NEWS FROM IRELAND.

Dublin.

The inauguration of the Right Hon. T. D. Sullivan, M. P., as Lord Mayor of Dublin, passed off with every success. It was an undoubted popular festival. The cavalcade in the streets were characterized by picturesqueness, good humor, and honest enthusiasm. The people behaved right well—for the simple reason that the people were left to themselves and were not worried into irritation by official intermeddling. The joyous excitement outside "the old house at home" translated itself in exultant cheers for "Ireland a nation." There were bands and banners galore, and a squadron of mounted citizens rejoiced to do honor to the popular civic magistrate. A handful of *spriaseens* tried to get up jeers at the pageant under the protection of the railings of Trinity College, but they were only laughed at for their pains. There was not a preternaturally fervent welcome for the ex-Lord Mayor, now Alderman O'Connor, M. P. That we can perfectly understand. The community has a long memory, and does not readily condone undignified shilly-shallying.

Kilkenny.

Mrs. Clifford, of Killeshandra, county Cavan, has kindly allowed tenants on her Newtown property, Thomastown, county Kilkenny, an abatement of 20 per cent. on the half year's rent due 29th of September, 1885, as also an abatement of 20 per cent. on the half-year's rent due March 25, 1886, when payable; besides very liberally considering any special cases of distress presented to her.

Kildare.

Mr. Metge, late M. P. for Meath, has caused judgment to be marked against his tenants whom he lately sued for house rents in Navan. The House League will see the matter out.

Recently, in the neighborhood of Rathangan, three hundred people assembled with bands and banners, and, taking an evicted farmer named Quinn on their shoulders, replaced him in his holding. Quinn, however, declined to incur the consequences, though encouragingly assured that they would be nothing worse than seven days imprisonment. The farm lies derelict.

King's County.

At an early hour, on Jan. 5, Mr. Richard Ball, sub Sheriff for the King's County, accompanied by his bailiffs, visited the holdings of a number of tenants in the Townland of Roscore, some five or six miles from Tullamore, and seized their stock under writs brought by the landlords, Captain Maxwell Fox, of Annaghmore, and Captain Waller Fox, of Ballybrack, for half a year's rent. When the gale of rent became due the tenants unanimously offered payment on condition that they would receive a reduction of 25 per cent. on the amounts payable. The landlords refused to meet them on these terms, but offered an abatement of 12½ per cent. Subsequently the tenants lowered their demand to 15 per cent. The first holding visited by the Sheriff was that of Mr. Cummins, P. L. G., of Currygurry. Mr. Cummins was not at home at the time, and the Sheriff seized three horses and a springer cow. The next holding visited was that of John Guinan, from whom a number of stock were also seized. The cattle and horses were also driven into town and put into the Sheriff's yard.

Longford.

On Jan. 6, the Longford Harriers' Club met at Carrickboy, where a second attempt was made to stop the hunt taking place. On the last occasion the huntsmen were received with a shower of stones. Resolutions have been passed by local branches of the Irish National League against allowing hunting in the county, permission only having been heretofore given owing to the popularity of Mr. Harry McCann, master of the hounds. Mr. McCann's son now occupies the latter post, but the Nationalists strongly object to certain parties having connection with landlords being allowed to hunt.

Louth.

On January 3d, in St. Peter's church, Drogheda, the Very Rev. Archdeacon Murphy, P.P., V.P., referred in terms of condemnation to an effort made for the proselytizing of poor children, and trusted that parents and guardians would be very careful and particular in sending their children to Catholic schools. The rev. gentleman announced that he would withhold the Sacraments of the Church from those parents who permitted their children to frequent the proselytizing school referred to. The Rev. Charles McEvoy, C.C., also cautioned parents and guardians against the many snares thrown out to entrap the unwary and poor among them at the cost of conscience. In St. Mary's church the Very Rev. Thomas Allen, P.P., also referred in scathing terms to the reprehensible proceedings, and mentioned the names of several places in the district where parties resided whom he suspected of being recipients of the soup-ladling system of religious belief.

Cork.

On December 28, the Very Rev. John Donegan, P. P., Kilmeen, died at his residence, Rosemore. The deceased priest was born in 1817, in the parish of Milford, diocese of Cloyne, and was educated at the Irish College, Paris, where he had for contemporaries, the present Archbishop of Cashel, and others since distinguished in our National Church for holiness, learning, and patriotism.

Since the day the arrest of Mr. Parnell was announced, no piece of news caused such consternation in Cork as the report of Father John O'Mahony's banishment to Ringaskiddy, which circulated through the city, on January 6th. A curious circumstance about Father O'Mahony's removal is, that it is the first time that a priest acting as the Mayor's Chaplain has been removed out of the city during his term of office, a very great breach of etiquette towards the chief Magistrate of the city. Another very curious matter about this appointment is the coincidence between its chief points and those of that memorable removal of the other Father John O'Mahony to Kinsale some years ago. He, also, was an ardent advocate of temperance, an advanced Nationalist, and signed Mr. Parnell's nomination paper, as "little Father John" (as he is affectionately styled by the citizens) did last month. The similarity of their cases cannot fail to strike one as much as the identity of their names. Verily history repeats itself; and it is not unlikely that the repetition will not be confined to the similarity of the cause of removal and of the names of the two rev. gentlemen. The people of Cork will not willingly part with their "Sogarth Aroon," especially as Father O'Mahony takes no pains to conceal the fact that his banishment is not a voluntary exile.

Kerry.

Earl Kenmare has done his best in Kerry to make the distress more acute by dismissing his laborers, and then turning round with the cry, "Pay your rents" (*ergo*, pay off his lordship's mortgages), "and the laborers will get employment." This is Mr. Doran's (the bum-bailiff and factotum) pronouncement, which his lordship probably shares. This is another of the "laborer's friends."

Tipperary.

The brother of the late Charles Kickham has been evicted from his farm at Mullinahone, near Carrick-on Suir, for rent due to Mrs. Hunt, Dublin. The eviction was made the occasion of a demonstration of sympathy by the people of the surrounding districts, a large force of police accompanying the bailiff.

It has been stated that the Most Rev. Dr. Donnelly has been appointed Coadjutor Bishop to the Most Rev. Dr. Power, Bishop of Waterford and Lismore. A report is current that Dr. Donnelly will reside in Clonmel.

Limerick.

The hunt of the County Limerick Hounds was stopped, on Jan. 4, at Rock Hill, near Bruree, by the Rev. Father Sheehy, P. P., and a crowd of the peasantry. Mr. John Gubbins is the master, and Father Sheehy interviewed him with regard to his relations to his tenantry. In the course of the interview, it appeared that Mr. Gubbins had offered his tenants an abatement of 25 per cent, but as he refused to make it a permanent settlement, they declined to accept the terms. Father Sheehy suggested that the dispute be referred to arbitration, and, Mr. Gubbins, failing to fall in with his views, threatened him that hunting would be stopped. The crowd who accompanied the clergyman cheered him, and it was evident from their attitude that they meant violence if the hunt should be persevered in. Mr. Gubbin, however, drew off the hounds and returned home. A meeting of the Foxhunting Club, was held on Jan. 6, which the master, Mr. John Gubbins, presided over. After some deliberation, it was resolved not to hunt in Limerick again, and Mr. Gubbins decided on advertising his horses and hounds for sale, at the close of the present month.

Two sheriff's bailiffs named Lysaght and Lee, proceeded from Limerick, on Jan. 5, to Sheehan's Cross, for the purpose of evicting a laborer named James Dwyer, from a house and a quarter of an acre of land, on the farm of a man named Joyce. Immediately after their arrival, horns were sounded, and in the course of half an hour, hundreds of people on foot and horseback, assembled from all parts of the district. There was great excitement, and Mr. Kelly, son of the landlord, Mr. John Roche Kelly, J. P., who attended to see the eviction carried out, was groaned and hissed. The bailiffs, when they proceeded to the house of the laborer, found the door barricaded by several heaps of stones, and much time was occupied in removing them; but when this impediment was got rid of, they found there was a greater one, the door being also barricaded on the inside. They took out the windows, and thereby, effected an entrance. After the lapse of three or four hours, during which the people continued to demonstrate their antipathy to the bailiffs, the latter succeeded in evicting the occupants of the house; and their object having been effected, they fled the district with the greatest expedition possible. Although the excitement was considerable, there was no violence on the part of the people.

Waterford.

A magnificent National demonstration was held at Dungarvan, on Jan. 6th, when Mr. J. F. Small, M. P., delivered an eloquent speech, and resolutions in favor of the National programme, were adopted.

Antrim.

On Jan. 2, in the magistrates' room of the Ballymena Court house, a farmer named William John Kernoghan, of Kernoghanstown, Moyassett, between Cullybackey and Ahoghill, was brought forward in custody, charged with having attempted to shoot the Rev. Alexander Stuart, P.P., Ahoghill, on Christmas morning. According to the information of the rev. gentleman, it appears, that he drove from Ahoghill to a place called Ballybracky for the purpose of celebrating Divine service. On his return journey, accompanied by his servant, who was driving, he noticed three men in a field adjoining the road. Immediately after they had passed, two shots were fired from the direction of the field, the balls passing close to the Parish Priest. Somewhat later in the day as he was walking to his residence, another shot was fired at him from a neighboring field. Similar testimony was given by the servant, and the District Inspector spoke to having found arms and ammunition in the prisoner's house. Kernoghan was returned for trial to the next Ballymena Quarter Sessions. Bail was accepted, himself in £50 and two sureties in £25 each.

Gilbert in his wildest moments never conceived anything as ludicrously farcical in the shape of a legal trial as the magisterial investigation that took place in Brookborough, on Jan. 5. Fifteen Orangemen were arraigned on that day in the petty sessions court on a charge of having formed part of an unlawful assembly at Brookborough. The evidence was perfectly clear. A sergeant of police swore that on the 7th of December a crowd of Orangemen arrived at Brookborough and paraded the streets, yelling and booing and firing revolver shots. He positively identified the fifteen prisoners as forming part of the mob. Several independent witnesses corroborated what was said by the police sergeant. The solicitor for the accused, however, was not put about in the least by this strong evidence against his clients. He did not think it even necessary to make any defence, and he contented himself by saying that he confidently left the case in the hands of the bench. His confidence was not misplaced. The magistrates on the bench, over whom the Hon. Cavendish Butler presided, could not dream of convicting the fifteen Orange innocents in the dock, and they at once gave a decision of "no rule" in the cases. It is little wonder that the Orangemen, who thronged the court, cheered vociferously when this verdict was announced. Captain McTernan, the resident magistrate, dissented from the decision given, and held, as any impartial man should hold, that a *prima facie* case had been made out. This opinion, however, was set aside, and the fifteen Orangemen walked out of the dock free men. Had this parody on justice been witnessed in Cork, what splendid materials the Dublin correspondent of the *Times* would have for a malignant article on the impossibility of seeing justice administered fairly and firmly in Ireland!

Tyrone.

On January 5, at a place called Carrickmore, about twelve miles from Dungannon, the local branch of the League directed the tenants to pay no rent, and ejectment processes were issued on the several estates. As soon as the process-server appeared in the neighborhood, accompanied by a large force of police, the chapel bell was rung, and horns were blown from every hill, and a large crowd were gathered. There was not a process served. After the police went back into town, and when some of them were getting some refreshments in a public house a large crowd gathered and attacked the house, and some of the police were injured with stones. They were ordered out of the barracks, and had in charge the mob with fixed bayonets, a number of people being wounded. On the next day a crowd of some thousands were gathered waiting for the process server to appear again, notwithstanding the large force of police.

Cavan.

On Jan. 4th, Head-Constable Lynch and twelve men of the Royal Irish Constabulary, proceeded to the residence of James Carney, Shankhill Upper, on the estate of Lord Lanesborough, who was then evicted from his holding. Carney received a letter from the agent, Mr. Wrench, county Monaghan, stating that if he paid one year's rent on New Year's Day, all proceedings against him would drop. He was subsequently reinstated as caretaker.

Galway.

On the estate of Captain Henry Hall, Knockbrack, Athenry, where 22 tenants were served with ejectment processes, after an interview between Captain Hall and the Very Rev. E. Thomas, P. P., V. F., the processes were withdrawn, and the costs forgiven, and the tenants allowed 20 per cent. on the half year's rent. To the other tenants, who were not processed, 20 per cent. was also allowed, and to the tenants who only pay once a year a like concession was made on the payment of a half-year's rent, while time was given for payment of the remainder to the 1st of March.

Mayo.

On Jan. 6, a deputation of the tenants on the Belcarra estate, waited on Miss Gardiner, at her office, in order to pay her three years' rent due by them to her in consequence of her refusal to take it at any period of the past three years—she at all times giving as an excuse for her refusal to take money, that she would break their "rotten leases." However, thinking discretion the better part of valor, she changed her mind on that score, and gave her consent, by inviting them, by letter, to attend on the 6th of January and pay the whole—three years' rent at once—or abide the consequences. Accordingly, about sixteen tenants entered an appearance, which drove old Pringle on the defensive, by invoking the aid of more police. A member of the deputation told her to give over her nonsense; that there was no police aid needed; they came there respectably and respectfully to see their landlady, Miss Gardiner, but they would decline to speak to or know Miss Pringle, who acted all the time like a kind of Jack-in-the-box. After a full hour's bandying of compliments of a rather doubtful nature, the tenants had to leave in a body, after her having refused to give a penny of reduction, or take a farthing short of the full amount. She would not even accept two years' rent out of the three and a half gale of which, properly speaking, is not due. Some of the tenants offered her the land, with all improvements, on the following day, provided she consented to "cry quits." Others craved of her to "smash the leases" as she so often threatened. She refused to do either, but to take if she can get it the last farthing. The tenants left, pledging themselves to lodge the amount in bank, and abide the consequences.

OUR GIRLS.

THREE EXCELLENT SHORT ARTICLES FOR THEIR ESPECIAL BENEFIT.

I.

GIRLS AND THEIR FATHERS.

A girl owes much to her father, even if he has not been all to her that a father ought to be. He has had to work hard, very probably, that her bread and butter might be secure. He has borne cares, anxieties, struggles, temptations, at which she can but guess, of which she can form no real conception. If he is hard and unsympathetic, some allowance for the nervous irritation of an overworked or anxious man may surely be made. And a girl never, we believe, has any conception how precious she is in her father's eyes. Rough words and cold or angry looks may seem to disprove it, but it is true, nevertheless. More, even, in a sense, than his wife, she appeals to his protecting care; he may scold or slight her, but let any real harm threaten her and she will see that to touch her is to touch the apple of his eye. And when there is real sympathy between a man and his daughter, they may be more to each other than a father and son can generally be. A lad has his own interest to look to, his battle to fight, while a girl is free to identify herself with another. A son is very often of different politics from his father, of different tastes, different sympathies; a girl almost always imbibes those of her father. The day comes, no doubt, when her allegiance and sympathy are transferred to another, in right of a still higher claim. There is little wonder if poor dethroned paterfamilias looks askance on him at first, and is slow to admit that he is the one at whose coming his reign must end. It is the way of nature, and it must be so. But until that day a girl worthy to be loved will be loved by her father.

II.

MAKE YOURSELF A WIFE WORTH HAVING.

Men who are worth having as husbands want women for wives. A bundle of gewgaws, bounded with a string of flaps and quivers, sprinkled with cologne and set in a carmine saucer—this is no help for a man who expects to raise a family of boys on bread and meat. The piano and the lace fabrics are very good in their places, and so are the frills and tinsels; but you cannot make a dinner out of the former, nor a bed blanket out of the latter; and awful as such an idea may seem to you, both the dinner and the blanket are necessary to domestic happiness. Life has its realities as well as fancies, but you make it all decoration, remembering the tassels and curtains, but forgetting the bread and cheese. Suppose a man of good sense and good prospects to be looking for a wife, what chance would you have to be chosen? You may catch him or you may not, but how much better to make it an object for him to catch you. Render yourself worth catching, and you will not need a shrewd mother to help you find a market.

III.

THE HAPPINESS SPREAD BY A SISTER'S HAND.

Many a home circle owes a good deal of its charms to the girls of the family. Brothers come home tired and often out of humor, ready, some of them, to quarrel with a straw if it happen to be in their way. Mother is tired, too, and father worried, but boys hardly ever think of this. They want their dinner or their tea, the moment they come in, and somebody to sit by and help them, or talk them into good humor all the time they are eating it.

"Where's Maggie?" exclaims one, as he enters and sees his sister's accustomed place vacant. "She will be here directly," replies father or mother looking up from newspaper or needlework, and before the great coat is hung up bright eyed Margaret trips into the room and begins to pour out the tea.

The young man's face brightenes up the moment he hears his sister's footsteps along the passage.

"Give me my slippers, Mag," he says, kicking off his boots: "It looks so cosy here I shan't care about turning out again to-night." And Margaret, like a good sister, takes care to keep up the charm and make home the most bright and loveable place in the world. "Maggie takes all the worry of getting the boys their tea, and setting them up for the evening," says mother, with a sigh of relief, to her friend who happens to call in, and wonders how she can ever find time to do needlework with three or four great boys to wait upon.

"Maggie is such a comfort, I don't know what we should do without her, husband," says mother when her husband returns and finds that she has been taken ill during his absence; "she manages the two little ones as well as she does the boys, and everything has gone on so smoothly and comfortably as if I were with them myself. She has washed and dressed them for school, and while they were gone cleared the room and got dinner ready; made me some delicious broth, and the children some bread pudding of the pieces she had saved. She is indeed a good girl." And as the door opens, and Margaret pops her rosy face into the room, mother's pale face brightens up wonderfully at the sight of her helpful daughter, and the lines of care and trouble that mark father's face relax, and a beaming smile creeps all over it as he lays his head fondly on the smoothly braided hair and murmurs: "Thank God you are such a blessing to your mother, Maggie." These words how they thrill the girl's heart. She is amply repaid for any little self sacrifice or weariness her extra exertions may have cost her.

Now girls, tell me, would you not rather have such hearty, loving words spoken of you and to you than twenty empty compliments, hollow words of flattery, many of them on the style in which your hair is done, or the beauty of your bonnet, or the fashion of your dress. I know you would. I know you would be pleased to help mother or father—lift a portion of the heavy burden that presses upon them day after day, only you think to do this you must do some great thing—something that is quite unattainable to your power and means. No such thing. Happiness is made up of little things, and for these little things that make her happiness, a mother is often dependent upon her daughter. Think of this, girls, especially you who are not helpful daughters and sisters, and resolve that from this time you will make home brighter, happier, and more pleasant for every one in it by doing what you can to help father, mother, brothers and sisters. Just do what you can for each and all. It may be only the fetching of a pair of slippers, or pouring out a cup of tea, or sweeping the hearth, but do it cheerfully, gladly, not as though it were a hard duty, but as if it were, as it should be in reality, a pleasure. "But such things are not pleasant to me," some one may say. That is because you have never learned the pleasure of being helpful. To learn this you must practice these things at the cost of a little self denial at first, and ere long depend upon it you would not let another perform these little acts of loving service. Ah, girls! strive to be helpful, and there is little fear but that you will be happy yourself as well as making others happy likewise.

To Cure a Corn.

There is no lack of so-called cures for the common ailment known as corns. The vegetable, animal and mineral kingdoms have been ransacked for cures. It is a simple matter to remove corns without pain, for if you will go to any druggist or medicine dealer and buy a bottle of Putman's Painless Corn Extractor and apply it as directed the thing is done. Get "Putman's," and no other.

Orpha M. Hodge, Battle Creek, Mich., writes: I upset a tea-kettle of boiling hot water on my hand. I at once applied Dr. Thomas' Eclectric Oil, and the effect was to immediately allay the pain. I was cured in three days.

THE LONDON MUTUAL INSURANCE COMPANY.

ANNUAL MEETING OF THE MEMBERS.

The annual meeting of the London Mutual Fire Insurance Company was held, in this city on the 28th inst.

The Manager, Mr. D. C. McDonald, having read the notice calling the meeting and the minutes of last annual meeting, which were duly confirmed, presented the annual report as follows:

To the Members of "The London Mutual Fire Insurance Company of Canada."

Your Board have the honor of laying before you the twenty-sixth annual report of the Company, and in doing so have primarily to remark that for many years it has been their lot to convey good tidings of the progress of the Company to its constituents, but on no occasion hitherto have your Directors been able to present a more satisfactory showing than in the statements that are now laid before you, and to which your attention is called.

POLICIES.

In the year 1885 there were issued 15,177 policies. Of these 7,110 were on the cash system, and 8,067 on the premium note system, an increase of 1,969 over the renewal year of 1882, and 226 over the preceding year of 1884, when we then had to observe that the number of policies issued was in excess of what had ever been done by any Company in Canada. These facts speak louder than words, and show the hold that the "London Mutual" has taken in the confidence of the public. A pleasing feature in the increase of policies, is the fact that the class of business done has also improved, the average amount of each risk having risen from $987.25 to $1,002 90 at the present time, the total sum now at risk being $43,104,998, covered by 42,980 policies.

LOSSES.

The number of claims paid during the year was 861, amounting to $78,557.43. Of these 331 were for losses that occurred during the year, on amount $67,445.26, and the sum of $11,112.17 for claims that had occurred previously, but which had been reported too late for inspection at the end of the last year. As will be seen by the financial statement, only a very small sum is carried over this year, and this owing to the fact that a proper discharge could not be obtained from the claimant. Beyond this excepting one or two claims that your Board could not feel justified in recognizing, the loss state is clear. The Fire Inspector's report will more fully exhibit the causes of fire as nearly as could, by full investigation, be obtained, and the table of losses will show you the several sums paid in satisfaction. Our fire loss has been rather under the average on the whole, and had it not been for an excess in our Maritime Province business hereafter alluded to, a decided decrease would have been shown.

FINANCIAL STATEMENT.

A full statement of the assets of the Company, the receipts and disbursements are given in the appended tables, fully certified to by the Auditors of the Company. A noticeable increase in the assets since last statement from $385,541.82 to $401,003 72 will no doubt be observed by you with pleasure. The reserve fund for re-insurance now amounts to $291,162.74 as compared with $269,659 84 at the end of 1884, showing, according to the Dominion Government standard, a net surplus over all liabilities of $101,816 94, but which, on the basis of calculation made by the Insurance Department of Ontario, would show $312 5 9.83. The increase in the premium notes of the Company is very satisfactory, as you must bear in mind that these notes are all fresh and good, none being carried over and shown as assets that are not co-existent with the members' policies.

RATES.

Our rates on the cash system have been maintained, while on the premium note system we have kept the assessment down to a figure much below the cash rate, and your Board will endeavor, as in the past to discriminate in favor of the premium note system.

INVESTMENTS.

The funds of the Company are invested, as appears by the capital account, for the security of the members. An attempt has again been made by the city of London to tax our "floating" cash balance, and to upset the decision of His Honor Judge Elliot on this point, but we have taken steps to procure decision from a higher court, and have this question finally settled.

MARITIME PROVINCES.

The departure made by your Board of opening agencies in the Maritime Provinces has not been attended with the satisfactory results that they had been led to anticipate; the amount of business has been done on the whole satisfactory; but the fire losses sustained have far exceeded the average. This may, of course, have arisen from the fact of a Company going fresh into a territory that was, to a great extent, a "terra incognita" to them, or to the almost certain fate that awaits a Company opening new business; but the fact remains that so far our experiences "down by the sea" has not been favorable. However, for the last few months our losses have fallen of, and the business improved. This may be attributed to the fact that last autumn your Board sent Mr. James Grant, Vice President, and your Manager down to inspect the agencies and risks, and on their report the class of business to be done in future has been much restricted, and the agencies reduced and left in the hands of the most careful men, so that we venture to hope that in course of time our maritime business will come to the front profitable and satisfactory.

THE MUTUAL SYSTEM.

Your Directors, in years gone by, so often endeavored to show to the members that the Mutual system of insurance should prevail, that, as a matter of fact, all Companies, no matter what they should be called, were formed on the principle of mutuality, that is, "that the many who escape pay the losses of the few who suffer"—and this has become so well understood that it might be considered a superfluity now in your Board repeating "the oft-told tale," were it not that recently an organisation has been formed of foreign and other Stock Companies to crush out Canadian Mutuals, so that your Board cannot allow this occasion to pass without making an allusion to the so-called Tariff Association—a combination of Companies that, owing to extravagance or want of knowledge on the part of their officials, could not by fair competition succeed in the business of insurance, and the only way that could suggest itself to these Companies was to form an alliance for an *increase of rates*, thus to squeeze out of the pockets of the public a higher price for protection than necessity required to *recoup* them for their incompetency or something worse. A cast-iron tariff was established by this association, stupid in its formation, looking only to the physical, and discarding the moral hazard altogether. But this was a matter that concerned the Companies forming the association themselves, and if they liked the company which they had got into, all good and well. But this Precious association have recently adopted the modern system of persuasion and attempt to boycott all Companies that do not come within the folds of their mantle. They insist that unless a Company gives up its personal indentity, its power of discrimination in selecting risks, and becomes a part and parcel of this hotch-potch of good, bad and indifferent Companies, it must be ignored, and a ukase has been sent forth to the agents accordingly. Your Directors are happy to say that our staff of agents have been loyal to the old "London Mutual," and have spurned the threats of the unholy alliance, and further, it is a matter of congratulation that the majority of respectable Canadian Mutuals have had the good sense to keep out of the trap set for them, by this so-called tariff association, and the very attempt made to injure Canadian Mutuals will probably have an effect different from what their enemies supposed, and strengthen the conviction amongst our business men that the Mutual system of fire insurance is the correct one, if properly carried out, and will afford them all the protection they require without the aid or pretended aid of Companies or managers whose only ambition is to prey upon the public.

In conclusion your Directors look forward with confidence to the continued prosperity of your Company, and thank their loyal agents and officers for the assistance offered them in the past.

RETIRING DIRECTORS.

Messrs. Daniel Black, Angus Campbell and Joseph H. Marshall now retire by rotation. They are eligible for re election.

All of which is respectfully submitted.

D. C. MACDONALD, *Secretary.* JAMES ARMSTRONG, *President.*

FIRE INSPECTOR'S REPORT.

To the President, Directors and Members of The London Mutual Fire Insurance Company of Canada:

GENTLEMEN.—Your inspector begs to report that during the past year there has been inspected and reported on 849 claims against the Company, amounting in the aggregate to $80,358. This sum, on account of overcharges on the part of some of the claimants, has been reduced. Of this sum $8,570 happened in the Maritime Provinces.

Below will be found what has been the cause of the several losses as nearly as can be ascertained:—

44 By incendiarism	$11,994 43
63 From unknown causes	22,557 71
60 Defective fire-places, stoves, stove pipes and chimneys	14,375 56
25 Sparks falling on roofs from chimneys	3 644 01
59 Buildings by lightning	7,784 64
61 Animals killed by lightning	1,898 58
10 Candles, lamps and lamp explosions	2,173 45
8 Outside exposure	2,785 93
3 Ashes	365 00
3 Tin thimbles to protect stove-pipes	1,725 48
2 By tramps	1,180 72
3 Children, with matches	862 47
2 Threshing engines	249 00
3 From other causes	124 00

It will be seen by the foregoing table that a large percentage of the losses are from unknown causes. These losses have been mostly on frame barns. In the great majority of these cases the loss to the owners have been far above the amount insured, thus relieving them from censure.

These losses are attributable to various causes, such as incendiarism, tramps, the careless use of matches, pipes, lights, etc.

There are preventatives both simple and cheap, which if observed would to a great extent lessen fires, such as the proper use of matches, the entire exclusion of smoking in and about outbuildings, the disregarding of the double tin thimble used to protect woodwork from stove-pipes. About one-fourth of the losses on dwelling-houses are caused by sparks falling on the roofs from chimneys. Slate metal shingles laid in mortar or a coat of paint is a sure protection from this cause.

The financial statement shows that $78,557.43 was paid. It will be borne in mind that this latter sum includes a number of losses happening about the end of last year.

All of which is respectfully submitted.

C. G. CODY, Fire Inspector.

The financial statement was as annexed:—

Cash Account.

RECEIPTS.

Balance from 1884		$ 52,186 57
Commission to agents		21,902,55
Received from agents		33,311,42
Received from assessment No. 22	$ 218,84	
Received from assessment No. 23	9,262,58	
Received from assessment No 24	57,759,22	
Received from (Maritime) assessment No. 1	3 451,35	
		$ 70,691,99
Received from interest		3 632 79
" " Division Court		104,35
" " transfer fees		249,01
" " extra premium		111,30
" " policies cancelled before assessed		161,11
" " old assessment Nos.		217,12
" " steam threshing licenses		160,00
" " assessments in advance		406,85
" " bills receivable		597,24
" " mortgages		500,00
" " reinsurance on loss		1 25
		$184,232,87

DISBURSEMENTS.

Losses	$ 78,557,43	
Bank commission	43,01	
Fire inspection	2,794,11	
		$ 81 394,55
Commission to agents		21,902,55
Salaries—Officials, auditors and clerks	$ 7,599,80	
Directors' fees	1,089 00	
		8,688,80
Inspecting and opening new agencies		609,81
Postage—Annual reports	$402,35	
" assessments Nos. 24 and 1	224,64	
" general, policies, &c	£75,41	
		1,302,40
Printing	$1,860,72	
Advertising	227,30	
		2,088,02
Stationary		287,61
Solicitors' fees and law expenses		605,24
Annual reports and assessments		253,15
Reinsurance	$292 88	
Returned premium	195 10	
		487,98
Rent		750,00
Office furniture		10,00
Rewards for conviction of incendiaries and gratuities		130,00
Discount on postage stamps sold	$80,78	
Discount on American and Maritime moneys, &c	15,12	
		95,90
Petty expenses, telegrams, water, gas, etc		256 78
Government inspection		119 24
Paid agents in settlement of accounts		1,204 75
Cash in the Federal Bank of Canada	$62 471 97	
Cash in Treasurer's hands (postage stamps)	1,491 12	
		63,963 09
		$184 292 87

Examined and compared with books and vouchers, and found correct, as set forth in the above statement.

(Signed) J. HAMILTON, A. ELLIS, } Auditors.

Capital Account.

ASSETS 31 DECEMBER, 1885.

Amount available on Premium notes		$272,786 07
Amount due on assessment No, 23	1.907 88	
Amount due on Assessment No. 24	12,710 71	
Amount due on (Maritime) Assessment No 1	1,438 07	
		$ 16,056 66
Balances due by agents (secured by agents' bonds and members' due bills)		$ 10 885 91
Bills receivable		796 88
Mortgages		1,041 55
Office furniture		63 68
Municipal debentures, deposited with Receiver General for security of policy-holders, City of Hamilton, par value $10,920, market value $11,356 80		
City of St. Thomas, par value $22,600, market value 23,291 00		34,747 80
Accrued interest on debentures		163 50
Cash in the Federal Bank of Canada	62,471 97	
Cash in Treasurer's hands, postage stamps	1,491 12	63,963 09
		$401,125 12

LIABILITIES.

Losses adjusted during 1885, not falling due until 1886	$121 40
	$401,003 72

Audited and found correct as above set forth

(Signed) J. HAMILTON, A. ELLIS, } Auditors.

POLICIES ISSUED.

Policies in force 31 December, 1884		41,611
Policies issued in 1885, cash system	7,110	
Policies issued in 1885, premium note system	8,067	15,177
		56,188
Deduct lapsed and cancelled		13,298
Policies remaining in force, 31 December, 1885		42 890

Amount at risk, 31 Dec. 1885 ..... $43,104 998 00
Average amount at risk, each policy $1,002 90

Hoarseness and Loss of Voice.

Public speakers and singers are often distressed with hoarseness, and much danger is lurking in the bronchial pipes. Hagyard's Pectoral Balsam is a prompt remedy for the irritation, and cures all throat and lung difficulties.

The Cheapest medicine in use is Dr. Thomas' Eclectric Oil, because so very little of it is required to effect a cure. For croup, diphtheria, and diseases of the lungs and throat, whether used for bathing the chest or throat, for taking internally or inhaling, it is a matchless compound.

Nervousness.

The unhappy and distressing condition called nervousness arises from debility, irritation, poor circulation and blood of low vitality. Re-organize the system by Burdock Blood Bitters, which gives permanent strength by invigorating the blood and toning all the organs to perfect action.