

bridge, on the "Curses of the Rum and Opium Traffic." The following resolution was brought forward and adopted: "Resolved, that this meeting of Lindsay Presbyterian Society, being deeply alive to the great hindrance the rum and opium traffic is to the work of our missionaries, and recognizing the fact that it is not confined to heathen lands, but is rapidly invading our own homes, wish to place on record our deep sympathy with those afflicted, and our earnest co-operation and prayers with those who are so nobly working for its removal." The next meeting is to be held in Lindsay and is to last for two days instead of one, as formerly. The afternoon session closed by singing "Praise God from whom all blessings flow." Most of the ladies left on the evening train, but those who remained enjoyed, and we hope profited by, the address of Rev. J. McCarthy, who has just returned from China, where he has been a missionary for the past twenty-five years, and who gave us an address on "Condition of Women in China."

PRESBYTERY OF BRANDON.—This Presbytery met on the 15th February, at the call of the Moderator. Mr. Hodges reported that he had moderated in a call to a minister at Alexander; that the call was unanimously in favour of Rev. George Lockhart, B.A., the stipend promised being \$1,000 per annum. The call with relative documents was laid on the table. After hearing the commissioners from Alexander the call was sustained as a regular Gospel call and placed in the hands of Mr. Lockhart. Mr. Lockhart being present, signified his acceptance of the call. On motion it was agreed to meet in Alexander on Wednesday, March 2, at two p.m., for the induction of Mr. Lockhart. The Moderator, Mr. Court, reported that he had moderated in a call to a minister at Carberry, which had resulted in favour of Rev. D. McGillivray, Toronto. The call was laid on the table. Messrs. Tennant and Thomson spoke on behalf of the congregation. The call was sustained and ordered to be sent to Mr. McGillivray. The stipend promised is \$1,000. At the request of the Moderator Mr. Wright led the court in a prayer of gratitude to God for the work done in these stations and for the bright prospects before them. A request was presented from the congregations of Virden and Breadalbane, asking for separation. It was agreed to grant the request, separation to take place on the 29th February. Carmel congregation, Virden, asked and obtained leave to moderate in a call, the date of moderation to be Feb. 29, at three p.m. At the request of the congregation of Oak Lake it was agreed to separate Griswold Station from that congregation, and to make Oak Lake, Ryerson and Haggard a self-supporting charge on and after the 22nd of February. An application to the Church and Manse Board for a loan of \$500 from Ryerson and Haggard to help build a church between the two stations was favourably entertained and recommended to the Board. The deputation appointed to visit Souris and adjoining stations reported that they had done their work. The recommendations involved so many changes in the different fields that it was agreed to receive the report and hand it over to the Home Mission Committee. The resignation of Mr. W. McK. Omand was then taken up. It was agreed to accept the resignation and to release Mr. Omand from Souris congregation on February 22. Mr. Lockhart was appointed Moderator of Souris Session, and was instructed to declare the pulpit vacant on February 28th. Messrs. Wright and Rumball were appointed to draft suitable minutes and the resignations of Messrs. Rowand and Omand. The Presbytery adjourned to meet at Alexander on Wednesday, March 2, at two p.m., the Moderator pronouncing the benediction.—M. C. RUMBALL, Pres. Clerk.

CONGREGATIONAL MEETINGS.

From the annual report of Fort Massie Church, Halifax, it is learned that the sum of \$4,631.50 was raised for congregational expenses; \$2,050 for missionary and benevolent purposes; and \$1,275.14 for liquidation of debt on building, making a total of \$7,956.64. The many friends of the pastor, Rev. R. F. Burns, D.D., will be pleased to learn that he is making hopeful progress towards recovery.

The annual general meeting of the Presbyterian Church, Newmarket, took place on Wednesday evening week, and was well attended. The finances in every department were better than anticipated and the reports were very satisfactory and encouraging. Messrs. F. Hoag and T. Trivitt were re-elected on the Board of Managers for a three-years' term. Messrs. James Gibson and Wm. Hodge were elected ushers.

The report submitted at the annual meeting of Christs Church, Lyn, Caintown, and St. Johns, Mallorytown, in the Presbytery of Brockville, shows that this charge under the pastoral care of the Rev. J. J. Wright, B.A., is in a flourishing condition. A correspondent writes: "The Lord hath done great things by which both pastor and people have been gladdened. Forty-two were added to communion roll; four by certificate and thirty-eight by profession. The stipend made \$1,000. The total receipts from all sources were about \$2,200, as compared with \$1,720 for the preceding year. The offerings for missionary and benevolent purposes during the year amount to some \$495, as against \$310 for the preceding year. This substantial increase is heartening."

The first annual report of the United Presbyterian Church of Paris has just been published, Rev. E. Cockburn, M.A., pastor. The annual meeting was held on January 18, and was largely attended and most harmonious. Reports were presented from the Session, Board of Management, Missionary Association, the Sabbath schools, the Woman's Foreign Missionary Society, the Young

Woman's Mission Band, Children's Mission Band, Ladies' Aid Society, the Young People's Society of Christian Endeavour and the Church Building Committee. The reports are highly encouraging. The membership is 980; number of families, 210. There have been added during the year sixteen names by certificate and eighty-five on profession of their faith, fifty-two of these being from the Sabbath school and pastor's Bible class; the latter averages an attendance of upwards of sixty-five. There are 364 scholars in the Sabbath schools, 750 volumes in Sabbath school libraries. One thousand one hundred and fifty-one dollars have been contributed to the Schemes of the Church. Home Missions, \$540; Augmentation of Stipend, \$125; French Evangelization, \$125; Foreign Missions, \$266; Aged and Infirm Ministers' Fund, \$25; Widows and Orphans' Fund, \$25; Assembly Fund, \$10; Knox College, \$25; Manitoba College, \$10. The total receipts from all sources are \$4,521. The congregation is at present suffering much for want of adequate accommodation, but it is confidently expected this defect will soon be remedied by the erection of a new church suited to the requirements of this large and influential congregation as an active building committee has the matter in hand.

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THE MUTUAL LIFE Insurance Company of New York

RICHARD A. MCCURDY, PRESIDENT.
Statement for the year ending December 31, 1891
Assets, - - - \$159,507,138 68
Reserve on Policies (American Table 4%) \$146,968,322 00
Liabilities other than Reserve, 507,849 52
Surplus, 12,030,967 16
Receipts from all sources, 37,634,784 53
Payments to Policy-Holders, 18,755,711 86
Risks assumed and renewed, 194,470 policies, 607,171,801 00
Risks in force, 225,507 policies, amounting to 695,753,461 03

NOTE.—The above statement shows a large increase over the business of 1890 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

THE ASSETS ARE INVESTED AS FOLLOWS:

Real Estate and Bond & Mortgage Loans, \$81,345,540 48
United States Bonds and other Securities, 57,661,455 78
Loans on Collateral Securities, 10,223,903 90
Cash in Banks and Trust Companies at interest, 5,070,153 03
Interest accrued, Premiums Deferred, etc., 5,206,085 49
\$159,507,138 68

I have carefully examined the foregoing statement and find the same to be correct.
A. N. WATERHOUSE, Auditor.

From the Surplus a dividend will be apportioned as usual.

REPORT OF THE EXAMINING COMMITTEE.

Office of The Mutual Life Insurance Company of New York.
January 25, 1892.

At a meeting of the Board of Trustees of this Company, held on the 23d day of December, ultimo, the undersigned were appointed a Committee to examine the annual statement for the year ending December 31, 1891, and to verify the same by comparison with the assets of the Company.

The Committee have carefully performed the duty assigned to them, and hereby certify that the statement is in all particulars correct, and that the assets specified therein are in possession of the Company.

In making this certificate the Committee bear testimony to the high character of the investments of the Company and express their approval of the system, order, and accuracy with which the accounts and vouchers have been kept, and the business in general is transacted.

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T. & H. K. MERRITT, Managers
31, 32, 33 BANK OF COMMERCE BUILDING
TORONTO.

The annual meeting of Willis Church congregation, Clinton, was held in the lecture room of the church, on Thursday evening, the 18th ult. Mr. John McGarva, presided and James Scott acted as secretary. The various reports were presented and passed. These prove the congregation to be in a prosperous and healthy condition. The report from the Session showed that notwithstanding the large number of removals and deaths which had occurred during last year, the membership was as large as at the beginning of the year. There were contributed for missions and colleges of the Church, by the congregation, including the various missionary organizations and the Sabbath school, \$778. The Woman's Foreign Missionary Society reported the best year in its history, attendance better, contributions larger and all the members taking a deeper interest in the work. The report of the trustees showed that the finances of the congregation were in satisfactory condition, the receipts (not including the receipts of the missionary societies or Sabbath school) amounted to \$2,631 65, made up of balance from preceding year \$52.92, pew rents \$1,030.45, ordinary collections \$652.55, special collections \$362.08, collections at communion:

\$137.26, and anniversary collection \$296.39, and the expenditure amounted to \$2,473.19 (including painting the manse, taxes thereon and insurance for three years on the same), leaving a balance on hand of \$158.46. Messrs. W. Coats, Alexander Watt, and Alexander Ewing retiring trustees were re-elected for a term of three years, and Mr. George D. McTaggart was appointed trustee to complete the unexpired term of M. McTaggart, deceased. Messrs. John McGarva and James Scott were re-appointed auditors. It was decided, in pursuance of a suggestion contained in the report of the Session, that the congregational year end with the calendar year, and that the annual meeting be held in January as soon after the close of the year as possible. The meeting was marked by a disposal of the organ question. A committee from the congregation was appointed with power to solicit subscriptions, purchase and place in the church such instrument as may be deemed suitable under the direction of the Session and trustees. It was also decided to obtain leave for the immediate use, at the prayer meetings, of the Sabbath school organ. The meeting was closed with the benediction.

Home; or ?

A seasonable and a serious question for many. The "cold" of the autumn has developed into disease. Business or society—the winter's confinement, or its weather, has made them weak and depressed. The family physician looks grave, and finally says a change of air is "the only thing." Where shall it be? The Seashore, the Mountains, the South, all have their features, but Home, sweet home, has comforts of its own—not to be found in the world elsewhere. The matter of expense also often makes the full cup of trouble overflow.

To any such, reluctant to go away, we would say, investigate what science and skill can do for you right where you are. The Home Treatment of DRs. STARKEY & PALEN will give you a change of air in your own room. Their COMPOUND OXYGEN is richest air, charged with magnetism—full of ozone. It is life for the lungs, blood and nerves; not a drug to tax the weak system.

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\$100,000.

Assurances in force, Jan. 1st, 1892 ..	\$14,934,807
Increase over previous year ..	1,224,007
New Assurances written in 1891 ..	2,694,950
Increase over 1890 ..	346,800
Cash Income for 1891 ..	547,620
Increase over 1890 ..	57,762
Cash Paid to Policy-Holders in 1891 ..	211,607
Increase over 1890 ..	35,456
Assets, Dec. 31st, 1891 ..	1,959,031
Increase over 1890 ..	247,345
Reserve for security of Policy-Holders, Dec 31st, 1891.	1,780,775
Increase over 1890 ..	221,816
Surplus over all Liabilities, Dec. 31st, 1891 ..	155,559
Increase over 1890 ..	21,193

LIBERAL CONDITIONS OF POLICIES.

1. Cash and Paid-up Values guaranteed on each policy.
2. All dividends belong to and are paid only to policy holders.
3. Premiums payable during the month in which they fall due.
4. Policies are incontestable two years from date of issue.
5. No restriction on travel, residence or occupation.
6. Lapsed policies may be revived within six months after lapse.
7. Death claims paid at once on completion of claim papers.

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