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Western Assurance Company.

THIRTY FIFTH ANNUAL MEETING.

The annual meeting of the shareholders of this company was held at its offices in this city at noon yesterday. A. M. Smith, Esq., the president, occupied the chair and presented the following

DIRECTORS' REPORT:

The directors beg to submit their annual report on the business of the company for the past year, together with the profit and loss account and statement of assets and liabilities on 31st of December, 1885.

The revenue account, it will be observed, shows a net premium income of \$1,314,459.34 and, after providing for all losses during the year, there is a profit balance of \$35,425.13 on this account.

Two half-yearly dividends of four and five per cent. respectively have been declared, and after payment of these, \$40,000 is carried to the reserve fund, which now amounts to \$660,000, and \$6,013.18 remains at the credit of profit and loss account.

In addition to these gratifying results in the income and expenditure accounts, the directors have pleasure in calling attention to the fact that the liability of the company on unexpired risks has been reduced some \$34,000. The amount estimated as necessary to run off or re-insure all existing policies is \$483,652, and the net surplus over capital and all liabilities is, therefore, \$182,361, against \$193,059 at the close of 1884.

The directors regret to have to announce the loss of the valued services of John Fiske, Esq., as a director during the past year. The vacancy caused by his resignation has been filled by the election of H. N. Baird, Esq., to a seat at the board.

REVENUE ACCOUNT.

Fire Premiums.....	\$1,193,423 39	
Marine Premiums.....	267,361 99	\$1,460,845 38
Less Re-Assurance.....		146,386 04
Interest account.....		\$1,314,459 34
		35,396 29
		\$1,319,855 63
Fire losses, including an appropriation for all losses reported to Dec. 31, '85..	\$700,155 48	
Marine losses, including an appropriation for all losses reported to Dec. 31, 1885.....	156,195 69	
General Expenses, Agents' Commission, and all other charges.....	408,079 33	
Balance to Profit and Loss.....	85,425 13	
		\$1,349,855 63

PROFIT AND LOSS ACCOUNT.

Dividend paid July, 1885.....	\$16,000 00	
Dividend payable Jan., 1886.....	20,000 00	
		\$36,000 00
Carried to reserve fund.....	40,000 00	
Sundry accounts written off.....	4,400 06	
Balance.....	6,013 18	
		\$86,413 24
Balance from last year.....	988 11	
Profit as above.....	85,425 13	
		\$86,413 24

LIABILITIES.

Capital stock paid up.....	\$400,000 00	
Losses under adjustment.....	102,187 28	
Dividend payable January, 1886.....	20,000 00	
Reserve fund.....	\$660,000 00	
Balance profit and loss.....	6,013 18	
		\$1,188,200 46

ASSETS.

Cash on hand and on deposit.....	\$268,929 18	
Debentures.....	27,038 86	
United States bonds.....	603,232 50	
Mortgages.....	7,450 00	
Bills receivable.....	45,502 96	
Interest due and accrued.....	2,263 21	
Company's building.....	57,440 00	
Re-assurance due from other companies.....	38,571 76	
Agents' balances and sundry accounts.....	137,771 99	
		\$1,188,200 46

A. M. SMITH,
President.

J. J. KENNY,
Managing Director.

WESTERN ASSURANCE OFFICES,
TORONTO, February 12th, 1886.

AUDITORS' REPORT.

To the President and Directors of the Western Assurance Company.

GENTLEMEN—We hereby certify that we have audited the books and examined the vouchers and securities of the company for the year ending December 31, 1885, and find the same correct, carefully kept and properly set forth in the above statements.

R. R. CATRON, } Auditors.
JOHN M. MARTIN, }

TORONTO, Feb. 13, 1886.

On motion the report was unanimously adopted and votes of thanks were passed to the president, vice-president and directors, and to the officers and agents of the company for their services in bringing about the satisfactory results which the report presented.

Messes. C. C. Baines, Wm. Anderson and Fred J. Stewart were appointed Scrutineers and reported the following gentlemen unanimously re-elected directors for the ensuing year, namely: A. M. Smith, Esq., Hon. S. C. Wood, Robt. Beatty, Esq., A. T. Fulton, Esq., Geo. A. Cox, Esq., Geo. McMurrich, Esq., H. N. Baird, Esq., and J. J. Kenny, Esq.

At the close of the ordinary business of the annual meeting the question of increasing the capital stock was considered. After a full discussion it was decided unanimously that the capital stock should be increased to \$1,000,000 by the issue on March 15 next of 5,000 additional shares of \$40 each to be allotted to present shareholders at par, in the proportion of one share to every four shares of old stock held by them, fifty per cent. of which will be called up in instalments during the current year.

At a meeting of the new board of directors of the company held subsequently, A. M. Smith, Esq., was re-elected president and Wm. Gooderham, Esq., vice-president for the ensuing year.

Cured of Catarrhal Bronchitis

—AND—

NASAL AND PHARYNGEAL

CATARRH



The subject of this sketch lives in British Columbia, one hundred miles from any doctor; his first trouble was Acute Catarrh of nose and throat, causing profuse discharges, frothy, then yellow, and at last droppings into the throat. A terrible cough set in, and Catarrhal Bronchitis was established with wheezing and shortness of breath. He then rapidly run down, and, using his own words, "My breathing is laborious and attended with a wheezing or rattling sound, as if the air was forced through a narrow aperture, clogged with a tough fluid, and the phlegm I spit is like the white of eggs. My breath smells. My ears feel as if filled with matter." This young man is a total abstainer, using neither liquor nor tobacco. Before his illness he weighed 165 pounds, and fell from that to 141 pounds, when we took up the case. We sent him three months' treatment, after taking which he writes: "I have lately purchased me a shell and had a three-mile spin at a good pace, and could breathe freely. I wish I had the means to visit your institution. I shall write you some time. With best wishes for your institution, I am, yours truly,
Your afar off patient,
JAMES N. J. BROWN,
Empire Ranch, British Columbia."

Symptoms of Catarrh.

Snuffing of the nose, running of the nose, pain over the eyes, watery eyes, weak and red eyes, scabs and scales and large casts in the nose, running of matter from the nose, bleeding of the nose. Death by piece-meal of the membrane and bones of the nose, and falling in of the walls and bridge, eating through into the roof of the mouth, and destruction of the palate bones and soft palate, terrible smell from the decaying of the bones, in some cases, dropping into the throat; partial or total destruction of the hearing. Hawking up frothy mucus in the morning, a dry throat in the morning in some cases; putting little lumps of sticky matter, dyspepsia, bloating, loss of appetite, palpitation of the heart, shortness of breath, a dry morning cough, hoarseness, a desire to swallow, tickling in the throat, pains in the chest, racking cough, spit mixed with streaks of blood, heavy yellow and green matter. Infiltration into top of both lungs. Consumption, death!

Any Set of these Symptoms is Indicative of Catarrh.

We cure Catarrh. Consultation free. Mention this paper. Address—

S. EDWARD McCULLY, M.D.,

Medical Director, or

G. GERRARD POTTS, M.D., M.R.C.S.E.,
Medical Supt., 283 Jarvis St., Toronto, Ont.