

THE Graduating Exercises of "Warner's College of Commerce" were held on Friday evening, June 24th, in Jackson Hall, near Bloor and Yonge Sts. The hall was very tastefully decorated with an abundance of flowers and college colors, and crowded with friends of the institution, and the public. Every selection given was marked by exceptional excellence. The piano duet by Misses Gillespie and Rigney and the vocal solo by Miss Brodie were particularly good. A most interesting and exciting feature of the programme was the gold medal contest in original essays by the lady students, all of the essays submitted possessing rare merit. The judges decided in favor of Miss Kilpatrick, of New Orleans, U.S.A., remarking that her essay would have been given high rank on a more ambitious platform. Professor J. H. Farmer, of McMaster University, delivered a scholarly and instructive address on "Life Thoughts," to the members of the graduating class. The year just closed was remarkable for its success. One hundred and fifty students entered during the year and twenty seven were awarded diplomas. No vacation will occur until Christmas. The special summer session opens Monday, July 4th.

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ANNUAL MEETING.

THE 22nd Annual Meeting of the Ontario Mutual Life Assurance Company was held in the Town Hall, Waterloo, Ont., on Thursday, May 26, 1892, at one o'clock p.m. In addition to the leading business and professional men of the town, a large number of prominent and representative policy holders were present from various parts of the Dominion, among whom were the following: Messrs. John Marshall, London; Stuart Henderson, B.C.L., Ottawa; Alfred Hoskin, Q.C., Toronto; E. P. Clement, Berlin; F. C. Bruce, Hamilton; Robert Baird, Kincardine; B. M. Britton, Q.C., Kingston; Robt. Melvin, Guelph; John L. Wideman, St. Jacobs; D. Ewing, Cobourg; Reuben Sparks, Waterdown; Robert Duncan, Hamilton; Geo. P. Payne, J. L. Troy, R. H. Jarvis, Toronto; D. Stewart, Thos. Miller, Chas. Packert, Stratford; E. Linton, C. B. Linton, Galt; N. W. Ford, St. Thomas; C. E. German, Strathroy; E. W. P. Jones, Brantford; T. A. Middleton, Lindsay; R. S. Hodgins, J. Fox, Lucan; Henry Mooney, Ottawa; R. B. Mastin, Picton; J. W. Bundy, A. Boomer, Linwood; Thos. Poelman, Hanover; W. Ross, Guelph; J. H. Johnston, Simcoe; J. A. McKay, Woodstock; T. S. Pratt, Tilsonburg; Melvin Moyer, St. Catharines; S. Burrows, Belleville; R. C. Tye, Haysville; J. G. Weber, P. F. Schummer, St. Clemens; E. M. Sipprell, St. John, N.B.; Alex. Millar, Q.C., W. S. Hodgins, Geo. Deppisch, I. D. Bowman, Berlin.

The President, Mr. I. E. Bowman, M.P., having taken the chair, supported by the Manager, Mr. Wm. Hendry, on motion of Mr. W. H. Riddell, the Secretary of the Company, acted as secretary of the meeting. Having read the notice calling the Annual Meeting, on motion, the minutes of last annual meeting were taken as read and adopted, whereupon the President read

The Directors' Report:

GENTLEMEN,—Your Directors have much pleasure in submitting the following Statement to you as their report on the financial position of the Company as at the 31st December, 1891:

During the past year 2,019 policies were issued for assurance amounting to \$2,694,950, being an increase of \$346,800 over the previous year.

The total number of policies in force at the close of 1891 is 11,621, covering assurance for \$14,934,807.38 on 10,504 lives.

The premium income for the year is \$456,706.65, and we received for interest on investments the sum of \$90,913.46, making our total income \$547,620.

The total assets of the Company have now practically reached two million dollars, and our surplus to the credit of the policy holders is \$155,559.43.

The Executive Committee has again carefully examined the investments and found the securities all in good order.

You will be called on to elect four Directors in the place of B. M. Britton, Q.C., of Kingston; F. C. Bruce, Esq., of Hamilton; John Marshall, Esq., of London; and J. Kerr Fiske, Esq., of Toronto, all of whom are eligible for re-election.

I. E. BOWMAN, President.

Copies of the Financial Statement for the year 1891, containing a detailed account of Receipts and Expenditures, of Assets and Liabilities, certified by the Auditors, having been distributed, the President moved the adoption of the Reports. He pointed out that the increase of new business over 1890 was \$346,800, while the expense ratio was less than the previous year; that the total amount of assurances on the Company's books Jan. 1st, 1892, was nearly \$15,000,000, a net gain for the year of \$1,224,000; that substantial gains were made, not only in the items above referred to, but in Cash Income, in amount paid to policy holders, in Reserve for the security of policy holders, in total assets and in surplus over all liabilities, while the death losses were much less than the expectation, and the lapse ratio was only about two thirds of that of the previous year. He congratulated the members on the steady and healthy growth of the Company and on its high financial standing, second to none in Canada. He was pleased to see so many policy holders and agents present, showing the deep interest taken by them in the prosperity of the Company. Concerted the harmonious action between the Head Office and its agents, which happily existed, and a faithful conservation by all of the Company's interests in all matters affecting its welfare, would ensure a continuance of the gratifying success that has marked its career during the past twenty-two years.

Mr. R. Melvin, and Vice-President, supported the motion. He cordially endorsed what the President had said concerning the undoubted prosperity of the Company, and the large share the agents had in bringing it about. The decline in the lapse rate was a noticeable feature of the year's operations; and, taken in connection with the low death ratio, afforded convincing proof of the wise and prudent selection of risks. The falling off in the interest rate on recent investments as compared with former years, though common to all companies, would, he hoped, be counterbalanced by savings from mortality and rigid economy in every department of the business, thus enabling the Company to continue its liberal distribution of surplus as in past years. Others having spoken, the various Reports were unanimously adopted.

On motion, Mr. Geo. Wegenast, Waterloo, and Mr. Charles Leyden, Hamilton, were appointed scrutineers. The balloting resulted in the re-election of Messrs. B. M. Britton, John Marshall, Frances C. Bruce, and J. Kerr Fiske for the ensuing term of three years.

Messrs. Henry F. J. Jackson and J. M. Scully having been re-elected Auditors, and the customary vote of thanks to the Board, the Officers and Agents having been tendered and responded to, the meeting was brought to a close. The Directors met subsequently and re-elected I. E. Bowman, President; C. M. Taylor, 1st Vice-President; and Robert Melvin, and Vice-President of the Company for the ensuing year.

AMBITIOUS TEACHERS

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The Next Winter Session will Commence October 3rd.

WM. T. AIKINS, M.D., LL.D., DEAN.

ADAM H. WRIGHT, M.D., SECRETARY.

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