

COMPANY. HEADQUARTERS. BAL. 75. BAL. 50. STREETS. ACTION ING AN, NG OILS. LIGHT COAL OILS. & CO. TURE. RATES. BEDROOM. FROM SUITES. Reduced in Price. H. SAMO, STREET. 30. TURE! ing House. Toronto. All Descriptions. ER & CO. OIES. Hundreds of Different Styles to SELECT FROM. HENWEND, HAIR WORKS, NGEST. Gegg & Co., DE ST. EAST. 135. debts collected. goods. Notes discounted. T ELDER, Wagon Builder, BLACKSMITH. TLY ATTENDED TO. 36 Phoebe street, Toronto. CORN, FINE. NE PRINTING, NE STREET, mply executed, 135. ESE! Honesford, Georgetown, mousa, Georgia, Koster, Longatour, Memphis, m. Head, Newfoundland Apple, New York Dairy 36. NGSBURY and Importer. OR STREET.

**BRITISH AMERICA ASSURANCE CO**

The annual meeting of the stockholders of this company was held at their office, Front street, on Wednesday, February 18. There was a very large attendance, among those present being the following gentlemen: J. Morrison, H. S. Northrop, Hon. Wm. Cayley, Geo. Boyd, J. Y. Reid, John Leys, Chas. D. Warren, G. M. Kington (Montreal), Henry (London) T. R. Wood, Wm. Adan, J. Baines, A. H. Campbell, Rev. H. C. H. Fitzgerald, H. C. H. Himo, Walter S. Lee, John W. J. Macdonald, J. Osborne, Henry Pella, A. J. Somerville, J. Thompson, Alex. Brown, Richard Dunbar, Ch. John Danson, James Fraser, H. Green, Robert Gill, E. D. A. Myers, Rev. T. W. Patterson, T. A. P. Stens, Wm. M. Wills, J. H. Taylor, Hugh Moore, James M. Wilson, Samuel May, J. J. Macdonald, C. H. Kington, Dr. Hugh Robertson, A. C. Stelcher, John Shindler, T. R. Wood, Percival Siddons, Wm. Ross, Alex. Mills, James Scott, Wm. Thomas, John H. Taylor, Geo. T. Alexander.

The governor, Mr. John Morrison, occupied the chair, and Mr. Silas P. Wood acted as secretary.

The directors presented the following ANNUAL REPORT, 1884.

The directors have the honor to submit their annual statement, giving the results of the business of the company for the year ending Dec. 31, 1884.

They have the satisfaction to inform the shareholders that the business done in Canada shows a loss ratio of only fifty-four and a half per cent., which may be considered a very gratifying result.

It is to be regretted that the company's fire business in the United States has been unprofitable, but almost without an exception every large English and American company doing an agency business there has suffered an equal degree.

In closing up the fire business in Europe and other foreign countries, under arrangements made by a former management, the company is still sustaining loss, but the shareholders will be pleased to know that the foreign business is now greatly reduced, and there is every reason to hope that future losses from that source will be comparatively light.

As the directors anticipate a satisfactory business during the ensuing year, as fire insurance companies were never more in a word with each other. Boards have been organized throughout the United States and Canada for the purpose of securing an increase in rates, and for the establishment of a better basis of insurance business generally. As the manufacturing and commercial interests of the country improve, the directors confidently look for a corresponding improvement in the business of fire insurance.

All of which is respectfully submitted.

SILAS P. WOOD, Secretary.

STATEMENT OF ASSETS AND LIABILITIES AT THE 31ST DECEMBER, 1884.

Cash in hand and in banks	\$ 74,700 57
Surplus on real estate	15,111 77
Municipal debentures	6,215 22
Bank and other securities	100,536 10
Real estate company building	100,536 10
United States bonds	659,940 00
City of Toronto bonds	11,373 27
U.S. Government bonds	16,382 21
Agents' balances	3,667 28
<b>Total</b>	<b>\$1,041,310 93</b>

**LIABILITIES.**

Capital stock	\$500,000 00
Loans on mortgage	200,000 00
Dividend No. 81 (Balance)	2,745 25
Balance	30,000 00
<b>Total</b>	<b>\$747,745 25</b>

**PROFIT AND LOSS.**

Fire losses paid	\$1,100,149 72
Unsettled	\$3,062 05
<b>Total</b>	<b>\$1,103,211 77</b>
Marine losses paid	41,718 88
Unsettled	2,009 96
<b>Total</b>	<b>\$43,728 84</b>
Commissions and all other charges	246,545 24
Government and local taxes	12,797 70
Depreciation on securities	16,382 21
Bad balance of accounts	16,382 21
Best account (including taxes)	3,471 80
Balance	5,467 78
<b>Total</b>	<b>\$806,890 97</b>

**SURPLUS FUND.**

Dividend No. 81	\$ 20,000 00
Balance	20,000 00
<b>Total</b>	<b>\$40,000 00</b>

Balance from last statement... \$471,514 84  
Profit and loss... \$4,607 78  
**Total**... \$476,122 62

**REINSURANCE LIABILITY.**

Balance at credit of surplus fund	\$431,092 61
Reserve to reimburse outstanding	16,382 21
Reserve to reimburse outstanding	325,345 99
<b>Total</b>	<b>\$812,820 81</b>

**AUDITOR'S REPORT.**

To the Governor and Directors of the British American Assurance Co. Ltd.—We beg to report that we have carefully audited the books, accounts and vouchers of the Company, up to the 31st December last, and find the same to be correct. We have also examined the several securities and find the same to be in their possession as set forth in the statement of assets and liabilities hereto annexed.

ROBERT B. CATHERN, Auditor.

Mr. Morrison, in rising to move the adoption of the report, said:—  
Gentlemen.—When a merchant at the end of the year takes stock and finds that he has lost money during the year, he certainly is not in a very happy frame of mind; but he has no one to blame but himself; he tries to do better the next year. Now, however, the directors of a company bring in a statement at the end of a year whereby they show that they are poorer than they were the year before, it is quite a natural matter, for you as shareholders naturally think there ought to be a profit.  
However, I will be as brief as I possibly can, and will state simply where we have lost money during the year, and where we have made it. I shall therefore take up, first, the Marine business.

**Canada.**

Net premiums	\$31,149 44
Less: 1 per cent. of the premiums	311 44
or 5 per cent. of the net premiums	1,557 22
Making a profit of	28,280 78

Net premiums... \$31,149 44  
Less: 1 per cent. of the premiums... 311 44  
or 5 per cent. of the net premiums... 1,557 22  
Making a profit of... 28,280 78

Expenses... \$6,617 08  
Leaving a profit of... 19,288 85

B. A. gentlemen, the Marine Manager ought to be credited with \$993.50 that we paid in losses last year that occurred in the years from 1878 to 1880. If you remember, I told you that for five years before 1878 our marine business was in a very unprosperous state. We had lost \$50,000 in five years, and we then determined to do a smaller business and not so extended, and try to make money out of it. In consequence of that we had to anticipate a profit; the result was a profit of \$993.50 for these three years of \$41,156 78. But for the \$993.50 of old losses that we paid

last year, \$8354 of similar loss, that we had to pay in 1883, and nearly \$12,500 of the year before, all of which was provided for by the former management, you will see that we ought to have had a profit in the last three years in our marine business of about \$71,000.

Now, gentlemen, we come next to the fire business. In Canada we have a handsome sum to our credit for amount business done.

**Canada.**

Net premiums	\$150,031 79
Less: 1 per cent. of the premiums	1,500 32
or 5 per cent. of the net premiums	7,501 59
Making a profit of	141,029 88

Net premiums... \$150,031 79  
Less: 1 per cent. of the premiums... 1,500 32  
or 5 per cent. of the net premiums... 7,501 59  
Making a profit of... 141,029 88

Expenses... \$14,000 00  
Leaving a profit of... 127,029 88

B. A. gentlemen, the fire business in Canada shows a loss ratio of only fifty-four and a half per cent., which may be considered a very gratifying result.

It is to be regretted that the company's fire business in the United States has been unprofitable, but almost without an exception every large English and American company doing an agency business there has suffered an equal degree.

In closing up the fire business in Europe and other foreign countries, under arrangements made by a former management, the company is still sustaining loss, but the shareholders will be pleased to know that the foreign business is now greatly reduced, and there is every reason to hope that future losses from that source will be comparatively light.

As the directors anticipate a satisfactory business during the ensuing year, as fire insurance companies were never more in a word with each other. Boards have been organized throughout the United States and Canada for the purpose of securing an increase in rates, and for the establishment of a better basis of insurance business generally. As the manufacturing and commercial interests of the country improve, the directors confidently look for a corresponding improvement in the business of fire insurance.

All of which is respectfully submitted.

SILAS P. WOOD, Secretary.

one recommended for that complaint. I now feel like a new man, and this wonderful change has been accomplished by the use of four bottles of Northrop & Lyman's Vegetable Discovery. To me it has been a life-saver.

When milkmen stop watering their milk it will be the last of pump pay.

—It is a remarkable fact that Dr. Thomas' Electric Oil is so good for Inter-renal excitation. For disease of the lungs and throat, and for rheumatism, neuralgia, orick in the back, wounds and sores, it is the best known remedy, and much trouble is saved by having it always on hand.

Jacob Lockman, Buffalo, says he has been using it for rheumatism. He had such a lame back that he could do nothing, but one bottle entirely cured him.

"There," said a Newark merchant, looking up what appeared to be a marble paper-weight from his desk, "this is a thing I ever stole in my life. I got that at a Niagara hotel when I was on my wedding tour eighteen years ago. That's a cake of hotel soap, and after trying for seven years to wear it out in my bath room I have at last found it is for a paper-weight all of eleven years."

A devoted hit.

—Hagyard's Yellow Oil touches the right spot every time when applied for rheumatism, neuralgia, pain, soreness or throbbing of the head, colds, sore throat, etc. It is equally infallible.

Mrs. Blank—"Don't you think it is very cowardly for Mrs. Dudley to shoot Ross in the back?" Mr. Blank—"She had no choice." "No choice? Why didn't she shoot him when he was in front?" "She was afraid the bullet might strike his cheek and glance off."

—Mr. W. Maguire, merchant, at Franklin writes: "I was all over with pain in my shoulder for eight years—almost helpless at times—have tried many remedies, but with no relief, until I used Dr. Thomas' Electric Oil. After a few applications the pain left me entirely, and I have had no pain since. Do not take Electric Oil unless they tell you to get Dr. Thomas' Electric Oil."

A Newark butcher who was asked to contribute to a charitable institution one year last week made a very poor impression when he said: "Sorry, ladies, I can't do anything to day, but I will send you up a quarter in the morning." They thought he was "horrid" until they learned by illustration in the morning that a butcher's quarter was a quarter of prime beef.

—All inferiors from blood drinkers can use Ayer's Sarsaparil with the fullest assurance of happy results.

A milkman, though seldom dignified, is generally pompous.

—A field of corn.—Thomas Sablin of Burlington, says he has had with him a very fine corn with the best quality, having removed ten ears from his field. It is not a half-worn ear, but a full, complete ear, leaving the stem smooth and clear from the least appearance of the corn.

It is not a crime for a boy to have his hair cut by his mother, but it causes an alarming amount of adverse criticism.

—There is nothing equal to Mother Gray's Worm Expeller for destroying worms. No article of its kind has ever had such satisfaction.

When Italian brigands cut St. Louis man they cut off his ears and use them for door mats.

—After years of suffering, persons who have vainly sought remedial help from other sources have obtained the long desired relief from Northrop & Lyman's Vegetable Discovery and Dyspeptic Cure, which puts a stop to the torments of dyspepsia, restores activity of the liver and liver, relieves malady incident to the gender, and builds up falling health and strength, gives purity to the blood and tone to the whole system.

"If 'breed is the staff of life,' then pound cake must be the gold-headed cane of existence.

To create an appetite, and give tone to the digestive apparatus, Ayer's Sarsaparil is unequalled.

"Where have you been, my sweet maid?" "I've been to the wood and every where else. And then I've stopped to talk to the weather from the water and chalk."

**SILVER PLATE CO.**  
Works & Show Rooms  
410 to 430 KING ST. WEST.

We repair and replate Silverware, and make it as attractive as when first made. Tea Sets, Egg-casters, Buckets, Butter Dishes, etc.

Designs furnished for any article, either in Electroplate or Sterling Silver, and estimates given.

We employ designers and workmen of long experience, and our facilities for manufacturing are unsurpassed.

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FACTORY AND SHOW ROOMS  
410 TO 430 KING ST. W., TORONTO  
We employ no canvassing Agents

INTERNATIONAL MANUFACTURERS AND INVENTORS.  
AGENCY: Windsor, Ont.

New articles of Manufacture and new inventions introduced in the United States or Canada.

Capital Procured, Companies Organized, Patents sold and placed on Royalty.

Customs, Boxes, Shipping, Collecting and other analogous business attended to with reliability and dispatch.

Terms reasonable. Correspondence solicited. Long Experience, Perfect Reliability, Highest References.

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Windsor, Ont.  
Office: Motbury Block close to Ferry Landing

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GABINET PHOTOGRAPHS.

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No Sunday Sessions Made. 246

**JURY & AMES,**  
Tailors, 83 Bay Street.

Have just opened their Imported Fall Stock of WOODEN SHOES, and all kinds of Oxfords, etc. First-class workmanship and goods at moderate prices.

**OLD COUNTRY PASSAGES.**  
ECONOMY WITH COMFORT.

The Royal Mail Steamship Adriatic of the White Star Line, has a dining-room and state berths for a strictly limited number of intermediate passengers, at the accommodation which is on the SALOON DECK, is furnished with electric light and every other comfort. Besides the advantage of being in a magnificent harbor, passengers will find superior ventilation and many other conveniences for many of the best of the Adriatic. Adriatic sails from New York for Liverpool via Queenstown on the 23rd February.

T. W. JONES, General Agent,  
246 York Street, Toronto.

**WM. BAILLIE,**  
Carpenter and Builder,  
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Jobbing promptly attended to. Estimates given on application.

**J. A. SCHOFIELD,**  
Practical Watchmaker,  
(Formerly with Davis Bros.),  
325 YONGE STREET, TORONTO.

Having had fifteen years' experience I am competent of doing anything in my line. Work done for the trade.

**LEATHER BELTING.**

Patent Stitched Steam Machine Stretched English Oak Tanned Belting and all kinds of Leather. Quality guaranteed. Trade solicited.

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MAKE A SPECIALTY OF  
Watch Repairing.

First-class Workmen kept. Satisfaction Guaranteed. 246

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Carpenters and Garden Tools, Paints, Oils, Glass, &c.

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**STEEL STAMPS,**  
STENCILS, ETC.,  
I. C. FELL & CO.  
27 Adelaide Street East, TORONTO.

**W. MILLICHAFF & CO.,**  
29, 31, 33 & 35 ADELAIDE ST. EAST.

show Case Manufacturers and Shop Fitters.  
GOLD, SILVER, NICKLE AND BRASS PLATERS.

**GREAT CLEARING SALE OF FURNITURE!**

IN ORDER TO MAKE ROOM FOR SPRING GOODS

**THE DOWMANVILLE FURNITURE COMPANY,**  
NO. 5 KING STREET EAST,  
WILL OFFER THEIR ENTIRE STOCK OF FURNITURE, WINDOW CURTAINS, CORNICE POLES, ETC., AT A TREMENDOUS REDUCTION!

SALE TO COMMENCE ON SATURDAY, FEBRUARY THE 14TH, AND WILL CONTINUE FOR THREE WEEKS.

**THE BEST BOOT**  
In the City  
**FOR \$3, AT W. WINDELER'S,**  
285 Queen Street West.

**LONDON BREWERY.**  
**LABATT'S INDIA PALE ALE.**  
AND BROWN STOUT  
Received the Highest Awards of Merit for Purity and Excellence.

PHILADELPHIA 1876.  
G. NADA 1876.  
AUSTRALIA 1877.  
PARIS 1878.

TESTIMONIALS SELECTED.

Toronto, April 18th, 1885.  
I have analyzed several samples of JOHN LABATT'S INDIA PALE ALE, and find it to be perfectly sound, containing no acetic acid, impurities or adulterations, and can strongly recommend it as a perfectly pure and superior malt liquor.

ALFRED H. CROFT.

HELVETIA HALL, Montreal, Dec. 20, 1880.  
I hereby certify that I have analyzed several samples of JOHN LABATT'S INDIA PALE ALE, and find it to be perfectly sound, containing no acetic acid, impurities or adulterations, and can strongly recommend it as a perfectly pure and superior malt liquor.

PHIL. PROFESSOR OF CHEMISTRY AND PUBLIC ANALYST.

All first-class grocers keep it. Every Ale drinker should try it.

**JOHN LABATT, LONDON, ONT.**

**JAMES GOOD & Co., Sole Agents,**  
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**BEST QUALITY COAL & WOOD**  
LOWEST PRICES.

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Do. 558 Queen Street West.  
Do. YARD: Cor. Esplanade and Princess St.  
Do. do. Niagara and Douro Sts.  
Do. do. Fuel Association, Esplanade St., near Berkeley Street.

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**MCCORMACK BROS.**  
Wholesale and Retail Dealers in  
**GROCERIES, WINES & LIQUORS**  
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Agents for Police Island Wines and Carling's Ales.

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Having leased the shop lately occupied by Mr. James Thomas, 431 Yonge Street, am prepared to carry on as usual Horse-Shoeing, Carriage Work & General Blacksmithing.

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NO. 431 YONGE STREET

**J. M. PEAREN,**  
DISPENSING CHEMIST  
COR. CARLTON AND BEEKER  
Prescriptions Carefully Dispensed.

**CUTTERS. CUTTERS.**

Don't fail to examine our solid comfort Cutters and Slights, all of the latest Montreal styles at  
**WM. DIXON'S,**  
53 and 55 Adelaide Street West, next door to Grand.

**XMAS PRESENTS.**

Brass Fenders,  
Brass Fire Irons,  
Brass Toddy Kettles,  
Brass Egg Boilers,  
Brass Hot Water Kettles,  
Brass Crumb Brushes and Trays.

A LARGE VARIETY AT LOWEST PRICES.

**HARRY A. COLLINS**  
90 YONGE STREET.

**NOTICE TO YOUNG & OLD.**

The celebrated Dr. H. Hollick of London has established an agency in Toronto for the sale of his medicines for the cure of all serious diseases arising from whatever cause has been in use here over twenty years. Cured thousands. No Fee. Kindness stamp for many of the poor. Particulars enclosed in envelope to all who address to 445 Yonge Street, Toronto.

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ESTABLISHED 1857.  
27 Gould St., Toronto, Ont.  
Dr. Andrew Purinton, Dr. Andrew Female Pills, and all of Dr. A.'s celebrated remedies for private diseases can be obtained at the Dispensary. Chronic cases. All letters answered promptly without charge. Particulars enclosed. Communicate confidentially. Address: H. J. ANDREWS, 27 G. ST., TORONTO, ONT.

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THE LEADING  
Undertakers and Embalmers  
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