

Secretary Baer Makes an Announcement.

BOSTON, MARCH 2, 1895.

Mr. Editor:—Please inform your readers that the next International Christian Endeavor Convention will be held in Boston, beginning Wednesday, July 10, and adjourning on Monday night, July 15, not on Sunday night, as heretofore announced.

Also let it be known that any one of your readers at present not a regular subscriber of *The Golden Rule* (an illustrated paper of twenty pages, published once a week, and the international representative of Christian Endeavor) can have a trial-trip subscription from any week in March until July 11 (four months and a half) for twenty-five cents.

The money and names should be sent to me. Kindly let this unprecedented *Golden Rule* offer be known.

Yours fraternally,

John Willis Baer.

[Mr. Baer's address is 646 Washington St., Boston.—Ed.]

Scientists predict that in a century's time there will be no disease not curable.

The charitable fund raised by Lady O'Brien, wife of the Governor of Newfoundland, was the means of relieving 1,300 families the week before last and again 1,800 during last week, all cases of destitution in St. John's being provided for.

The Great Fire

CAUSED an immense wall to fall with terrific force on the rear part of our warehouse and carry the roof down before it. The building was of course filled with smoke and dust and as a consequence our beautiful stock of fine Clocks, Jewellery, Silverware and Novelties has been more or less damaged.

The Greatest Bargains

Yet seen in the Jewellery line are in consequence placed before you. It will pay you to borrow the money with which to purchase them. The whole stock has got to go at once and we have made the prices so low that in buying you are picking up money.

\$5.00 Spoons will be sold for \$2.50

\$12.00 Clocks will be sold for \$6.00

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CONGREGATIONAL MEETINGS.

NEW WESTMINSTER, B.C.: The annual meeting in connection with St. Andrew's Church congregation was held on Thursday evening 17th January. Satisfactory reports were received from the Session, Sabbath school, Missionary societies, Y.P.S.C.E., Ladies' Aid and the managers. There has been collected for missions \$512, and for all purposes \$5,364. Considering the long continued depression of business in the city, this is a creditable showing. Rev. T. Scouler (the pastor) requested that his salary be reduced to \$1,200 which was reluctantly agreed to for the present.

GODERICH: Knox Church annual congregational meeting was held February 6th, the pastor, Rev. James A. Anderson, B.A., in the chair. Interesting reports from Session, W. F. M. S., Y. W. M. B., McGillivray Mission Band, Y. P. S. C. E., Sabbath School and Pastor's Bible Class, Dorcas Society and Board of Managers. Added to Communion Roll, 58; removed, 32; net increase, 26; now on roll, 528. Contributed to the schemes of the church, \$1,229; to other benevolent and religious purposes, \$624; making total of \$1,853 for missionary and benevolent objects. Total for all purposes \$4,557.

PETROLEA: This congregation held its annual meeting lately. Rev. Neil McPherson, B.D., occupied the chair. The various reports were exceedingly satisfactory. Report of Session showed that 47 new names were added during the year; that one member was removed by death and four by certificate. There were 22 baptisms of whom 7 were adults. The total receipts from all sources was \$3,425. Of this sum \$457 were given for Schemes of the Church. This is nearly treble of what was given in former years. On school roll there are 319 names with average attendance of 225. The outlook for 1895 is very bright indeed.

SCARBORO: The annual meeting of Knox Church was held on February 4th. The treasurer's financial statement showed the receipts for all purposes to be \$2,147. The amount contributed for missions was \$868. The reports of the various organizations of the Church were highly encouraging and gave indications of continued progress. The W. F. M. S. and Mission Band contributed to the funds of the General Society the sum of \$240. Well would it be for all our congregations, if the male membership had seized a little more of the spirit of zeal and Christian liberality, that is so beautifully characteristic of the women of our Church.

ST. CATHARINES: The annual meeting of Knox Church congregation was held on the 6th ult. Mr. John Marshall was elected chairman. The report of the Session spoke hopefully of the spiritual life of the congregation of an increased attendance at the weekly prayer meeting and the establishing of weekly cottage prayer meetings in the outlying districts of the congregation. The financial report of the Managers was very satisfactory, showing a balance after all debts were paid of \$37.54. The Ladies' Aid Association reported on hand \$191.48. The missionary organizations of the congregation raised during the year \$855.96. The total amount raised by the congregation for all purposes during 1894 was \$4,144.19 or an average of \$17.95 per member. The late Board of Managers were re-elected.

MOLESWORTH: The annual meeting of this congregation was held on the 8th of January, and was well attended. Encouraging reports were read from the different branches of the Church's work. The pastor, Rev. G. Ballantyne, presided. The Session report showed that the congregation was making advancement, and that 38 members were added during the year. The treasurer's report was also highly satisfactory, showing that \$1,239 had been raised for congregational purposes. The W. F. M. S. has been doing excellent work; their report showed that \$72 had been raised by this society during the year. The work done in connection with Y. P. M. A. and Sabbath School was also encouraging. Total amount raised for schemes of Church \$214. Total amount raised for all purposes \$1,404.

PETERBOROUGH: St. Andrew's Church held its annual meeting January 29th. A social tea was enjoyed by the congregation before the business was begun. After devotional exercises the pastor was voted into the chair. Most encouraging reports were then read from Session, managers, Ladies' Aid, W. F. M. S., Sunday School, junior and senior Y. P. S. C. E.'s. All of these societies have greatly increased in numbers and have done excellent service to the Church. The Session's report took special notice of the great quickening and developing of spiritual life in the congregation during the year. It also made special reference to the large and interesting prayer meeting, etc. 86 members were received during the year. 24 were removed, leaving a net increase of 62, and the present membership at 370. The present accommodation is insufficient. The growth of this congregation, under the pastorate of Mr. MacWilliams, has been very great.

BERLIN: The annual meeting of St. Andrew's Church, was held on 30th January. Mr. John McDougall was called to the chair. Reports from Session, Managers, and various societies all showed a prosperous condition of affairs. The congregation is situated in the midst of a large German community of about 8,000 souls. In the Church there are about fifty-five families and 114 communicants. Prayer meeting attendance is 40. Sabbath school has 60 scholars and 14 teachers exclusive of two Bible classes numbering 30. In spite of many losses through death, removal from town, and otherwise during 1894 the financial condition of the Church is very good. The total

BIRTHS, MARRIAGES AND DEATHS.

NOT EXCEEDING FOUR LINES 25 CENTS.

MARRIAGES.

At the Presbyterian Manse, Armow, Ont., by the Rev. George McKay, M.D., Dec. 26, 1894, James E. Carpenter, Merchant, Armow, Ont., to Agnes Wright, of same place.

At the Presbyterian Manse, Armow, Ont., by the Rev. George McKay, M.D., Jan. 30, 1895, Alexander Wright, (Carpenter), Armow, Ont., to Annie M. Woods, Armow, Ont.

At the residence of the bride's brother, Kincardine, Ont., on the 31st Jan., by the Rev. George McKay, M.D., Johnson C. Anderson, of Detroit, Michigan, to Anna Innes, of Kincardine, Ont.

At the residence of the bride's father, Kincardine, Ont., by the Rev. George McKay, M.D., March 6th, 1895, David A. Farguharson, Kincardine Ont., to Isabella Siddons, Kincardine, Ont.

revenue for last year was \$2 142.80. The expenditure, including Stipend of \$1,400 was \$2,123.65. Mention being made of a floating debt of several hundred dollars subscriptions were at once offered which considerably more than cover it. The ladies of the Church have also raised over \$600 during the past year to help wipe out the mortgage debt which now stands at \$3,000.

SMITH'S FALLS: St. Paul's Church held its annual meeting on January 20th. Rev. Thomas Nixon, the pastor, opened the proceedings with praise and prayer. Mr. Simon Chalmers was called on to preside. Reports of the various societies were called for. The Moderator presented a report of the Session, which showed that during the year 71 members, mostly on profession of faith, had been added to the Church. The report of the Board of Management was read by the chairman, Mr. J. M. Clark. It showed that the total receipts of the congregation were \$4,600; the running expenses \$2,000; leaving a handsome sum for missions and the remaining debt on the Church. The amount contributed for missions was about \$700. Reports from the W. F. M. S., Ladies' Aid, Sabbath School, Christian Endeavor and Bible class, were all of a specially encouraging nature. The cordial thanks of the congregation was tendered to all who had in any way helped in the work of the Church during the year. A pleasant meeting was closed by singing and the benediction.

THE NORTH AMERICAN LIFE, OF TORONTO, ONT.

A company which can show as a result of its work for the year 1894 increases in every department tending to its progress and solidity may safely be classed as a highly successful company. On reference to the last annual report of the North American Life of Toronto, just published, it is found that the new business was the largest in the history of the Company, the addition to premium income exceeded that of any former year, the interest receipts showed a large increase and were well paid. The insurance in force showed a gratifying increase, thereby indicating that the terminations had been moderate, a very important feature, proving that the Company's business is conducted in a progressive, yet conservative, manner. The assets amount to \$1,987,446, of which the large sum of \$244,510 represents the addition to the reserve fund, which now amounts to \$1,564,020. After making full provision on the most conservative basis for every liability, there remains the sum of \$338,216 as net surplus.

An independent report was made by a leading consulting actuary, which is published in full by the Company, and should prove exceptionally useful to its agency staff. Among other things, he says:

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