

# The Church.

"Stand ye in the ways and see, and ask for the Old Paths, where is the good way, and walk therein, and ye shall find rest for your souls."

VOLUME XIV., No. 4.]

TORONTO, CANADA, AUGUST 22, 1850.

[WHOLE No., DCLXXXV.]

## WEEKLY CALENDAR.

Day.	Date.	1st Lesson	2nd Lesson
F	Aug. 25, 13th SUND. APT. TRIN.	M. 2 Kings 19.	Acts 23.
M	" 26. ....	M. Dan. 12.	Acts 24.
T	" 27. ....	M. Hosca 1.	John 3.
W	" 28. ....	M. " 2, 3.	Acts 25.
T	" 29. ....	M. " 4.	John 4.
W	" 30. ....	M. " 5, 6.	Acts 26.
T	" 31. ....	M. " 7.	John 5.
F	" 31. ....	M. " 8.	Acts 27.
F	" 30. ....	M. " 9.	2 & 3 John.
S	" 31. ....	M. " 10.	Acts 28.
S	" 31. ....	M. " 11.	Jude.
S	" 31. ....	M. " 12.	Matt. 1.
F	Sept. 1, 14th SUND. APT. TRIN.	M. Jerem. 5.	Matt. 2.
		M. " 22.	Rom. 2.

## SUNDAY CHURCH SERVICES IN THE CITY.

CHURCHES.	CLERGY.	Matins.	Even song.
St. James's	Rev. H. J. Grasset, M.A. Rector.	11 o'clock.	24 o'clock.
St. Paul's	Rev. E. Baldwin, M.A. Assit.	" "	" "
Trinity	Rev. J. G. D. McKenna, B.A. Incumb.	" "	" "
St. George's	Rev. R. Michele, M.A. Incumbent.	" "	" "
Holy Trinity	Rev. Stephen Lett, LL.D., Incumb.	" "	" "
	Rev. H. Scadding, M.A., Incumb.	" "	" "
	Rev. W. Stennett, M.A., Assit.	" "	" "

\* The Morning Service is for the combined congregations of St. James's Church and the Church of the Holy Trinity. The congregation of St. James's Church meet at the Church of the Holy Trinity.

† In this Church the seats are all free and unappropriated.

‡ The Holy Communion is administered on the first Sunday in every month at St. James's and St. Paul's; third Sunday, at Trinity Church, King Street; and last Sunday, at St. George's Church; in the last Church the Holy Communion is also administered at eight A.M. on the last Sunday of each month.

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## Colonial.

### APPOINTMENTS.

SECRETARY'S OFFICE,  
Toronto, 17th Aug., 1850.

HIS EXCELLENCY THE GOVERNOR GENERAL has been pleased to make the following appointments, viz: Edmund A. Meredith, Esquire, to be Deputy Governor, to sign and authenticate Money Warrants and Marriage Licenses in the Province of Canada.

Lawrence Heyden of Toronto, Esq., and James Joseph Burrows of Kingston, Esq., to be Notaries Public, in that part of the Province formerly Upper Canada.

The Rev. William B. Lauder, and John Stevenson, Esquire, to be Associate Members of the Board of Trustees for Superintending the Grammar Schools in the United Counties of Frontenac, Lennox and Addington.

The Rev. John Mowat, to be an Assistant Member of the Board of Trustees for Superintending the Grammar Schools, in the United Counties of Lincoln, Haldimand and Welland.

The Rev. Joseph Anderson, to be an Associate Member of the Board of Trustees for Superintending the Grammar Schools, in the United Counties of Prescott and Russell.

Charles Drolet, Esq., to be Registrar of the Vice Admiralty Court, in the room and stead of Joseph P. Bradley, Esq., deceased.

Joseph Edouard Turcotte, Esquire, to be one of the Commissioners of the House of Correction at Three Rivers, in the room and stead of James Dickson Esq., resigned.

### THE GOVERNOR GENERAL'S TOUR.

We understand that His Excellency the Governor General will leave town on Friday on a western tour.—The route we believe, is not yet finally arranged, but the ultimate destination of His Excellency is the mining region on Lake Superior. Lord Elgin will embark on board Her Majesty's steamship the *Mohawk*, and pass through Lake Erie, the River St. Clair, Lake Huron and Lake Superior; and he will call at several points on his route. Lady Elgin, we learn proceeds to the Long Island coast for the benefit of sea bathing.—*Globe*.

At the meeting of the City Council last night, the resolutions of Ald. Dempsey, respecting the omission of the Corporation from the invitations to the Dejeuner at Eimsley Villa, on Friday last, were negatived by a decisive majority. A resolution of a milder character, on the same subject, was also negatived.—*Patriot*.

### THE LATE BUFFALO ENTERTAINMENT.

—We learn that a special messenger arrived here on Friday last, from the Mayor of Buffalo to the Mayor of Toronto, bringing a large number of copies of the various papers of Buffalo, the *Advertiser*, *Express*, *Courier*, &c., containing reports of the late visit to this city. These papers having been sent for the purpose of distribution among our citizens. The messenger brought also a letter from Mr. Mayor Smith, couched in the warmest language of acknowledgment of the reception which the Buffalo people had met with from the Governor General and the people of Toronto. "It is impossible," says the Mayor, "to convey to you in proper language the high sense entertained by our people

of your hospitality. The Common Council at their meeting last night passed resolutions expressive not only of their sentiments, but of the universal feeling of the people." "A dozen steamboats have been placed gratuitously at my disposal, to welcome His Excellency whenever he shall come here," &c. In another letter of a subsequent date, Mr. Mayor Smith says, "we all feel that your citizens have done all that mortal men could do to make us welcome. Unless we could expect you to get up an earthquake, or a volcano, there was nothing more you could do," &c. &c.—*Patriot*.

A Son of Lieut. Col. Schofield Treasurer of the Johnstown District, has been killed by the accidental discharge of a gun whilst crossing a fence; he lingered after the accident five days.

A Farmer's wife in Pelham, was killed on Friday last, by the explosion of Camphine, whilst filling a lamp.—The house took fire and was consumed, and a Child destroyed who could not escape.

### STRANGE ANIMAL IN EARNEST TOWN.

—On Sunday morning, the 11th inst., Mr. Silas Seaton of the 6th Concession of Earnest Town, found his dogs guarding some animal in a tree not far from his house; he fastened a rope with a noose to the end of a long pole, and while the animal was watching the dogs, he managed to slip the noose over its head, and by that means secured it alive. Its body is a drab colour, grey about the head and a black rim on the ears, with a tail about four inches long, and the end black, and it stands as high as a common sized dog. The animal is a female and appears to have lately given suck; it is poor in flesh but very savage in its temper; it answers Buffon's description of a Lynx, with the exception that it is not spotted.—*News*.

AWFUL CONFLAGRATION.—Early yesterday morning, about half-past three o'clock, our town was visited by a most destructive fire, and became at once a scene of ruin and desolation, by which, seventeen houses, mostly brick, were entirely consumed, many of whose occupants were sufferers in the last fire, three years since. The flames were first seen to issue from an unoccupied building, between the store of L. Lawrason, Esq., and the bowling alley, adjoining the Great Western Hotel. It immediately communicated to Mr. Lawrason's store, and burned down all the houses on Ridout Street up to North Street, including all Mr. Lawrason's premises, and the houses occupied by Leitch, tailor; Oliver, shoemaker; Thompson, shoemaker; and Gunn, shoemaker. The Montreal Bank, on the other side of North Street, was, with difficulty saved. The wind shifting round, the bowling alley and the Great Western brick tavern were in a short time in ashes; the flames still raged, and from the last, the heat, and the burning shingles, which were blown in all directions, the other side of Ridout Street caught fire, and two houses on Dundas Street; the whole on that side up to North Street was also burnt down, including Mr. Colovin's store, dry goods merchant, *Western Globe* office, Mr. Beddome's book store, the whole of Mailey's brick block, occupied by Mr. Franklin, commission merchant, Mr. Begg, shoemaker, the *Free Press* office, Mrs. Henderson, dressmaker, King & Ryan, painters, and Mr. Talbot, auctioneer; all of these occupants in the short space of two hours, were rendered houseless. If the Robinson Hall hotel had caught, there is no knowing where the fire would have stopped, but every precaution was used to prevent it, and the flames were staid after the destruction of all this property. We believe that most of the sufferers were insured—we are not able at present to state to what amount.

As soon as practicable, the military arrived with their usual promptitude, on such occasions, and rendered assistance by bringing with them two barrack engines; but it was too late to be of any great use, as the flames had made too much headway previous to their arrival. Some of the goods were saved by the different persons, but we are certain the loss must be very great.

We would remark that too much credit cannot be given to Mr. Thomas Lawrason; for his presence of mind in removing a quantity of gunpowder, valuable papers, &c., from the store to the Court House Square, thereby endangering his life, and injuring himself rather badly. We are happy to say no lives were lost.—*London Times*.

### CANADA LIFE ASSURANCE COMPANY.

The annual meeting of this Company took place on Tuesday. There was a large attendance of shareholders. The following report was read:

The Directors have much pleasure in presenting the shareholders, at their third annual meeting, with the accounts and proceedings of the Company for the past year, as they exhibit the most favourable results, and incontestible evidence of the continued prosperity of the Company. While the growth of its business had steadily increased, no loss has been sustained upon its investments, and its expenses of management have, considering the extended field of its operations been kept within very small limits.

During the past year, 333 policies have been issued assuring to the extent of £103,744 14s. 7d., and creating an additional revenue of £3,038 8s.

The steady advance of the Company's business will be more clearly seen by the following statement:—

Time.	No. of Policies Issued.	Amount of new Assurances.	Amount of Premiums on new Assurances.	Am't of Claims (unassured) by death.
7 months from 30th Oct. to 31st, 1847.				
May, 1848. ....	144	59,850 0 0	1586 10 0	
11 months from 1st June, '48, to 30th April, 1849. ....	196	85,428 0 0	2044 3 7	
1 year from 1st May '49, to 30th April, 1850. ....	223	102,744 14 7	2628 8 7	200 0 0

The sum really assured, on 30th April last, was, however, £203,725 12s. 6d., under 473 policies; and 414 lives; this disparity has been occasioned by several

politics not having been taken up, and others having been discontinued.

During the period over which their report extends the Board of Directors have to record that but one claim by death has matured. This small amount of loss may, under Providence, be attributed to the caution which has been used in the selection of risks, for they are aware that while a careful selection cannot ultimately effect the general mortality, it may secure a Company from any extensive number of casualties occasioned by premature decease.

It is a fact worthy of record, that the season of cholera, which it was anticipated would be fatal to many of the assured, and which proved so generally fatal in places where large numbers of them resided, passed by without one falling a victim to it.

The prompt manner in which the Directors paid the claim just alluded to, and another of £500, which occurred in May—the latter immediately on proof of death having been lodged with the Company, and the former as soon after as the Directors could satisfactorily ascertain the legality of the Assignees' claim thereto—will tend to prove the advantage of assuring with a purely local Company; for the length of time which necessarily elapses before payments can be made by British Companies transacting business in the Province, in consequence of their distance from headquarters, where all claims must be referred before settlement, is felt to be a great inconvenience.

The Receipts of the Company during the period embraced by this report have been—

Premiums on 210 new Policies issued, and renewals .....	£3932	7	2
One Annuity Bond .....	43	13	2
Entrance Fees .....	40	9	6
Interest on Investments .....	874	12	11
Received for Accumulation .....	1116	4	0
Policy Fees, Fines, &c. ....	68	11	0
<b>Balance on hand, 30th April, 1849. ....</b>	<b>£8075</b>	<b>17</b>	<b>9</b>
	<b>4969</b>	<b>17</b>	<b>1</b>
	<b>£13045</b>	<b>11</b>	<b>10</b>

And the Expenditure for the same period has been—

Expense Account .....	£1585	5	4
Re-assurances .....	32	9	10
Claim paid (one) .....	300	0	0
Deposits withdrawn .....	436	5	11
Interest paid on Deposits .....	39	4	3
Portion of Mutual Branch profits claimed in cash or diminution .....	8	5	8
Premiums on Policies discontinued, written off .....	175	18	9
Leaving a balance of .....	£2077	9	9
Thus distributed:—			
Cash at Banker's .....	£790	11	10
Cash at Agencies .....	616	16	1
Investments .....	6270	7	6
	<b>£1407</b>	<b>7</b>	<b>11</b>
Interest on ditto, to 30th April, 1850 .....	115	9	5
Investments on Policies .....	2606	9	2
Office Furniture .....	68	11	1
	<b>9060</b>	<b>17</b>	<b>2</b>
	<b>10468</b>	<b>5</b>	<b>1</b>

In making the preliminary calculations to ascertain the actual amount of realized profit, the Board has exercised the utmost caution; the liabilities of the Company have been valued at the highest rate; while that portion of the assets which consists of annual premiums, has been reduced, before valuation, to the real premium required by the tables and rate of interest adopted by the Company; thus throwing aside entirely the surplus or margin on all unexpired premiums, and showing the true reserve, which, by this safe estimate, should be in the possession of the Company, on account of the increased value of its out-standing Policies.

But in addition to this very prudent estimate, the Board has also continued the system originally proposed, and has set apart as a further reserve, the full amount which the Company should have lost by death viz., £4178 14s. 10d., less the sum of £300, which they have been called on to pay.

In the Mutual Branch it appears that the reserve required to cover the increased value of the risks in force is .....

£1804	11	10	
The amount of expected tabular loss by death .....	2816	2	11

Proposed reserve .....

—while the amount of premiums, with accumulated interest in hand, really exceeds this sum by £771 17. 1., which may therefore be prudently divided amongst the assured as realized profit.

From this sum the Board has declared a dividend of 25 per cent., upon the premiums paid by the assured in the Mutual Branch for the year ending 30th April, 1849, payable upon all such Policies as may now exist; the amount to be divided in proportion to the contribution of each member towards the fund from whence the profits arise. Thus the assured, "with profits," will participate yearly in an increased ratio; while if the division were strictly made in proportion to the actual amount of premiums paid in each year, it would, in a series of years, prove of great disadvantage to those who have been longest members of the Company.

This dividend becomes at once added to the Policies of those who have selected the "Reversionary Bonus," and ranges from £47 17s. 6d. to £56 19s. 2d. per £1000 for those entitled to share for two years; and from £23 15s. 10d. to £38 4s. per £1000, for the assured of the second year alone; the very small number who elect to take it in cash will receive credit for their share in the payments of their next year's premiums.

When it is remembered that no British office has been so economically managed as to leave any profit before the fourth and fifth year of its existence, it must

be gratifying to the assured in the Mutual Branch of "the Canada," to receive a larger Reversionary Bonus at the end of two and a half years than they could have been entitled to from a Policy of far longer standing in a British Office.

The Board claims no special merit in this result. It arises entirely from the original ground work of the Company, its economical management, and the greater interest it obtains for its investments.

To the Shareholder, the Board is enabled to declare a dividend of £1 per share; but following the course adopted last year, this sum is added to the paid-up stock, and the liability of the Shareholder is reduced in proportion. A small balance of £6 19s. 3d. remains undivided. It should be here remarked that a very material portion of this dividend has arisen from the interest received upon the invested capital, the Board having been far more fortunate in this respect than it can hope to be for any great length of time in future.

Two changes of some moment are now under consideration, and they will probably be made during the current year.

The one is to admit to a participation in the profits, Assurers for Joint Lives, Endowments, Endowment Assurances, as well as assurers for Life, when payable by a limited number of yearly payments. Heretofore the Mutual Branch has only been open to assurers on the one scale for life by even payments. It is however considered that the benefits of the Mutual system ought to be extended to all such parties as are desirous of participation, many feeling that this is the only method of reducing to its proper limit the real cost of assurance.

The other contemplated change is the reduction of the present Participation Scale. It has been prominently stated from the first, that the scale was framed upon the same calculation as that adopted by the majority of modern British offices, and consequently that it offered here a large margin for security. The Directors have found themselves able to return 25 per cent. of it in two years, and when they feel that this rate of return is very likely to be gradually increased, they are disposed to reduce the premium to a moderate extent, not however, so much as to subject themselves to a charge of rashness or imprudence. Whatever reduction may be determined upon, the Board is pledged to extend it to all existing assurers; but they must bear in mind that any such reduction will (as *pro rata*) cause a material alteration in the yearly dividend of profits.

The various statements required by the Charter will be found herewith. The statement of assets and liabilities shows the large surplus of £20,176 9s. 3d., in favour of the Company; as explained in the report of last year, this includes the profits of future years upon the business now on the books; and cannot be assumed as profit, without large deductions for the future expenses of management and discontinued policies.

Since the publication of their last report, the Directors, taking into consideration the increased amount of the Company's business, deemed it advisable to increase the limit of assurance from £1000 to £1500, and in no instance have they accepted larger risks without re-assuring the excess in another company.

The Directors have further to report that they have, during the past year, issued one annuity bond, and feel convinced that when the liberal rates of the company for granting annuities, are better known, a very considerable business in this branch will be transacted. Several policies have also been issued on the endowment assurance system, a system peculiarly applicable to the wants of the people of Canada, as enabling them not only to provide for their families in the event of their premature decease, but for themselves, should they attain a stated age; so that no doubt can be entertained of a large increase to the company's business being occasioned therefrom.

While the Directors feel that they have much cause for congratulation, there is one subject of a painful nature, the death of one of their number, John Wettenhall, Esq., to whom, out of the respect and esteem which they entertain for him, they cannot close their report without alluding. His name was among the first in the list of subscribers to the Company, and he will be long remembered as one who took an active interest in its welfare.

In conclusion, as it is now evident that in proportion as the objects and principle of the Company become known, so does its business increase, all doubts as to its responsibility having been satisfactorily removed, the board urges the utmost exertions of both the shareholders and the assured, in the endeavour to enlarge the sphere of its usefulness; this, with the co-operation of the agents, whose activity in many instances is well worthy of record (if such thing could be done without appearing invidious), will eventually render the Canada Life Assurance Company, in every respect one of the most important institutions in the Province.

The following resolutions were then moved, and carried unanimously:

Moved by S. B. Freeman, Esq., seconded by R. O. Duggan, Esq.

That the report now presented be adopted, and printed under the superintendence of the Directors.

Moved by Peter Carroll, Esq., seconded by Henry Wyatt, Esq.

That the thanks of the Stockholders are especially due, and are hereby tendered, to the President and Directors, for their ability in conducting, and zeal in promoting the interests of the company during the past year.

Messrs. Burton and Williams were then appointed Secretaries, and reported the re-election of the following gentlemen as Directors:

H. O. C. Baker,	W. P. MacLaren,
R. O. Duggan,	A. S. Kennedy,
D. C. Gunn,	Dr. Hamilton,
	Patrick Wallace.

At a meeting of the Board, held after the general meeting, Hugh C. Baker, Esq., was elected President, and John Young, Esq., Vice-President for the ensuing year unanimously.