the Presbyterian Review.

THURSDAY, FEBRUARY 12, 1891.

In ordering goods, or in making in on the pages you will chilip the pul-in this pages you will chilip the pul-lishers as well as the advertises, by stating that you saw the advertises ment in Tier Present Teran Review

Procuers of Lonsdate tex meeting, \$77 Proceeds of cone of given at White church by the Newburgh choir, \$27.50

THE church building, Harrington, will be renovated during the coming summer.

REV. R. J. SHEARER was inducted February 5th to the pastorate of Erskine church, Hamilton

REV. A. CASURIL has been asked to take charge of the new congregation in St. Thomas for a few months.

REV. MR. THOMPSON, of Waterdown, has accepted the call to Locke Street, Hamilton, Induction, February 26th.

REV. JAMES A. BERINA, paster of Known church, Belmont, has been presented by the young people of his congregation with a gold WATERFORD and Windham Centre, recently

erected into a charge, are about to call a minister. The latter of these two added thirty-six to the communion roll.

Duking the past year the total number of new names added to the roll of East church, Toronto, (Rev. J. M. Cameron's) was seventyeight, not five as incorrectly given in our report of annual meetings.

AT the South Ontario Sunday School Consention, held at Pickering January 24th, among those who took part in the proceedings wereRev. D. Chisholm, Dumbarton; Rev. Dr. McTavkh, Toronto, and Mr. D. Ormiston,

Tith anniversary services of Illyth congrega tion were conducted, February 13th, by Res. John Gray, M.A., of Windsor. On Monday evening Mr. Gray delivered a lecture on "Lights and Shadows Beyond the Sea," or Incidents of his travels in Europe.

borne on Friday night, January 30th. By far the best meetings were held this last week in the Presbyterian church, when the addresses were given each evening by the Rev. E. B. Chestnut, of St. Catharines. A goodly number have professed output for.

l'ions for the year was reported as \$1,170.84, an increase of \$50 over the preceding year. The officers elected are:—President, Mrs. Thos. Fair; 1st Vice-President, Mrs. Fletcher: 2nd Vice-President, Mrs. McMillan: Secretary, Mrs. J. R. Lyon; Treasurer, Mrs. M. V. Me-Lean.

A correspondent writes to The Rayraw to say that the congregation of St. Andrew's, Windham Centre, is making good programs of the suite of the says, "we started a solid year and a setting it make a solid year ago." he says, "we started case.

A CORRESPONDENT writes to THE REVIEW to say that the congregation of St. Andrew's, Windham Centre, is making good progress." About two years ago," he says, "we started our church with thitty-five members, to-day we have sixty-five. We have a large number of active workors and everylody is willing. We have also a fine Sabbath school of about lity scholars." lxty scholars.

Ar the Sabbath evening services in Knox church, Woodstock, Dr. McMullen referred with much feeling to the death, during the week, of Mr. E. G. Thomas and the late Mrs. Crooks, of Mr. E. G. Thomas and the late Mrs. Crooks, the latter of whom was for a quarter of a century a devoted member of Knox church. He spoke with sadness of the great blank left in the business community of Woodstock by the death of Mr. Thomas, who had died in the zenith of his usefulness, and expressed deep sorrow for his a le and family. His reference to the simple Christian character of Mrs. Crooks was very earnest.

A THRIVING INSURANCE COMPANY.

AMONG our leading public men the name of the Hon. A. Mackenzie, M.P., is a synonym for uprightness and sterling integrity from the Atlantic to the Pacific. Any statement made by him is accepted as correct. It is, therefore, a very easy and pleasant task to criticite the splendid report of the North American Life Assurance Company which appears in our columns over the signature of that gentleman. Where, as in this Company, everything is so prosperous and favourable to all concerned, the whole may be summed up in one word-SUCCESS.

That the investments of the Company have been managed with great skill is proved by the fact that the interest receipts were more than sufficient to pay the death losses of the year, a feature which must be exceedingly gratifying to the policy-holders of the Company. From the full actuarial report made pany. From the full actuarial report m. ce by W. T. Standen, A.S.A., the Company's Consulting Actuary, we learn that the Company's sorplus is \$128,718, and that the following increases are shown in the business of the year :

Furthermore, the ratio of expenses to income has decreated by four per cent. Mr. Standen refers approvingly to the Company's Investment plan and the seven per cent. Guaranteed income Bond. The results of the ten-year investment policies, which mature this year, are more favourable than the estimates,

a pleating fact for their holders. It must be very pleasing to all interested in this excellent Company that a leading finan-cial journal, the Monetary Times, is able to say, as it closs in its last issue: "When a Life BROCKVILLE—Cardinal, March 10, 2.30 p.m. Company can show, at the close of the tenth BRUCE—Paisley, March 10, 1 p.m. year of its existence, the income and the total CALGARY—Medicine Hat, March 4, 11 a m. year of its existence, the income and the total at risk more than doubled, total assets and surplus more than trolled, the exhibit must be allowed to be a gratifying proof of solid progress. This the North American Life is able

gress. This the North American Life is able to do."

The Vice-Presidents of the Company are Mr. John L. Rlaikie and the Hoc. G. W. Allan. Both of these gentlemen are among our best known and respected citizens. The former is well known in financial circles both for his prudence and good judgment in all matters connected with finance. He speaks, it will be noticed, with the greatest confidence of the Coupany's present position and future prospects. This Howe company is one of our leading financial institutions, and, by its solid investments and excellent plans, commends itself to all-intending insurers. The management is in skilled and experienced hands, and the great success that has attended the Company business. the great success that has attended the Company during its first ten years is an indication of what may be expected in the future. We tender to Managing Director McCabe and his associate officers our congratulations on the appendic success of the Company for the year William Proc. Winning March 27, 20 a.m. William Proc. Winning March 27, 20 a.m. William Proc. Winning March 21, 20, 30. a.m. William Proc. Winning March 21, 20, 30. a.m. William Proc. Winning March 21, 20, 30. a.m.

Highest of all in Leavening Power.-U. S. Gov't Report, Aug. 17, 1889.

I Baking Powder

ABSOLUTELY PURE

Special Batices.

ADVICE TO MOTHERS.

Mrs Winston's Southing Syrup should always be used for children teething. It os thes the child, softens the cours, allays all pain, cures wind colic, and is the best remedy or diarrhera. age, a bottle.

Coverous Ness, like a candle iii made, smothers the splendour of a happy fortune in

BANKERS' BANQUET.

A very pleasant bankers' languet may produce very unpleasant symptoms of dispersia, which disease is often caused by overloading the stomach with rich food, etc. For years Burdock Blood Bitters has held first place at home and abroad as a permanent and reliable cure for ily spepsia or indigestion in any form. The proprietors guarantee it to cure dyspepsia er tetuth purchase money.

Wites you have spoken the word it reigns over you; but while it is not yet spoken, you reign over it.

HAGYARD'S YELLOW OIL

always allays all pain. It is a specific for croup, and promptly cures coughs, colds, sore throat, sprains, bulses, burns, rheumatism, cuts, wounds, etc. Good for man or beast. Stands all tests Sold everywhere. Price paid the expenses of Mr. John A. Sinclair, but he will be otherwise employed in 1891.

A successful series of unit-1

comforters, than for any other calamity in life.

Ir was Mr. Emerson who said "the first were given each evening by the Rev. E. B. Chestnut, of St. Catharines. A goodly number have professed conversion.

At the sixth annual meeting of the Isuron Presbyterial Society, the amount of contributions for the year was reported as \$1,170.84, an increase of \$50 over the preceding year. The A certain wise doctor, after years of patient

Perhaps it's the medicine for you. Your's wouldn't be the first case of scrofula or salts theum, skin disease. On tune disease. would be the first case or lung disease, it has cured when nothing else would. The trial's worth making, and costs nothing. Money refunded if it don't do you good.

LIFE means, he sure, Both heart and head-both active, both com

And both in earnest.

-Mrs. Browning.

Births, Marriages, Deaths.

tanongoomoute under this book til conte each insertion.

Birth.

Ross.-At Perth, on Monday, February 2, 1891, the wife of Rev. James Ross, of a son.

MACKAY—MACLEAN.—At the manse, St. Elmo, Ont., on January 20th, by the Rev. M. MacLennan, B.D., John MacKay, of Kenyen, to Hattie MacLean, of Indian Lands.

to Hattie MacLean, of Indian Lands.

WALKER—LEASK.—At Ryland, Darlington, the residence of the bride's mother, on
January 28, 1891, by Rev. Robert Leask,
uncle of the bride, S. Naylor Walker, of
Hope, to Helen J., youngest daughter of the
Jan William Leask. late William Leask

TURNBULL-MCNAUGHTON.-At the residence of the bride's mother, Camilla, Wednesday, January 28th, by the Rev. George Ballantyne, Thomas A. Turnbull, of Mono Centre, to Clara B. McNaughton, youngest daughter of the Iste Daniel McNaughton, of

Deaths.

aged 35 years, 2 months and 2 days.

STEWART.—At Orton Cottage, Allerdeen, Scotland, on January 16th, Mrs. Thomas Stewart, widow of the late Thomas Stewart, Monymusk, and dearly loved mother of Thomas Stewart, Belleville.

Meetings of Presbyteries.

BARRIE-Barrie, March 17, 11 a.m. BRANDON-Portage La Prairie, March 3,

7.30 p.m. CHATHAM-St. Andrew's, Chatham, March 9,

7.30 p m. COLUNGIA—St. Andrew's, Victoria, March 4 GLENGARRY—Comwall, March 10, 12 noon.

Winnipag-Winnipeg, March to, 7.30 p.m.

Many a Life

LIAS been saved by the prompt use of Ayer's Pills. Travelers by land or the are liable to constitution or other derangements of the atomach and bowels r lich, if neglected, load to serious and often fatal consequences. The most sure neans of correcting these oxils is the use of Apor's Cathartic Pills. The prutient sailing-master would as soon go to sea without his chronomoter as without a supply of these Pills. Though prempt and energetic in operation, Ayer's Pills leave no ill effects; they are purely vegotable and augar-coated; the aniest medicine for old and young, at home or

mentions for our and young, at home or abroad.

"For eight years I was afflicted with constination, which at last became so tool that the doctors could do no more for me. Then I began to take Ayer's Pills, and soon the bowels recovered their natural and regular action, so that now I am in

Excellent

health."—Mrs. C. E. Clark, Tewksbury, Massachusetts.

"I regard Ayer's Pills as one of the most reliable general remedies of our times. They have been in use in my family for affections requiring a purgative, and have given unvarying satisfaction. We have found them an excellent remedy for colds and light fevere."—W. R. Woodson, Fort Worth, Texas.

"For several years I have relied more upon Ayer's Pills than upon anything clee in the medicine chest, to regulate inv bowels and those of the ship's crew. These Pills are not severe in their action, but do their work thoroughly. I have used them with good effect for the cure of rheumatism, kidney troubles, and drapepsis."—Capt. Mueller, Steamship Fellcia, New York City.

"I have found Ayer's Cathartic Pills to be a better family medicine for common use than nny other pills within my knowledge. They are not only very effective, but safe and pleasant to take—qualities which must make them valued by the public."—Cules Hauel, Perfumer, Philadolphia, Pa.

Ayer's Pills,

TE GESATER Dr. J. C. Ayer & Co., Lowell, Mass. Sold by all Dealers in Medicions.

Capital, - - \$5,799,200 - - - 2,385,000

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RIO AND OTERSO!

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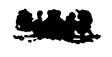
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Plac's Remedy for Cutarris in the Best, Zastest to Use and Chespest. ATARRH Rold by druggists or sent by mail, son. R. T. Maccitine, Warren, Pa., U. R. A.



NOTICE.

CEALED TENDERS addressed to the undesigned and endorsed. "Tenders for Recavations for New York Part Property and Indiana and Property and Property.

Conditions and forms of the Tenderer.

Conditions and forms of the Tenderer.

Conditions and forms of the Tenderer.

An accepted Bank chaque for \$200.00 psychiot to the Misiater of Public Works, must propen young your trade of the Misiater of Public Works, must propen young yout tender.

This chaque will be forfeited if the party decline the contract of fall to complete the work contracted for, and will be returned in case of your contracted for, and will be returned in case of your contracted for, The Department does not bind further assess the

The Department does not bind frielf to nomes the owest or any t nder.

By Crder E. F. E. ROY,

Department of Public Works, | Ottown, pth Fat. 1811.

North American LIFE

ASSURANCE COMPANY.

Total Per Totalins Per Income. cent in force cent 166,018.61 \$10,076,554 165,697,187 factease\$201,121.36 121 \$5,227,267 10\$ Total Per Assets cent. Surpris Dec. 31, '50\$7,001,141011 \$187,18.38 Dec. 31, '53 316,800.05 \$71,500.53 Tocresce...... \$435.544.16 105 \$41 117 63 143

As will be seen from the table, the total in-

this one seemed to me to contain more of the essential elements which would go towards building up a very strong and healthy life company, and I notice that since that time the proportion of these policies to the entire amount of your issues is still larger. From an examination of your plans of insurance I know of no company having a better earning tower, and confulently believe that the future results will prove alike satisfactory to your policyholders and all interested in your company.

During the past year, I notice you have introduced two new plans of insurance, vit., the Compound Investment Plan and the 7 per cent. Guaranteed Income Bond, both containing attractive features.

It is also extremely gratifying that the report, and all the accompanying statements, are of such an encouraging nature.

The report of Mr. Standen, actuary, of New York, has already been referred to by the president, so I would only remark with respect to it, that it is worthy of very special notice, seeing that Mr. Standen occupies a very prominent position among the insurance experts of this continent, and therefore, he speaks with authority, making his endorsement of this continent, and therefore, he speaks with authority making his endorsement of this continent, and therefore, he speaks with authority making his endorsement of this continent, and therefore, he speaks with authority making his endorsement of the company depends on the company and I notice that time the proportion of Mr. Standen occupies a very prominent position among the insurance experts of this continent, and therefore, he speaks with authority making his endorsement of this continent, and therefore, he speaks with authority making his endorsement of the company depends on the company depends on the company are company.

The report of Mr. Standen occupies a very prominent position among the insurance experts of this continent, and therefore, he speaks with authority making his endorsements of the company depends on the company depends on the company depends on

The persistence of your fusiness, as shown by the fact that your terminations are considably below the average, is a very conclude proof that your methods and plans are jujan-

As a matter of great interest to your policy holders, it may be worth while for your man agement to point out to them that an examination will show that your percentage of increase

718.55. Initiating audition must be extremely gratifying to all interested in the company, and especially to those who hold its investment policies.

The architecters income reached \$10.18.81. We believe to be the true principles of life instatements placed before you, year after year, The cash interest income reached \$50,518.81, we believe to be the true principles of life in an increase in the year of forty-three per cent., surance. We hold that an adequate premium and was more than sufficient to pay the death is essential to secure a solut foundation and the

The cash interest income reached \$50,518.81, an increase in the year of forty-three per cent, and was more than sufficient to pay the death losses of the year.

On the recommendation of the managem director, the board thought well, at the end of its second quinquennium, to still futher strengthen the company's claim to public support, by having a valuation of all its obligations by a distinguished consulting actuary of eminence and experience, whose independent examination and valuation would command increased confidence.

Wm. T. Sinden, of New York, whose name its well known in Canada, and who is one of the executive officers of the Actuarial Society of America, has made such examination, and his report will be placed before the meeting.

During the present year the first series of the company's Ten Year Investment policies matures. The condulting actuary has allocated to these policies profits go, excess of the company's Ten Year suifactory of the company are in the surplus of the profit-earning powers of the successful Canadian institution to also popular than really all the other Canadian companies, as company was the first Canadian institution to also popular than really all the other Canadian companies, as company was the first Canadian institution to also popular than really all the other Canadian companies, as company was the first Canadian institution to also popular than really all the other Canadian companies, as company was the first Canadian institution to also popular than really all the other Canadian companies, as company was the first Canadian institution to also popular than really all the other Canadian companies, as company was the first Canadian institution to a p

GENTLEMEN - Connected with this annual are also able to make a very favourable com-

ing attractive features.

The Compound Investment Policy, while death rate, which assuredly is cause for rejoicting, as, notwithstanding an increase of over one million dollars of insurance in force, there is a dividend and also the guarantee to loan the idsured the eleventh and subsequent premiums, the latter being cancelled in case of the death of the policy of

the latter being cancelled in case of the death of the insured and the full face of the policy being payable, make this one of the most desirable forms of insurance ever offered to the public.

The Seven per cent. Guaranteed Income Bond is well adapted to meet the wants of those desiring an annuity in the later years of life. This admirable plan, combined as it is with insurance, should certainly prove acceptable to large numbers desirous of having a guaranteed income upon attaining a certain age.

Thave examined the Commercial Plan and its practical operation, as shown by your hooks, and I think this must be an exceedingly attractive for w of insurance to the man who desires to pay in the present only the actual cost of carrying his mustance, thereby enabling him for any fixed sum to carry about twice the death of the insurance confined in a five desirable to large numbers desirous of having a guaranteed income upon attaining a certain age.

I have examined the Commercial Plan and its practical operation, as shown by your hooks, and I think this must be an exceedingly attractive for w of insurance to the man who desires to pay in the present only the actual cost of carrying his mustance, thereby enabling him for any fixed sum to carry about twice the death of the company, and very few a record equally satisfactory.

It affords me special satisfaction to announce, the the death of the company as no dermant loans, all are active and interest yielding, and not only so, but with me expection, yielding a higher rate of interest than those of any other company of in the company of its is borne in mind that this is the condition of its is borne in mind that this is the condition of its is borne in mind that this is the condition of all question that the Finance Committee has acted in a most conservative, careful manner in conducting this important branch of the company's business. Indeed, very faw loan of the company and agencies are active and interest yielding, and not only so, but with me extincted in a five loans

In conclusion, gentlemen let me have it The persistence of your lousiness, as shown by the fact that your terminations are considually schow the average, is a very conclusive of hearing testingony to the unwerse proof that your methods and plans are joyuthally endorsed, and also that your agents have not committed the fault of giving you what we call high pressure loudiness, but have confined themselves to a strictly legitimate basis and hearty efforts of all the officers, we are indebted for the great success attained by the commany.

The annual meeting of the North American Late Assurance Company was held at the head once of the conjuny was held at the head once of the conjuny was held at the head once of the conjuny was held at the head once of the conjuny was held at the head once of the conjuny was held at the head once of the conjuny was held at the head once of the conjuny as the head once of the conjuny presentate, as a special secretary as a special secretary with the following is an albitract:

The directors of the North American Life Assurance Company present their tenth annual report withgreat satisfaction, owing to the solid progress which has attended the operations of the company, which now ranks as one of the leading institutions of the Dominion.

At this, the second quinquennal period in the company's history, it is interesting to note the marked success achieved during the past year.

W. T. STANDEN,

Company:

holders, it may be worth while for your man agence to point out to them that an examination will show that one percentage of increase in output the position of the company's he had much pleasure to noting the coming the continued prosperity of the company and the marked advance and expressed the past year. He congratulated the president four the past year as against less than four percentage of other testing to not less than four percentage of other testing to not less than the past year. He congrany and the marked advance and expressed the past year. He congrany and the marked advance and expressed the past year. He congratulated the president four the past year as against less than four percentage of other resuling the past year. There or your tontine investment policies as which that the Hon. Alex. Mack turn making the past year. The congratulated the percentage of their surplus in cash, or the application of the surplus as a part of the investment policies as shown in my of the company as success.

On mother, the thanks of the policy had been an agreeant to point out to them that an examination of the conjunct. He

detailed report, is somewhat in excess of your semi funtine estimates, and this result should give satisfaction to those who were fortunate enough to select this form of insurance.

W. T. STANDEN,

Consulting Actuary,

The chairman, Hon. A. Mackensie, M.P., in moving the adoption of the report sald:

GENTIEMEN,—Owing to the Domilion Parliament not meeting as early this year as department, was evidenced by the favourable. in moving the adoption of the report sald I

GENTIEUE's,—Owing to the Dominion
Parliament not meeting as early this year as last, I have the great satisfaction and pleasure of being with you at this our tenth unnual meeting, to give you an account of our stewardship. From year to year, during the past ten years, you have entrusted to our care the direction of the affairs of this institution. The aptential functial statement laid before you showing the prosperous position of the company, affords the best evidence that we have strictly fulfilled the trust repored in us and that

surance now in force is over ten millions.

The large addition to the assets of the company is almost entirely in interest-hearing investments, and the amount of overdue interest-hearing investments, and the amount of overdue interest-hearing indicates the high quality of the securities held to the company, unexcelled, it is believed, by any other financial institution on this continent.

The increase in the surplus over that of the preceding year is \$56,878,54, a gain of eighty per cent., and that fund now stands at \$128, 718,58. This large addition must be extremely gratifying to all interested in the company, have lowered their preceding to all interested in the company, have lowered their premium rates, we closed our blocks promptly on the last day of the year.

Notwithstanding the best evidence that we have to make the time as to lite access have been realized.

As you are probably aware, we closed our books promptly on the last day of the year, when our Government Report was completed and mailed to the Insurance Department on following day. From the seport, I was gratified to notice that our interest receipts for large addition must be extremely gratifying to all interested in the company, have lowered their premium rates, we have never and that fund now stands at \$128, have been realized.

Notwithstanding the best evidence that we made to time as to lite success have been realized.

As you are probably aware, we closed our books promptly on the last day of the year, when reference to the financial statement before with reference to the financial statement before the year in office if I make a few remarks with reference to the financial statement before the year in office if I make a few remarks with reference to the financial statement before the year in office if I make a few remarks with reference to the financial statement before the year in office if I make a few remarks with reference to the financial statement before the year in office if I make a few remarks with reference to the financial stateme company
Dr. Carlyle, auditor of the company, sart

are altogether reliable.

It is very gratifying to an auditor to be able to say that the books and the vouchers of a company are correct and as represented, but it is more

Gash income for the year 1890. \$ 365,818 61
Expenditure, (including death claims), endowments, and all payments to policy-holders. 153,593 71
Assets. 1,042,440 11
Reserve fund. 529,176 00
Net surplus for policy-holders. 128,718 58
JAS. CARLYLE, M.ID., WM. McCare, Auditor. Managing Director.
Audited and found correct.
E. A. Merrolthi, LLD. Auditing committed. Merroll and the solid position in which it stands, are not through agreeable to me.
Replying to a vote of thanks tendered to the agreeable to me.
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B. B. HUGHES, Jee of the board.

To the Directors of the North American Life Assurance Company:

Gentlemen,—The valuation of your policy and other obligations, which has been checked by me, shows a surplus of \$128,718.85, after providing amply for every liability of the company, real or contingent, in accordance with the requirements of the laws of the Dominion. Fire years ago my report to you showed a surplus of \$17,500.00, so that the work of the past five years has yielded nearly three and one-half times the amount of surplus that resulted from your first quinquential period of corporate existence.

Five years ago, I deemed it but just to congratualize you upon the large proportion of your business written upon the Twenty Year Investment Plan, because of all other plans this one seemed to me to contain more of the easential elements which would go towards the surface of the accompanying statements, building up a very strong and healthy life are slocondance with the accompanying statements, and I may say nothing having of a pleasing, mature, and I may say nothing day in the time of ratio of assets to inabilities we meeting there are many things of a pleasing, mature, and I may say nothing have testify as a probable composite description. Let me any sorting a proportion to the company. His name, representing as it of the company, that one exception in the time of ratio of assets to the plans meeting there are many things of a pleasing, another pothing nature, and I may say nothing house, retrieved to the service of the North American assets, is evicated to the company. His name, representing as it of the company, that of the company, that of the company, that of the company is nothing available to the service of the North American assets, is evicate to the company. It is also able to make a very favourable companies, and the service of the North American condition. Canada, the rate of interest to the policy, holders, and that shows the excellent earning power of the North American assets, is evicate to the com

The usual votes of thanks to office-bearers

The usual votes of thanks to office-bearers and committees were then passed.

The directors were then elected for the ensuing year, and at a subsequent meeting the Hon. A. Mackenzie, M.P., was unanimously re-elected as president, and John L. Blaikie, Esq., and the Hon. G. W. Allan as vice-presidents.

Book of Forms!

NEW MDITION. PRICE - - 40 cents.

PRESBYTERIAN NEWS CO'Y, D. T. MAAINSE, Manager, TORONTO.



Rennie's illustrated quide, ' NOW READY. MARS PRES SION APPLICATION Reaait's Boods quit only be procured direct from Tononte, Can.