

THE CATHOLIC RECORD.

NEWS FROM IRELAND.

At a meeting of the clergy of the Deanery of Tuam, on March 31, under the presidency of His Grace the Archbishop, a resolution in favor of the Irish Land Purchase and Settlement Company was unanimously adopted.

On March 21st, Mr. Harrington visited Danganmon. He had been specially invited by a deputation that waited on him at Carranmore, on the occasion of the National demonstration there.

On Sunday, March 30, a monster mass meeting was held at Greenacree, which is about twelve miles distant from Omagh, for the purpose of establishing a branch of the Irish National League in that district.

On March 29, Edward Moore, with his wife and four small children, was evicted from his holding, which consisted of a miserable cabin and two acres of poor land, at Cherryfield, within two miles of Kildare.

Mr. Patrick Ryan, Kilbalea, died on March 29th. The son of a Carlow rebel of '46, he took an active part in the tithe agitation, and, following the advice of the late venerable parish priest of Carlow, Graigue, the parish priest of Leighlin-bridge, Mr. Ryan held a grip of the tithe, and his patriotic activity resulted in considerable pecuniary loss to himself.

On March 30, a public meeting was held at Ballylone in the King's county, in furtherance of the National League programme. Two bands were present, and there was a profuse display of the National emblems.

On March 29th, at Galway, before Judge Johnson, James Murray, Samuel Murray, and John Saltry, were convicted of a common assault, by firing with three revolvers on a crowd that had come to attend a meeting presided over by Canon McDermott to protest against a circular of the Protestant clergyman, Mr. Walker, advising the giving of farms to Protestant tenants only.

The police continue to have a lively time of it over the collection of the blood tax. At Blarney, on March 29, there was an animated scene over the sale of Mr. John Daly's horse, seized by the police for 18s. 1d. An Emergency man from the Jarvis farm at Newcastledubois, for the animal.

The Rev. Father Dooly, C. C., died at his residence, Ballingarry, on April 2. The deceased was educated at the Irish College, Paris, and having to leave that city with many other students during the reign of the Commune, he spent the remaining years of his student life at Maynooth. He was ordained in 1874.

The tenants evicted from certain farms on the Ajphon estate near Pullagreen, county Limerick, will shortly resume possession of their holdings, their proposals for re-letting having the approval of Judge Ormsby. The tenants will hold by lease for a substantial term, and the rent in each case is, we are informed, lower than the lettings originally sought.

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The secret of beauty has been at last revealed. With a good health, pure blood and a fair clear skin none can boast good looks. What is more repulsive than pimples, blotches and a sallow or pasty complexion? Burdock Blood Bitters reveal the fact that all can gain pure blood and freedom from the repulsive diseases of the skin that result from impurities.

Tipperary.

On April 2nd, the deputy sub-sheriff of the county, Mr. Richard Quinn, assisted by the bailiffs, and protected by a force of police, evicted a respectable farmer, Richard Merrick, of Ballinty, on non-payment of the landlord's rent, Rev. Thomas Merrick, rector, Borris, county Carlow. Merrick was paying £2 an acre for 45 acres of poor land. He offered to pay fifty shillings, but the landlord at first demanded seventy-five shillings, and subsequently would not accept any increase of rent, but proceeded against the tenant on the ground of non-title. A large crowd of people attended. The landlord was present; also the Rev. Matthew Ryan, of Lattin. No disturbance took place.

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FOURTEENTH ANNUAL REPORT OF THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

The Fourteenth Annual Meeting of the Company was held at its Head Office, in the Toronto, Ontario, on Wednesday the 9th day of April, 1884.

Among the large, influential and representative gathering present, in addition to the officers of the Company, were the following members:— Mr. Moorehouse, Cap. R. B. Hamilton, John Hallam, Frank Turner, C. E. W. B. Campbell, H. J. Brice, A. Hoskin, Q. C. Toronto, Richard Brierley, J. Elliott, S. M. Kenney, I. B. McQueen, M. A. Hamilton, B. M. Britton, Q. C. Kingston, James Watson (Watson, Young & Co.), J. McLaughlin, London; Alderman Brown, James Hope, Ottawa; R. Ashon, E. W. P. Jones, Brantford; Professor Mills, Robt. Melvin, W. B. Boney, Guelph; L. H. Ellison, St. Thomas; S. Burrows, Belleville; J. H. Huggard, A. Rose, H. Philip, Woodstock; T. A. Middleton, Lindsay; W. S. Packard, W. S. Higgins, Thos. Miller, Stratford; J. W. Connor, Head Master High School, I. D. Bowman, J. H. Sul, John Fennell, Berlin; A. A. Baby, Galt; R. V. Vance, Ingersoll; J. G. Reay, Elora; De Witt H. Marty, M. D., R. B. Baird, Kincardine; Alex. Dawson, Wingham; J. Gieseman, J. Willard; J. A. Hawk, M. D., E. G. Woodward, Hawkeville; W. Stephen, Elmira; D. A. McEae, Appin; L. Howell, Brooklin; J. Batzer, J. S. Wood, W. D. Hepburn, Preston; J. B. Snyder, John L. Wideman, I. E. Bowman, St. Jacobs; J. H. Abrams, Paris; J. O. Sailer, Peterboro; James Beattie, Seaforth; John Lambert, John N. Goober, Hespeler; F. Holwell, Peterburg; W. H. Nash, Parkdale; R. C. Tye, Haysville; W. W. Moore, Doon; E. M. Sippel, R. Webb, John N. B.; J. B. Hughes, Dr. Webb, James Locke, Dr. Walden, Paul Pease, Mayor, P. H. Sims, A. Beltz, Paul Pease, Dr. Wells, John Miller, Levi Greig, C. S. Sailer, S. Snyder, Thos. Hilliard, John Shub, B. Devitt, Theo. Bellinger, D. Buchner, Fred Huether, G. A. Haggart, C. M. Taylor, D. L. Bowman, C. A. Patterson, Whitley; and others.

The President, I. E. Bowman, Esq., having taken the chair, on motion of Robt. Baird, Esq., seconded by James Hope, Esq., Mr. W. H. Kiddle, the Secretary of the Company, acted as secretary of the meeting. He having read the notice calling the Annual Meeting, on motion of James Watson, Esq., seconded by B. M. Britton, Esq., Q. C., the Minutes of last Annual Meeting were adopted, whereupon the President proceeded to read the following Report:

Gentlemen,—In presenting to you our Fourteenth Annual Statement, being for the year 1883, it affords us much pleasure and satisfaction to be able to report to you that our Company has had another very successful year, and that its encouragement, having read the notice calling the Annual Meeting, on motion of James Watson, Esq., seconded by B. M. Britton, Esq., Q. C., the Minutes of last Annual Meeting were adopted, whereupon the President proceeded to read the following Report:

The volume of new business is again in excess of any previous year—our income is largely increased—our ratio of expense is reduced. Having read the notice calling the Annual Meeting, on motion of James Watson, Esq., seconded by B. M. Britton, Esq., Q. C., the Minutes of last Annual Meeting were adopted, whereupon the President proceeded to read the following Report:

During the past year 1838 policies were issued, granting assurance for \$2,035,900, and 66 applications for \$94,000 were received from persons whose health was not up to our standard and were therefore declined.

Our Manager's actuarial report shows that on the 31st December, 1883, there were 5241 policies in force, covering assurance for \$6,572,719.71.

In the valuation I have used the "Actuaries' table of mortality and 4 per cent. interest.

As it is the Company's policy to pay surplus the anniversary of the respective policies, when the premium for the ensuing year becomes due, I have used our Office terminal values, and find the amount required in reserve to be \$485,654.04; in addition thereto, the present value of all future premium reductions on lien policies from this, the value of re-assurances amounting to \$3,476.57 requires to be deducted, leaving the net reserve required to be \$482,177.47.

As the matter of Valuation and Reserves is so little understood by the public, I beg to present the following:

Table with columns: END OF YEAR, ORDINARY LIFE, AGE 20, ACTUARIES, AGE 35, AGE 50. Rows 1-15.

THE AUDITORS' REPORT.

BEING THE 14TH ANNUAL STATEMENT OF THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

NET ASSETS, December 31st, 1883, \$565,328.71. Less amount of cancelled Liens on Issued Policies, following: \$1,886.04. Less Ledger Balances, \$1,886.04. Written off, \$1,886.04. \$563,442.67.

Cash from Premiums, \$192,265.63. Cash paid for re-assurances, \$180,262.74. Cash from interest on investments, \$1,886.04. \$193,888.93.

EXPENDITURE: Claims under 23 Policies, \$41,032.10. Interest on Investments, 1,260.99. Dividends paid in Cash, \$14,279.19. Purchased Policies, \$151,455,438,834.74.

GENERAL EXPENSES: Commission on Agents, \$29,282.81. Medical Examinations, \$4,431.50. \$33,714.31.

SALARIES: President and Directors' Fees, \$1,938.21. Manager, Sec. & Assistant, \$7,427.27. General Agents and Superintendents, \$2,528.88. Auditors, \$300.00. \$12,194.36.

Balance Sheet, 1883. TOTAL NET ASSETS, \$450,080.35. Computed Reserves, \$450,080.35. Municipal Debentures, Face Value, \$103,277.44. Market Value, \$109,074.09.

Mortgages, First Liens on Real Estate, \$1,000,000.00. Company's Office, \$22,985.02. Loans on Policies in Force, \$9,404.42. Liens Reserved to the credit of which premiums are being paid, \$3,822.18. Agents' and other Balances, \$10,872.85. Cash in Mutual Bank, \$16,739.68. Less amount of outstanding cheques unpaid, \$919.38. Cash and postage stamps in Office, \$12.17. \$450,080.35.

Cash Assets brought down, \$450,080.35. Sundry Cash Notes secured by Policies in force, \$12,629.39. Premiums due and in course of payment, \$10,733.32. Deferred annually and quarterly premiums on existing policies due in 3, 6 and 9 months, \$1,748.89. Interest due and accrued, \$2,743.88. Market Value of Debentures over cost, \$5,806.20. \$482,177.47.

Total Liabilities, \$482,177.47. Audited and found correct. GEO. J. JAFFRAY, HENRY F. J. JACKSON, Auditors. The Manager, having made a few introductory remarks, read the following Report:

GENTLEMEN:—I have made a serious examination and valuation of the Policies in force on the 31st day of December, 1883.

I find the number of Policies in force to be 4241 on 4951 lives, covering assurance to the amount of \$6,572,719.71, an average on each life of \$1,327.55.

For the year 1878, 1879, 1880, 1881, 1882, 1883.

Table with columns: For the year, 1878, 1879, 1880, 1881, 1882, 1883. Rows: Total during 5 years, 24.57. Annual Average, 4.97. Rate for 1883, 4.26.

In the same published Summary I find the three other Canadian Companies which commenced business after the Ontario, reported as follows:—

Table with columns: CONFIDENCE, SUN, ASSOCIATION. Rows: 1878, 1879, 1880, 1881, 1882, 1883. Rows: Total, 32.65. Annual Average, 6.53.

Waterloo, April 8, 1884. The President was pleased to congratulate the members of the Company on the satisfactory progress made during the year 1883 and said it gave him much pleasure to point to the growing interest manifested by our policy holders in the continued welfare of the Company, as was evinced from the very large number present on this occasion.

Having explained for the information of the meeting various items in the financial statement, which had been printed and distributed among the members; and having directed attention to the surplus which for the fiscal year ending 31st Dec. 1883, amounted to the handsome sum of \$43,761.95, the President said that apart from any credit which might be fairly claimed by the management for the conduct of the Company's affairs, its steady growth in popular favor must necessarily very much depend on the exertions which our agents may continue to put forth to secure new and desirable business. It is a very great deal of pleasure in complimenting them on the marked success which had attended their labors in the past; and, if the largely increased volume of new business secured during the first three months of the current year, as compared with former years, be an earnest of what we may expect, he had no hesitation in stating that the new business for 1884 would be the largest, by no inconsiderable amount, ever secured in any one year since the establishment of this Company, and he felt convinced he would not be disappointed at the close of the year when the results of their beneficent labors would become known. He concluded by moving the adoption of the several Resolutions.

Alderman W. E. Brown, of Ottawa, felicitated the management on the very satisfactory reports presented to the meeting and said as the representative of the Company's policy holders in the Ottawa County, he had great pleasure in stating that the true principles of mutual life insurance were being better understood now than in the past in his part of the country; and in proportion to the dissemination of correct ideas on that subject the Company advanced in public estimation. He predicted that the time was not far distant when "The Ontario" would stand second to none in the Dominion of Canada!

He then read the minutes of a meeting of policy holders held in Ottawa on 22nd Dec. 1883, appointing him their representative at the Annual Meeting, in which the following passage occurs: "A vote of thanks was passed to the directors and officers and agents of the Company, including Mr. T. D. Rattan, our energetic and strict agent, for the substantial condition of the Company, and the large amount of new business secured during the past year. The assembled policy holders observe with satisfaction that notwithstanding the large increase in the business of the Company in 1883 over that of 1882, the surplus in the 'approximate statement' placed in our hands, the expenses of the former have been even less than those of the latter year." He took more than ordinary pleasure in seconding the adoption of the reports.

Professor Mills, President of the Ontario Agricultural College at Guelph, desired to say that as a heavy policy holder, as one who had been canvassed by many of the best agents of the most prominent Companies doing business in Canada, he confessed a preference for "The Ontario."

He had investigated the statement which appeared in a Toronto paper some time ago, to the effect that the Company had not given as large profits as the stock Companies, but found it to be not only misleading but false. His investigations convinced him—in fact he was entirely satisfied—that "The Ontario" was giving better results to its members than were given by other Companies, without in any way impairing its stability.

B. M. Britton, Esq., Q. C., of Kingston, in reply to repeated calls, said he enjoyed his "bad pre-eminence" of having just more money in insurance of one kind or another than perhaps any other man in Canada. He carried \$25,000 on his life, and like his friend, Prof. Mills, he was better satisfied with the policy he held from "The Ontario" than with those he held in any other Company. He did not think, however, that a mutual Company should be in any sense a mutual admiration society. All should aim at practical results—to increase the efficiency of the management—to entertain a profound conviction of the merits of the Company—to inspire the agents with zeal in the prosecution of their labors (the agents in his part, he was glad to say, were enthusiastic) and to instruct the public in the true principles of mutual life insurance. He believed the mutual system as practised by "The Ontario" to be the correct one, and, therefore, should be encouraged. There was nothing in the contention that the subscribed capital of stock Companies made assurance in them more desirable than in a well established mutual association. The stock of such companies gives but a nominal security to the policy holders—the real security of a Company with large cash assets and growing income was to be found in the safe and judicious investment of its funds. He had much pleasure in expressing his confidence in the financial stability of "The Ontario," which he believed to be a sound and good Company in all respects.

John Fennell, Esq., of Berlin, in speaking of the meeting, recommended the Board to grant leave of absence to the Manager, with the necessary allowance, to enable him to enjoy a few months' holidays. Though it was a matter for sincere congratulation that Mr. Hendry's health had been restored, still his withdrawal, for a brief period, from the active duties of Manager, would tend, he trusted, to yet more thoroughly re-establish his former vigor and strength, in the hope that a life so valuable may be long preserved to himself and the Company he has done so much to build up to its present high standing. The President and others bore willing testimony to the manager's acknowledged abilities and to his unremitting devotion to the Company's interests during the past fourteen years; their remarks meeting with loud applause.

On motion, Messrs. Thos. Miller of Stratford, Dr. Martyn of Kincardine, and Geo. Wagnat, cashier "Ontario Mutual" were appointed scrutineers to receive the ballots for the election of four directors and to report to the meeting. A number of eligible nominations having been made the voting was proceeded with, resulting in the re-election of I. E. Bowman, Esq., James Trow, M. P., Alfred Hoskin, Q. C., and the election of John Carnegie, M. P., of Peterboro, for the ensuing term of three years.

IN DRESS AND MANNER.

Don't walk with a swagger. Walk erectly, walk with a dignity. Don't bend your neck, don't walk in-toed, nor drag your walk in a large, easy, without affectation, but Don't carry your pockets. Don't thrust the arm-holes of your coat. Don't cleanse your ears or trim and clean your public. Cleanliness at things pertaining to the penance, but toilet in the privacy of one's chamber. Don't chew or nurse public—or anywhere toothpick, except for remove some obstacle the habit of sucking your thumb.

Don't expectorate. health do not need to them continual expectoration the result of habit. M or lung diseases are co-torator, but no one matter of the kind except in vessels public. Spitting upon the inexcusable. One should upon the side-walk, for the purpose. On into the fire-place none and hence the English spit in his handkerchief by the agents in the procurement of new business during the past year, and while advocating a wise economy in every department, contended that work well done should be well paid for. Thorough efficiency and experience should not only receive but command adequate recognition.

The President having replied on behalf of the directors and officers, it was moved by Mr. Hoskin and seconded by Mr. Baird and resolved that the congratulations of the members be tendered to the Manager on his restoration to health and his return to active duties.

Thus one of the most successful and influential meetings ever held in the history of the Company was brought to a close.

After the Annual Meeting the Board met, when I. E. Bowman, Esq., was re-elected President, and C. M. Taylor, Esq., Vice-President, for the ensuing year.

Vital Questions! Ask the most eminent physician. Of any school, what is the best thing in the world for quieting and allaying all irritation of the liver, and allaying all forms of nervous complaints, giving natural, childlike refreshing sleep always? And they will say unhesitatingly "Some form of 'Hops'."

Ask any or all of the most eminent physicians: "What is the best and only remedy that can be relied on to cure all diseases of the kidneys and urinary organs, such as Bright's disease, diabetes, retention or inability to retain urine, and all the diseases and ailments peculiar to Women?" "And they will say you explicitly and emphatically 'Buchu'."

Ask the same physicians: "What is the most reliable and surest cure for all liver diseases, such as jaundice, indigestion, biliousness, malarial fever, ague, &c., and they will tell you: "Mandrake" or "Dandelion!"

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