

gave in the report of the committee on what constitutes a family for statistical purposes as follows: 1. Whereas, contributions are voted per family, it is necessary to have some uniform basis of calculation. 2. Whereas, there is no such basis, the following be taken as a working basis for statistical purposes: (a) That when the husband and wife are members in full communion, they be considered, as at present, one family. (b) That when neither the husband nor wife are members, but both adherents, paying into the schemes, and otherwise taking or showing an interest in the schemes of the Presbyterian Church, they be considered one family. (c) That when only the husband or wife is a member, the family be considered as one, but where individual members or adherents, other than the head of a household, contributing towards the support of the church, four of these constitute one family. The report was received and adopted. Mr. Little laid on the table and read a petition from Ilderton, requesting to be organized into a separate congregation, in connection with English Settlement. The petition was signed by 36 members and 27 adherents. There was also a subscription list amounting to \$219. Mr. Charlton, elder, supported the petition. It was agreed to receive the petition, and cite all interested congregations to the next meeting of Presbytery. The Home Mission half-yearly report was given in, and the Convener authorized to apply for the grants specified for the augmented charges. Calls from Glenoe, London East, Port Stanley, Tempo and South Delaware, were duly read and sustained. The first two of these were accepted by telegram, and the third on the floor of the Presbytery. The ministers called are: Mr. Ross to Glenoe, and Mr. D. Robertson to London East, and Mr. Courtney to Port Stanley. Mr. John Currie, as Convener of Committee on Remits, gave in the report on the Hymnal, which, after several recommendations, were considered, was agreed to. The consideration of the remainder was laid over till next meeting of Presbytery. The Presbytery nominated Dr. G. L. McKay, of Formosa, as moderator of next General Assembly.—GEORGE NEETHORLAND, Clerk.

Presbytery of Barrie met at Barrie on Jan. 30th. Mr. Findlay was elected moderator for next six months. The report of the Committee appointed to visit some of the congregations with the view of their being re-arranged, recommend that Cookstown be united to Townline and Ivy, was adopted. The recommendation was also adopted, that further enquiry be made as to the expediency of uniting Everett with Black Bank and Airle, so that they may have the services of an ordained minister. A call from Elmvale, and Knox Church, 110s, to the Rev. J. McNeil, of Uptergrove and Longford, was sustained. The Rev. A. MacDonald tendered his resignation of the charge of West Nottawasaga, St. Andrew's and Duntroon. The resignation was laid over to next ordinary meeting, the sessions and congregations to be cited. A resolution relative to the death of the Rev. George Craw, on the 17th January, was adopted. A copy to be sent to the family of the deceased. The consideration of the remits of the General Assembly were resumed. That on the revision of the hymnal was considered in connection with a full report presented by Mr. McLeod. As amended and adopted, the report recommends that the entire Psalter be included in the new Book of Praise, and that the present version be retained even when new versions of some Psalms are given, until the church indicates her mind more clearly that the present version has become obsolete. Selections from the Paraphrases being incorporated with the hymn book, and the omission of some of the hymns in the present book are approved of, also the publication of a separate book as the children's hymnal, and the insertion of some of the children's hymns into the church hymnal. With regard to the new hymns submitted by the Assembly's Committee, it is found that many of them are unsuitable for our congregations; that the topics embraced are too limited, that too many are of difficult metres; that hymns in dialect should be omitted. It is suggested for consideration of the Assembly's Committee, that there should be more hymns relating to the character and duties of Christians, and some for use in evangelistic service, and that indices of topics and texts be pre-

pared. The report further urges that the committee cannot prepare a thoroughly digested report to next General Assembly; that as in other churches, time be taken for the purpose; that in the interest of the work one or two years more be spent upon it. Dr. McDonald, of Seaford, was nominated as moderator of the next General Assembly.—ROBERT MOODIE, Clerk.

A meeting of the Kingston Presbytery opened, in St. Andrew's Hall, January 23rd, at half-past three. The Moderator, Rev. J. Lyall George, of Belleville, presiding, Rev. John Burton, of Toronto, addressed the Presbytery and asked that his name be placed on the appendix to the Presbytery's roll, thereby recognizing his status as a minister of the Presbyterian Church. A number of years ago Mr. Burton, who was then in charge of the John Street Presbyterian Church, Belleville, received and accepted a call from the congregation of the Northern Congregational Church in Toronto, and his name was thereafter omitted from the list of Presbyterian ministers. He claimed that while pastor of the Northern Congregational Church, he had formed no ecclesiastical connection with that body, but had remained a Presbyterian. He had since given up his pastorate of the Congregational Church and desired to be recognized by the Presbytery as a Presbyterian minister so that he could accept any call that might be given him. Principal Grant, of Queen's College, said that Mr. Burton's request was quite reasonable; that at a previous meeting of the Presbytery held at Madoc he (Mr. Burton) had written, stating his wish to be looked upon as a Presbyterian, as, when he took charge of the Congregational Church in Toronto, he did not change his religious views, and he had asked that his letter be filed. Principal Grant moved that "The Presbytery having heard Mr. Burton's statement, receive it, and order it to be kept in remits. At the same time they express their gratification that Mr. Burton is again in a position to renew his ministerial work in connection with the Presbytery, and seeing that his name was through inadvertence not placed on the appendix to the roll, instruct the clerk to place it there and report to the General Assembly." This motion was seconded by the clerk, Rev. W. T. Wilkins, and carried unanimously. The report of the committee on the relation of colleges to the church was then discussed, and in connection with that report that portion of the report of the trustees of Queen's University, bearing on the closer relations of the Theological faculty to the church, was considered. Principal Grant, after making a few remarks concerning the methods heretofore adopted in making appointments to the chairs of theology, moved that "The Presbytery having considered the remits, containing the report of the committee on the relation of the colleges to the church, and that portion of the report of the trustees of Queen's University, that bears on the closer relations of the Theological faculty to the church, see no necessity for absolute uniformity in making appointments to Theological chairs, but would prefer that the history and traditions of each institution, and the desires of its founders and benefactors should be respected, and the historical continuity of each college thus be preserved. The Presbytery also records its appreciation of the conduct of the Trustees of Queen's University in proposing to secure by legislation such modification of the Royal charter of the University as shall give to the General Assembly the right of veto in the appointment of Theological professors, the proposal being as shown in the report—not only in accordance with the spirit of the charter, but securing that no appointment shall be made of which the General Assembly does not approve." This motion was seconded by Rev. H. Gracey and carried, without a dissenting voice. The question of revising the hymnal was then taken up. Professor Dyde said that in view of the conclusion he had arrived at, he would move that "selections only from the Psalms be included in the book of praise." Rev. M. McGilivray seconded the motion. Rev. J. Mackie moved in amendment that the entire Psalter be retained. The amendment was seconded by Mr. Gracey. The amendment proposed by Mr. Mackie regarding the retention of the entire Psalter in the Book of Praise, was carried. It will therefore be recommended that the Psalter be kept entire, be placed at the beginning of the book, and be numbered in common figures like the Hymnal. The Presbytery then took up the revision of the Hymnal, with regard to the hymns and paraphrases. Each selection having a place in the Hymnal at present, was discussed with respect to whether it should be retained in the new book, or struck out. This part of the Presbytery's business is still receiving attention, and when the whole Hymnal has been gone over, and each hymn and paraphrase discussed, a report will be made, specifying those which the Presbytery will recommend to be retained. The report of the Home Mission Committee was submitted by Rev. Mr. McLean, convener. It showed the condition of each field, and set forth in reports from the statements who had labored in those fields, and certain other information concerning the work. The report was received and the committee thanked for the diligence shown.

A YEAR OF GREAT AND UNPRECEDENTED PROSPERITY.

The thirteenth Annual Meeting of the North American Life was held at the head office, 22 to 28 King St. West, Toronto, on Thursday, the 25th of January, at which there was a large and influential attendance. The report shows that 1893 was its most successful year. The insurance written was in excess of any previous year, while the terminations showed a decrease, an excellent feature, and the total amount of insurance in force reached the large amount of \$13,220,182. A substantial increase was made in interest receipts, and the amount received from that source was more than sufficient to meet all death and endowment claims, also payments to

BIRTHS, MARRIAGES AND DEATHS.

NOT EXCEEDING FOUR LINES 25 CENTS.

DIED.

At North Keppel, on 25th Jan., George Smith Roland, aged 21 years, youngest son of the late Rev. John Straith.

annuitants during the year. A very large addition was made to the reserve and surplus funds, being over 50 per cent. of the year's income. The addition made to the net surplus exceeds that of any former year, and aggregates the relatively large sum of \$297,062.26.

Summary of the full financial statement and balance sheet for the financial year ending December 30th, 1893.

Cash Income	\$ 482,514.08
Expenditure (including death claims, endowments, profits and all payments to policy-holders)	216,792.47
Assets	1,703,473.49
Reserve Fund	1,319,510.00
Net Surplus for policy-holders	297,062.26

Audited and found correct.

JAMES CHURCH, M.D.

WILLIAM MCCABE, Managing Director.

The report of the Consulting Actuary, Mr. W. I. Standen, well known as an eminent authority, went very fully into the position of affairs of the Company and in tendering his congratulations to all those connected with it for the excellent position it had attained he stated it was gratifying to him to again report that the actual amount he was able to estimate investment policies maturing in 1894, was in excess of the estimated results in the book of estimates in use by the Company's agents. He considered it a matter of encouragement that insurers showed such a marked preference for the Company's twenty year investment plan of insurance, as under that form of insurance it was likely that more satisfactory results would be given to policy-holders than almost on any other plan of insurance. In conclusion, he stated that the excellent condition of the Company and its financial management is an augury of future strength, based upon a business that appears to be eminently satisfactory in every detail and requirement. The President, Mr. John I. Blaikie, in moving the adoption of the report, made an admirable address. He referred to the extraordinary financial disturbances in many countries, and especially in the neighboring Republic, and said it was a cause for congratulation that our own financial institutions remained in such splendid condition, and that so many of them were showing such marked progress, even during such a period of depression. In the case of the North American Life, he pointed out that last year had been the most successful in the Company's history, and made a comparison with the standing five years ago and at the close of 1893. The progress during that short period of time had been something remarkable, for instance the assets have increased by 151 per cent., the insurance in force by sixty seven per cent., the cash income by seventy-five per cent. and the surplus in which the policy-holders are most interested, has made the wonderful increase of 481 per cent. In drawing attention to this great increase in surplus the president pointed out that the aim was to make it a policy holders company, and from the results they had already paid policy-holders, it was felt they had succeeded in doing this, and moreover, from the position attained by the company, there was no reason why it could not do as well for its policy-holders, if not better, than any other company. To illustrate this he pointed out that the North American Life, during the past year had put by to its reserve and surplus fifty-eight per cent. of its income, whereas from the figures obtainable from the last official reports, there was no American or Canadian Company who had been able to show the like result of saving in one year. The companies included in this comparison were the leading American Companies doing business in this country.

President Blaikie, in concluding his speech, impressed upon his hearers the fact that notwithstanding the large increase in business, it had all been accomplished at a reduction in the ratio of expense, which is in strong contrast to some of the large companies, whose expenses instead of showing any reduction show a great increase, all of which is detrimental to the policy-holders. Vice-President, Hon. G. W. Allan, in seconding the resolution, said he fully concurred in the able remarks of the president as to the great progress and success of the North American Life. He said that he felt proud indeed that they had succeeded in building up such a successful institution as the North American Life. He referred in very kind terms to the late lamented President, the Hon. Alex. MacKenzie, and told those present how, although the deceased gentleman was of late in feeble health, he freely gave the Company the benefit of his great ability and excellent judgment.

On the motion of second Vice-President, J. K. Kerr, Q.C., seconded by Wm. Lount, Q.C., the allocation of profits to policies in the investment class maturing in 1894, as reported by the Consulting Actuary was adopted.

Mr. James Scott, Merchant, and Director of the Dominion Bank, in moving a resolution of thanks to the Company's auditor, which was seconded by Mr. John Drynan, Director of the Traders' Bank, said that he had given a great deal of time and attention to the Company's investments, and had at the close of the year made a careful investigation of the same. He found that all the investments were made on a most conservative basis, that the interest was well paid, and, moreover, he did not see that there was any likelihood of the Company's invest-

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CALENDAR

EDWARD FISHER Musical Director.

ments resulting in any loss. He mentioned that the amount of outstanding interest was small, in fact it only averaged about 1 of one per cent. of the total cash investments of the Company, and when compared with other financial institutions it would be found that this was an exceedingly favourable showing, and fully demonstrated what he said as to the excellent investments held by the Company.

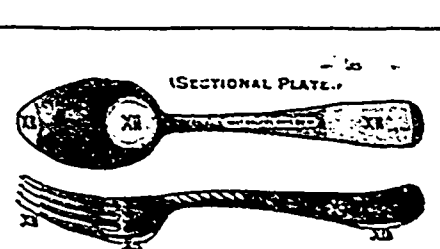
The Right Rev. Bishop Campbell, in moving a vote of thanks to the Directors, Officers, Agents, etc., said that he was one of the oldest policy-holders in the Company, in fact he held almost all his insurance in the North American Life, and having been somewhat intimately connected with its working and knowing well the inside management of it, said it afforded him very much pleasure in being present and hearing testimony to the great care and skill that has always been shown in the management of the Company.

Hon. S. C. Biggs, Q.C., seconded the motion, and in doing so said:

"When things are well it is perhaps well to remain quiet. It is perhaps as good a testimony as I could give of my satisfaction, yet if any expression in words is needed I am glad to support the resolution, for if anything can please a policy-holder it is to know that his investment is a good one, that everything pertaining to it is upon the soundest and most economical basis, and from the report which I have heard to-day, I am satisfied that the Company is conducted upon those sound business principles which enable a policy-holder to sleep easy, knowing that if he never wakes up the amount of his insurance will be paid to his family at any rate. Perhaps that ought to be enough to say about any investment, but I think that the energy with which the directors have conducted the business of the Company and the fine showing that they have made in their surplus should give courage to all their agents and friends and be a great inducement to others to follow my example and take as large a policy as they can in this Company."

Hearty votes of thanks were tendered the board, officers and agents of the Company, and at a subsequent meeting of the newly elected board, Mr. John I. Blaikie was unanimously re-elected President, and Hon. G. W. Allan and J. K. Kerr, Q.C. Vice-Presidents.

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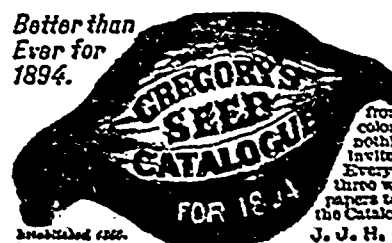
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