THE ASSOCIATION OF SCOTLAND. NINETEENTH REPORT.

THE 19TH ANNUAL MEETING OF THE ASSOCIA-TION was held within the HEAD OFFICE, Edinburgh, on the 3rd August current, in terms of the Charter and Act of Parliament-Sin James For-

REST, BART., of Comiston in the Chair.
There were submitted to the Meeting the ANNUAL REPORT by the DIRECTORS on the Progress of the Business; the Report of the Auditor, Mr. W. Wood, Accountant; and the BALANCE SHEET OF ACCOUNTS, certified in terms of the Act of Parliament, with other statements of the Affairs, as at 15th of April last, the date of balance.

Notwithstanding the general depression of commercial affairs, the progress of the Associa-tion during the past your has been greater than in any other year, with only one exception. The Applications for New

Life Assurances during the year were......1247 for £666,483 stg. Of which the Directors ac-

cepted......1006 for £550,244 stg. The Annual Premiums

being.....£9487 7s. stg.

Annuities on 24 lives were pur chased for......£875 19s. stg. per annum, at the price of ... £3487 7s stg.

The Policies that became claims on the Association by deaths during the year amounted to 85 for £13,065 stg.

The Total Assurance since the commence-ment of the business amount to neatly Five MILLION POUNDS Sterling.

The Annual Income is now ONE HUNDRED AND THETY-EIGHT THOUSAND POUNDS Sterling.

The Policy Hold is entitled to participate in the Profits, who completed their fifth year before the date of balance, will be entitled to a a Reduction of 35 per cent. (78. per £) from their next Annual Premiums.

From the increasing wealth and importance of British North America, as well as the example of other Assurance Offices, the Directors have for some time entertained the idea of establishing Branches there. They have been enabled since last meeting to accomplish this. A deputation from the Directors visited the chief towns, and secured the co-operation of influential gentlemen in each Province. Atthough the Branches have been in operation only for a few months, the tranactions have already been considerable, as well as of a most satisfactory description. Special thanks are due to the gentlemen acting as Direct rs, Medical Officers, and agents there, who have already interested themselves much in the Association's affairs, and through whose exertions there is every prospect of permanent success.

The Report by the Board of Directors was unanimously approved. The vancancies in the Board were then filled up; and ofter special votes of thanks to the Directors at the Head Office and Branches, and the Agents, Medical Officers, Manager, &c., the meeting separated.

HEAD GFFICES IN CANADA:

MONTREAL-9 Great St. James Street. TORONTO-Corner of King and Jordan-streets.

DIRECTORS AT TORONTO: John McMurrich, Esq., Francis Boyd, Esq., I. Smith, Esq., D.C.L. J. G. Worts, Esq.

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Dr. JAS. BOVELL DR. N. BETHUNE.

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Toronto, August, 1858.

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CIRCULAR.

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