

28th February.

Permit me once more to remind Treasurers of congregations, Missionary Societies etc that the church year terminates on 28th February, and that it is necessary that all moneys intended to go into the accounts for the year, should reach the office in Toronto on or before the evening of Friday of next week. In these times of storms and snow blockades, it is well that the money should be forwarded in good time, rather than that it should be put off until the last day.

Permit me also to remind Treasurers of Sabbath Schools, C.E. Societies, etc. that the church year ends next week. It is hoped that all contributions, from individuals, for the support of special missions in the Home or Foreign field, or for the support of pupils at Pointe-aux-Trembles, will be forwarded before the 28th inst.

Ministers who have not yet paid their personal rates to the Widows' and Orphans' or Aged and Infirm Ministers' Funds, will oblige by remitting.

Although within ten days of the close of the year, there are still 436 congregations from whom nothing has been received for the schemes of the church. These are distributed among the Synods as follows:—

Montreal and Ottawa.....	76
Toronto and Kingston.....	127
Hamilton and London.....	68
Manitoba and the North West.....	110
British Columbia.....	55 436

The amount received last week was disappointing and considerably below my estimate. It is difficult to say, even at this date, what the result at the end of the year may be. The following are the amounts still required:—

Home Missions.....	\$26,000.00
Augmentation.....	10,000.00
Foreign Missions.....	13,500.00
French Evangelization.....	10,000.00
Pointe-aux-Trembles.....	5,000.00
Widows & Orphans Fund.....	9,000.00
Aged & Infirm Ministers Fund.....	6,000.00
Assembly Fund.....	2,200.00
Knox College.....	7,000.00
Queen's College.....	3,500.00
Presbyterian College, Montreal.....	3,000.00
Manitoba College.....	1,300.00

R.H.W.

A city clergyman on a recent Sabbath referred to the flippant and profane manner in which the Saviour's name is improperly introduced into conversation couched in profane and vile language. The profanity which greets one's ears on the street, not merely among grown men, but also among youths and mere boys, is so appalling in its frequency and violence, that those who hear it are tempted to ask if the blasphemers—for they are nothing else—assume that the third commandment has been stricken out of the Decalogue. Not only is the thrice holy name of God the Father taken in vain by men who claim to be gentlemen and should be an example to the young and rising generation, but the blessed name of God the Son, the loving Saviour of mankind, is also bandied about in the flippant jest or the vile conversation in a shockingly irreverent manner. These people, who would never think of using profane language in the presence of ladies, seem to forget that their profanity is uttered in the presence of Him who said: "Take not the name of the Lord thy God in vain for the Lord will not hold him guiltless that taketh His name in vain." The growth of profane and vile language has become so great and so marked and that those who are sometimes compelled to listen to it cannot fail to recall the declaration of the inspired prophet, "Because of swearing the land mourneth."

Twenty-First Annual Statement

...OF THE...

North American Life Assurance Company.

HEAD OFFICE :

112-118 King Street West

TORONTO

For the Year Ended 31st, December, 1901.

Dec. 30, 1901. To net Ledger assets..... \$3,773,98 08

RECEIPTS.

Dec. 31, 1901. To cash for premiums..... \$922,935.02
To Cash Income on Investments..... 176,491.36

1,099,426 38

\$4,872,904 66

DISBURSEMENTS.

Dec. 31, 1901. By payment for Death Claims, Profits, etc.,..... \$386,688 35
" all other Payments..... 291,906.70

678,595 05

\$4,194,309 61

ASSETS.

Dec. 31, 1901. By Mortgages, etc..... \$1,236,489 65
" Debentures (market value \$747,235.90)..... 737,848 64
" Stocks and Bonds (market value, \$1,271,315.70)..... 1,322,168 92
" Real Estate, including Company's building..... 416,936 41
" Loans on Policies, etc..... 278,827 44
" Loans on Stocks (nearly all on call)..... 215,170 00
" Cash in Bank and on hand..... 22,868 65

\$4,194,309 61

" Premiums outstanding, etc. (less dist. of collection)..... 178,361 85

" Interest and Rents due and accrued..... 47,881 92

LIABILITIES.

\$4,194,309 61

Dec. 31, 1901. To Guarantee Fund..... \$ 40,000 00
" Assurance and Annuity Reserve Fund..... 3,808,229 00
" Death Losses awaiting proofs, etc..... 45,103 01

\$3,913,332 01

Net Surplus..... \$507,441.37

Audited and found correct.

J. N. LAKE, Auditor.

The financial position of the Company is unexcelled—its percentage of net surplus to liabilities exceed that of any other home company.

New Insurance issued during 1901..... \$5,520,067 00
Exceeding the best previous year in the history of the Company by over half a million.
Insurance in force at end of 1901 (net)..... \$27,977,794 00

PRESIDENT:

JOHN L. BLAIKIE.

VICE-PRESIDENTS:

JAS. THORBURN, M.D. HON. SIR WILLIAM R. MEREDITH, K.C.

DIRECTORS:

HON. SENATOR GOWAN, K.C., LL.D., C.M.G. E. GURNEY, Esq.

L.W. SMITH, Esq., K.C., D.C.L. J.K. OSBORNE, Esq.

D. McCRAE, Esq., Guelph.

MANAGING DIRECTOR:

WM. McCABE, LL.B., F.I.A., F.S.S.

SECRETARY

L. GOLDMAN, A.L.A.

MEDICAL DIRECTOR

J. THORBURN, M.D. (Edin.)

The report containing the proceedings of the Annual Meeting, held on January 29th last, showing marked proofs of the continued progress and solid position of the Company, will be sent to policyholders. Pamphlets explanatory of the attractive investment plans of the Company, and a copy of the Annual Report, showing the unexcelled financial position, will be furnished on application to the Head Office or any of the Company's agencies.