm basis, and is en-joying continued success. The Fire In-spector's report made it apparent that the chief causes of fires to day are detective flues. Other causes were "hired man shooting sparrows," and "hired man smoking." The sporrise are followed. they owe, they are responsible before Besides, experience proves that the reckless contraction of debts is the beginning of misery for thoureports were as follows :

sparrows," and " hired man smoking." The reports were as follows : REPORT OF THE BOARD. To the members of the London Mutual Fire Insurance Co., of Canaca : Your Board of Directors have the pleasure of laying before you the thirty-sixth Annual Report of the affairs and doings of the Com-pany, and refer you to the appended tables, which have been carefully prepared by the respective officials of the Company, and ex-amined and vouched for by Mr. John Overell, the Company's auditor, whose duty it is monthly to prepare a detailed statement of the receipts and expenditures and make a report to the Board, so that the Directors may, at glance, discover any irregularities, should such occur, and have them rectified. This order of business your Directors can-not but think will be satisfactory to the mem-bers. The statements being so full and com-prehensive, it is unnecessary to dilate further upon them excepting to note that the Assets of the Company have been added to during the year to the externet, which shows that the confidence ever held in the stability of the "London Mutual !" in its now old age is "as itrm as a rock." called. They go under the name of domestic frauds, because they are committed in domestic circles by fathers and mothers, by children and servants. They are too frequently overlooked, because they are perpetrated in the home, and thus generally pass unnoticed. Parents are dishonest with their children when they refuse or Cash balance..... neglect to provide for them, as far as they are able, a sufficient sustenance, a proper training and a Christian edu-cation ; or when they squander in extravagance what is necessary for their maintenance and support. On the other hand children are dishonest when they pilfer and steal from their parents, or spend uselessly what would otherwise be devoted to their well-being. In fine, he is a dishonest rascal, whether he be known by the lowly

graiting in the extreme, which shows that the contidence ever held in the stability of the "London Mutual." in its now old age is "as firm as a rock." Policies. — The total number of policies issued tor the year was 7,546 on the Cash System : 7,743 on the Premium note system and 1.357 on the General branch, making a total of 16,646, covering the enormous sum of \$21,521,419.99, which, added to the amount formerly insured and yet in force adds up to 50 210,032.43, at risk : a larger sum than earried by any four other Companies in Ontario, and nearly as great as any other Company doing business throughout the whole Dominion of Canada. Losses.—A full report of the amount and manner of losses is given by Mr. Lettch, sr., Inspector of the Company, showing that had it not been for the great conflagration fires in Toronto in the early part of the winter of 1805, a very marked decrease in the amount of losses, as compared with the year 1894 and the two preceding years, would have been the result. The claims paid for amounted to 8117,020.08; of these 83,801.45 had been laid over from 1891 awaiting profs, and 8114. Lis 95 for enrent losses, making the ordin-ary class \$165.02.92, and the general or yearly branch \$12.930.86. Inspection.—For the purpose of facilitating the investigation of losses it was found neces-sary to appoint an assistant Inspector, and, from amogst a large number of applicants, Mr. A, Ross McInnes was selected, and he has given satisfaction. It is hoped for the fature that the two Inspectors will be able to continue the inspection of risks with very little assistance from outside sources. The system of inspection, although somewhat ex-pensive, has proved of good results. We have cancelled or dropped off on expiry a large number of risks, sup and by continuing to make free use of the pruning knife the price of insurance will be very much reduced in the near future. Cost of Management.—It has been used as an argument by agents of other Companies, particularly the small township concerns, hat the expen



18,968.7

1,820.0

1.030.

453.0

368.8

12.0010.55

\$120 036 7

Net surplus of assets.....

24 From incendiary causes.
33 Prom lanterns and lamps.
34 From steam threshers.
35 From other burning buildings.
36 From teams

From tramps..... From running fires and burning

From running mes-stumps.
 From hired man shooting spar-rows around barn.
 From heated journal.
 From smoke houses.
 From kiln burning near fuel fac-

\$6, 941.87.

Of the above losses 24 were on general business amounting to \$12,930.86; 26 were Agricultural Insurance Co. risks, amounting

Our losses are 1,405.32 less than in 1894

Audited, compared with books and found correct, as above set forth. (signed.) JOHN OVERELL, Auditor.

We have now ready for Missions a full and complete assortment of Mission Goods consist-ing of \$366,067,8

> PRAYER BOOKS. DEVOTIONAL BOOKS,

> > CONTROVERSIAL WORKS.

RELIGIOUS ARTICLES.

3

Sarsa.

If, at any time, you have a Mission in your Parish, we will be happy to supply you with an assortment of the above goods, and at the close of the Mission, you can return whatever reains unsold.

In Ordering, Please State :

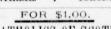
1. Who is to give the mission.

2. About how many families will attend.

- 3. The day the mission opens.
- 4. How the goods have to be shipped to reach safely and in time.

D. & J. SADLIER & CO.

Catholic Publishers, Booksellers and Sta-tioners, Church Ornaments, Vestments, Statuary and Religious Articles, 1669 Notre Dame SL 115 Church St. MONTREAL. TORONTO.



The CATHOLICS OF SCOTLAND From 1593, and the Extinction of the Hier-archy in 1603, till the Death of Bishop Carruthers in 1852. By the Late Lamented ÆNEAS MCDONELL DAWSON, LL. D., F. R. S.

By the Late Lamented *HENEAS* MCDONELL DAWSON, LL.D., F.R.S. Author of "Pins IX. and His Time;" "Letters and Lectures on the British Colon-ies;" "The Temporal Sovereignity of the Pope;" "Malcolm and Margaret;" "SL Vin-cent de Paul;" "The Last Defender of Jeru-salem;" "Dominol Day;" "The North-West Territory and British Columbia," etc. The historical sketches which make up this very interesting volume of 900 pages appeared from week to week in the pages of THE CATHOLIC Brookb a few years ago. With the assurance that it will prove aval-nable acquisition, not alone to persons of Sectish origin, but to the many admirers of its gifted author, we have much pleasure in announcing that we are now prepared to furnish a limited number of copies of "The Catholics of Scotland" at the very low rate of SL@ each, charges for carriage prepaid. Address, THOS, COFFEY, Catholic Record Office,

THOS. COFFEY, Catholic Record Office,

Reinsurance..... Steam thresher license.....

he trio passed down the hall again, into apartments replete with lavish ador. while a babel of wondering arks ensued in the banquet-room said it was like Romney to marry hat romantic manner, and all eed that his bride was a peerlessly tiful creature.

Dominick, inform him of what pened, and bring him immediately e Castle, to which proposition Sin ert did not object ; and when the ig man had departed on his self-sed errand, without taking further notice of his wife, Sir ert threw himself into a chair and full reign to his dark, passionate ghts. Catharine was still in too h awe of him to disturb him, and ng herself, she also gave herself o thought.

Am I dreaming ? " old Larry Dom k repeated, when he had heard the aordinary story, and he looked up helpless bewilderment into Car en's face. Perhaps there was thing in those grave, earnest eyes revealed partially to the old man ruthlessly the young man was pling upon the dearest interests of own heart, and how much he was tly suffering, for he said suddenly an accent of tender pity in his ked tones : She deceived you, my boy, and

leceived me," and that idea seemed armount every other thought in nind. Not even the fact that his ther was mistress of Romney le could dissipate it, and when ing on the arm of Florence he red the luxurious apartment in h the strangely wedded couple ited his coming, he averted from the splendor about him, ing alone at his daughter who risen, but whose trembling limbs sed to bear her forward, and who er supero beauty looked as if she born to the place.

Father !" she cried, regaining ogth at last to rush to him and to her arms about his neck. But he

"Let a woman be a woman and a man a man in every sense of the terms. Then both are fit to enter the state of matrimony, fit to be the be-ginning, the basis of families."

The Regular Clergy.

Most of the great religious orders of the Church have obtained a foothold in the United States. Those ancient monastic orders founded in the middle

ages, the Augustinians, Benedictines, Dominicansand Franciscans, are found in this last decade of the nineteenth century at work in the most progressive nation of the new world. We sub join some statistics as to the number of priests in the United States attached to the leading religious orders of men: Jesuits, about Benedictines Franciscan Fathers of all kinds. Priests and Brothers of the Holy Cross. Capuchins Fathers of the Precious Blood ... Lazarists Augustinians. Passionist Fathers Fathers of the Society of Mary Carmelites Oblates ··· Paulists ···

There are a number of other orders with smaller memberships. Besides these, there are some very strong brotherhoods, like the Brothers of the Christian Schools, who number nearly seven hundred. According to the latest statistics, the total number of the regular clergy in the United States is 2,507, and the secular clergy, 7,546. - Catholic Citizen.

Real merit is the characteristic of Hood's Sarsaparilla. It cures even after other neesdrations fail. Get Hood's and only H cod

mpositions. During the year of 1894 there were embezzlements and defalcations amount ing to upwards of \$25,000,000. Brad street claims that four fifths of the fail ures in the country are due to direc traud. This is a shamful condition of affairs, and will go far to attach the stigma of national dishonesty to this young republic. It will not do for any individual to say that he does not be long to the class of embezzlers, nor de-

faulters, nor insolvents, for this class extends in reality to every person who pilfers and steals, who deceives and misrepresents, who swindles and cheats, even in the smallest degree. He is a thief in the sight of God. There are multitudes who, if they are not thieves

light, have many, many reasons to be

New World. under the beams of God's searching

thankful. Dishonest methods are practiced not only in the commercial world, but they show themselves in many other ways. Take the world of labor. The Scrip tures are particularly severe against those who defraud the working man of his just hire. There is a law of nature more sacred than any compact between man and man. This law requires that the laborer should be reasonably re-munerated for his services. And

"to pay starvation wages ; to employ women on terms which render it impossible for them to live without eking out their wretched pittance by lives of sin ; to treat human beings as chattels, whose rights are canceled by the tyrannies of the market ; to abuse

the superiority given us by the possession of capital, or the wretchedness of destitution ; to use our little greatness to wring from those whom we employ hours of labor which render their lives a burden and a miserythis is to grind the faces of the poor. The customs of society may excuse it ; the laws of a ruthless political economy may defend it ; but in God's eye, when we act thus, we commit the double offense of dishonesty and oppression."

hence

This is Christmas time, when the general good feeling is manifested by the doning of presents on presents to ad miring friends and acquaintances.

What is the remedy? Religion is the only solution. Religion will form nobility of character, will make a people love virtue, and will make them look upon their neighbors as they look upon themselves. Hold out no higher notive than freedom from prison cells, and you will raise up a generation of thieves. O, they may be polite, and thieves. O, they may be polite, and move in high circles, and be considered patriots, and known as public benefact ors, and, after they have robbed the

poor, get the name of being charitable by giving them an occasional dinner but if they are not thieves in the sight of God it will not be the fault of the system under which they are trained for the noble purposes of life. -Chicago

A Clean Heart.

"My son," said an Arab chief, bring me a basket of water from the spring

The boy tried and tried to fill the basket, but before he could get back to his father's tent the water leaked out. At last he returned and said, " Father, have tried to fill the basket, but the water will not stay in."

"My son," said the old chief, " what you say is true. The water did not stay in, but see how clean the basket is. So will it be with your heart. You may not be able to remember all the good words you hear, but keep trying to treasure them and they will make your heart clean and pure

Do not dally with rheumatism. Get rid of it at once by purifying the blood with Hood's Sarsaparilla. Be sure to get Hood's. There are cases of consumption so far ad-vanced that Bickle's Anti-Consumptive Syrup will not cure, but none so bad that it will not give relief. For coughs, colds and all affections of the throat, lungs and chest, it is a smootifa which has more here here here. it is a specific which has never been known to fail. It promotes a free and easy expector-ation, thereby removing the phlegm, and gives the diseased parts a chance to heal. Mother Graves' Worm Exterminator is pleasant to take; sure and effectual in des-troy worms. Many have tried it with best

results. Why go limping and whining about your corns, when a 25 cent bottle of Holloway's Corn Cure will remove them? Give it a tri l, and you will not regret it. results.

ports of the several Companies to the lanspector of Insurance of Ontario for 1894 the expenses per policy of the "eight Cash Mutual Com-management, which includes agents' com-mussion of these "eight Companies," range from \$4.52 for the lowest, to \$10.39 for the highest, while the cost in the "London Mutual" has been only \$2.46; and in salar-ies the lowest of the same Companies has been .89 fts, ranging up to \$8.36 for the highest, whilst the "London Mutual" only amounts to 64 cts. While seventeen of the purely Mutual, or Township Companies show for salaries \$1.88 for the highest, and for salaries \$1.88 for the highest, and for salaries \$1.88 for the lowest and \$22.81 for the highest. Compare this with the London salaries \$1.88 for the lowest and \$22.81 for the highest. Compare this with the London Mutual's \$2.46 and 64cts. These figures are correctly taken from official reports and any of our agents will give the names and averages of each of these twenty – five companies on being requested to do so. Your Directors have no intention to be invidious, but are forced to make this statement to show up the misrepre-sentations of rival Companies. entations of rival Companies

sentations of rival Companies. Legislation.—A very important meeting of officials of Mutual Companies was held at Guelph recently to meet by appointment J. Howard Hunter, Esq., Inspecter of Insur ance. The grievances which the Com-panies complain of in the Insurance Laws were laid before Mr. Hunter and z committee was appointed to wait on the Gow area were taken bolio and the for-nument in order that the causes of complair ay be removed by legislation. It is to be oped the Legislature may take some action a remedial nature, for it is notorious that he present Statutory Conditions are defect ve, inasmuch as they open wide the door for he wrong doer, while not in the least protect

the wrong doer, while not in the least protect-ing the honest claimant, and the question of materiality being left in the hands of a jury as sole arbiters is too absurd, yet the Judges so construe the law as it now exists. This does not imply that juries are dishonest per se, but they allow a sympathy-a false one-to control them in favor of individuals as against Corporations. Agents.- Our agents as a whole have been satisfactory, and are deserving of your thanks.

Autoractory, and are deserving of your thanks. Three Directors now retire by rotation. They are Capt. T. E. Robson, Mr. Sheriff Brown and John Geary, Esq., who are eligi-ble for re-election. All of which is respect-fully submitted. (Signed) D. C. Macdonald, sec. FUANCIAL STATEMENT.

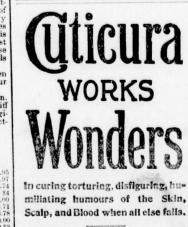
FINANCIAL STATEMENT. Cash Account. RECEIPTS, 1895.

Molsons Bank . Received from Agents	3
	2,
Assessments	
Biils payable	
Interest	
Transfer fees	
Rents	
Assessments in advance	
Old assessments	
Extra premium	
Cancelled policies	

To solve the set of t this kind in some agencies where the agent strictly attend to our instructions to tho ough y examine them before insuring; un known causes come next, as usual; a num ber of these might safely be classed as in

known causes come next, as usual; a number of these might safely be classed as incendiary. The size might safely be classed as information of the second sec

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