

early experience that proved a turning point in her life. While away at school she found herself in a class of bright and pretty girls, while she herself was exceptionally homely and awkward and dull. This preyed upon her spirits until she became sulky and morose. One day her French teacher, an old woman, said to her, "what ails you, my child?" "I am so ugly and stupid," she replied, "that it puts me in perfect despair."

Upon this the teacher put in her hand the bulb of a plant. It was coarse and scaly and stained with earth. "That is you," said the teacher, "Plant it and take care of it."

She took the bulb and put it in the earth and faithfully watered it, until at last there emerged from its unsightly shell an exquisite Japanese lily—bright omen, as it proved, of the unfolding of her own character.

In some such way as this the soul that fully commits itself to the gentle hand of Christ will be changed into His image from glory to glory.

THANKFUL FOR MOTHER.

"Mother looks just as young as she did when you saw her, and better than ever," said a young man in answer to my question as to the welfare of his mother. It had been many years since I had looked into that mother's face, for we had drifted in different directions, but I remembered her as a young mother with a family of little children, and I had noted her sweet devotion to their interests, and her patient ways in her daily ministrations to them in their home. I had not seen this mother's boy since he was her "little cavalier" in a far-off town in the West. I had congratulated her on having a boy so thoughtful of the little things that make a mother's daily routine so much happier and lighter. I was glad to find that with the growth into manhood he had still kept up the beautiful way of thinking all the while of something to help and cheer mother.

"I see that mother gets a vacation every year before I take mine," he added, with a bright smile on his face. "This year she has been East to visit her old home and the friends she knew when she was a girl, and it has done her lots of good."

The same mother's boy as ever," I said. "What a blessing you must be to her! She has thanked God very often for giving her such a son, I know."

"I've thanked God many a time for giving me such a mother," he rejoined. "It is a great blessing for a boy to have a good mother such as I have, and I want to do all I can for her, because she has done so much for me."

"That is the secret of her looking so young and being better than ever," I thought. There are many, many children in the world, and most of them love their mothers very dearly, without doubt, but they are not thoughtful of them. They take it as a matter of course that mother should do for them even if she is weary, and they often try her and vex her in many ways, instead of making the days of her toil and care easier and happier for her.

By cultivating this beautiful char-

acteristic in childhood of being thoughtful of mother the boy will not neglect his mother when he goes out into the world to make a place for himself. The interests of mother will always be in his mind. He will not forget the little attentions that make her so happy, or the small gifts that come just at an opportune time. "I wish I had done so and so for mother, but I never thought of it," said a young man after his mother had passed away. He loved his mother but he was not thoughtful of her until it was too late.

The mother craves the love and attention of her boys, even if they have grown to manhood—to her they are her very own just as surely as when they were little children in the home nest.—Christian Work.

For Spring Debility

Throw Away the Weakening Purgatives and Make the Body Well By Using Dr. Chase's Nerve Food, the Great System Builder.

Habit is one of the strongest forces of nature. It is like a rut into which it is easy to run, but which usually leads along dangerous ways to misfortune and calamity.

The habit of weakening and debilitating the system by using strong purgatives and sarsaparillas in the spring is doing more than anything else towards undermining the health of the people of the present generation.

There is not a single up-to-date physician who will recommend the use of such remedies in the spring, when the blood is thin, the system run down, and the body weak and enervated. The physicians say you need a tonic and restorative, such as Dr. Chase's Nerve Food.

Possibly you have been a slave to the habit of using sarsaparillas or other strong purgatives, and have experienced the weakening' debilitating effects of such preparations on the body. Then you will appreciate Dr. Chase's Nerve Food, which acts in a directly opposite way, by building up the system and creating new blood and nerve force.

Few, if any, remedies have received such hearty endorsement from physicians as has Dr. Chase's Nerve Food. This is because of its unparalleled restorative influence on the body and the certainty of its beneficial effects.

It cures all nervous diseases by increasing the nerve force of the body, revitalizing and reconstructing the tissues wasted by disease. It strengthens the weak and debilitated by forming new, red, corpuscles in the blood and putting new life and vigor into every organ of the body.

Can you afford to follow the rut of habit and to risk health and even life when Dr. Chase's Nerve Food is at your command to overcome disease and build up the system? While purgatives and sarsaparillas weaken, Dr. Chase's Nerve Food makes strong. While they tear down the system, Dr. Chase's Nerve Food builds it up and cures thoroughly and permanently, 50 cents a box, at all dealers, or Edmanson, Bates and Co., Toronto.

WESTERN ASSURANCE COMPANY.

ANNUAL MEETING

THE FIRE INSURANCE SITUATION REVIEWED.

ST. LAWRENCE MARINE RISKS DISCUSSED.

The annual meeting of the shareholders was held at the Company's office in this city on Thursday, 7th March, 1901. The President, Hon. Geo. A. Cox, occupied the chair.

The following annual report of the Directors, with accompanying financial statement, was then read by the Secretary:

FIFTIETH ANNUAL REPORT.

The Directors beg to submit their annual report showing the result of the Company's transactions for the past year, together with a statement of the assets and liabilities at 31st December last.

The premium income, after deducting the amount paid for reinsurances, was \$2,918,786, and the earnings from interest were \$75,649. The total losses incurred during the year amounted to \$2,069,096. These bear a ratio to the premiums received considerably higher than that shown in the general experience of the Company, though there have been exceptional years in the past when a much larger percentage of losses to income has been sustained. After providing for losses and for current expenses, the revenue account shows a profit balance of \$12,824. This probably as favorable an outcome as shareholders will have anticipated, bearing in mind the disastrous fires which have occurred during the year. The total amount paid, it may be stated, by this Company for losses in the Ottawa and Hull configuration in April last was \$182,608. Of this amount, however, \$58,000 was recovered on account of reinsurances. The generally unfavorable experience of fire insurance companies, both in Canada and the United States, during the past two years has led to advances in rates, which, it is believed, will place the business on a more satisfactory footing.

In the last annual report the establishment of a branch office in London, England, was referred to, and it affords your Directors much pleasure to be able to say that the progress made by this branch and the agencies connected with it has fully met their anticipations.

Two half-yearly dividends at the rate of 10 and 8 per cent. per annum respectively have been declared.

As announced by circular to shareholders in July last, it was decided to increase the cash capital of the Company to \$2,000,000 by calling up \$1,000,000 subscribed and unpaid capital in instalments of ten per cent. each at intervals of two months. Two instalments fell due before the close of the year, but the majority of shareholders exercised the option which was given of anticipating the calls, and nearly two-thirds of the entire amount was paid in by the 31st December.

The Directors have pleasure in calling attention to the financial position which the Company occupies at the beginning of the second half century of its corporate existence—offering as it does the following security to its policyholders:

Capital paid up on 31st	
December.....	\$1,648,518 00
Calls in course of payment....	351,482 00
Total.....	\$2,000,000 00
Reserve Fund.....	\$1,002,794 00

Total Funds.....\$3,002,794 00  
Toronto, 1st March, 1901.

GEO. A. COX, President.  
J. J. KENNY, Managing Director.

SUMMARY OF FINANCIAL STATEMENT.

The accounts for the year showed the following business transacted:

Fire and marine premiums.....	\$2,918,786 85
Interest.....	75,649 60
	\$2,994,436 45

Fire and marine losses.....	\$2,069,097 37
General Expenses.....	912,514 15
	\$2,981,611 52

Balance.....	\$ 12,824 98
Dividends to shareholders....	110,411 35

THE PRESIDENT'S ADDRESS.

The President, in moving the adoption of the report, referred to the fact that, with one exception, the year 1900 showed a greater loss to fire insurance companies in Canada and the United States than any

**ROSS'**  
HIGH GRADE  
**TEA**

ROSS'  
HIGH-GRADE  
CEYLON  
TEA

should be tried, we know you'll appreciate it. Black, green, mixed.

year of which records are obtainable, and that in view of this, the result of the Company's business for the year, considering the magnitude of its transactions, was a matter rather for congratulation than otherwise on the part of the shareholders. He also pointed out the necessity for closer attention by municipal authorities to the important matter of fire protection, and to the adoption and enforcement of more stringent building regulations in the cities and towns, which would have the effect of enabling companies to reduce the rates of insurance. There was also the further question of municipal, provincial, and stated taxes imposed by legislators, which, of course, the companies had in turn to collect from policyholders in the form of increased rates. But while advocating reforms, which are in the interest alike of insurers and insured, the companies must deal with conditions as they exist to-day, and charge rates that will not only provide for ordinary losses, such as are of daily occurrence, but the rebuilding of cities when visited by sweeping conflagrations, as well also as afford a reasonable prospect of a fair return to shareholders on invested capital, in order that it might be permanently retained in the business.

In speaking of the marine transactions of the year, which had shown better results than those of the fire branch, the President referred at some length to the dangers of the St. Lawrence River navigation, and pointed out that as soon as steps were taken to minimize these by the erection of additional lighthouses, the improvement of the channels, by every other means which experts in navigation could suggest, premiums would be reduced to conform relatively with those charges from the principal ports of the Atlantic.

The Vice-President seconded the option of the report, which was carried unanimously. The election of Directors for the ensuing year was then proceeded with, resulting in the unanimous re-election of the following gentlemen, viz.: Hon. Geo. A. Cox, Hon. S. C. Wood, Messrs. Robert Beaty, G. R. R. Cockburn, Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne, and J. J. Kenny.

At the meeting of the Board of Directors, held subsequently, Hon. Geo. A. Cox, was re-elected President, and Mr. J. J. Kenny Vice-President, for the ensuing year.

TO OUR READERS

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