

Presbyterian Review.

THURSDAY, SEPTEMBER 30TH, 1886.

In ordering goods, or in making inquiry concerning anything advertised in this paper you will oblige the publishers, as well as the advertiser, by stating that you saw the advertisement in the PRESBYTERIAN REVIEW.

PRINCIPAL GRANT preached last Sabbath in Lachine.

THE REV. N. CAMPBELL, B.A., has accepted the call to the pastorate of the Elmley congregation.

MR. JOHN McLEOD, B.A., licentiate, has received and accepted a unanimous call from Scotstown, Que.

REV. J. R. MACLEOD, of Kingsbury, Que., is spending a few weeks among friends on the shores of Lake Huron.

THE new church building at Postage is to be opened Sabbath, Sept. 26th, by Rev. D. M. Gordon, Winnipeg.

THE contract for building the new Presbyterian church at Sydney has been awarded. The amount of the contract is \$6,300.

REV. JOHN CAMPBELL, M.A., Ph.D., Harrison, Ont., is the unanimous choice of a Congregational meeting Collingwood convened to call a pastor.

REV. JAMES D. FRANUSSON, B.A., late of Kennebec Road, has been called by the congregation of Windsor Mills and Lower Windsor, Presbytery of Quebec.

STEPS have been taken, owing to lack of accommodation for the growing number of Presbyterians in St. Thomas, Ont., to establish a new congregation in the eastern part of the city.

DR. CASARI'S CATARRH CURE is no longer an experiment. No cure no pay is the terms on which it is sold. Money refunded if medicine not satisfactory. Ask your Druggist about it, then buy it and take no other.

Don't use any more noxious purgatives such as pills, salts, &c. when you can get in Dr. Casari's STOMACH BITTERS, a medicine that moves the bowels gently, cleansing all impurities from the system, and rendering the blood pure and cool. Great Spring Medicine. 50 cents.

AT a very general request Principal Grant's letters to the Mail upon the early missionary labours of the Presbyterian Church are to be published in pamphlet form for general circulation.

AT the meeting of the Kingston Presbytery Mr. R. M. Rose asked if it were legal for a minister to vacate his pulpit for six consecutive Sabbaths without the consent of the Presbytery. The Moderator said he could not answer the question.

REV. J. A. F. MCBAIN, pastor First Church, North Georgetown, Quebec, has removed to Providence, R.I., United States. We regret that Mr. McBain has seen fit to leave Canada, but we trust he will be blessed in his work in his new field.

THE congregation in Teeswater introduced an organ on trial for a month or two. A vote was recently taken on the question, and although a majority of seven decided in favour of the use of an organ, it was afterwards agreed to remove the instrument.

REV. DR. ROBERT C. MOFFAT preached to a large congregation at West Winchester, Ont., on Sept. 12th, a special memorial sermon in memory of the late Mr. John Douglal, of the Montreal and New York Witness. The text was taken from 2 Samuel iii., 35.

IN A DANGEROUS CONDITION.

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Births.

MACLEOD—At 55 Murray Street, Toronto, on the 21st inst., the wife of the Rev. P. McF. Macleod, of a daughter.

HARRISON—At the Manse, Ottawa, on the 15th inst., the wife of the Rev. W. T. Herridge, B.A., M.A., of a son.

Marriages.

McKENN—Rose—On Wednesday, Sept. 22nd, by the Rev. H. F. McKay, at the residence of the bride's father, 21 Northcote Avenue, Andrew McKnight, eldest son of J. W. Rose, Esq., of Toronto.

FRANK—Smith—At St. James' Square Presbyterian Church, Toronto, on Monday, Sept. 20th, by the Rev. Dr. Kellogg, Thomas Henry Frank, M.D., of Toronto, to Jennie Alice, eldest daughter of the late G. W. Smith, of Ottawa.

ARMSTRONG—McKILVER—At Markham, on the 15th inst., by the Rev. P. Smith, Presbyterian Minister, Mr. Alexander Armstrong, to Miss Jeannette McKilver, both of Markham.

CORCORAN—Kear—At the residence of the bride's parents, on 15th Sept., 1886, by the Rev. Alexander Mackay, D.D., Mr. Robert T. Cockburn, to Mary daughter of William Kerr, Esq., all of the Town of Markham.

McFARLANE—Kotie—At St. Thomas, Ontario, on the 8th Sept., by the Rev. Dr. Archibald, Duncan L. McFarlane, to Amelia Kotie, all of St. Thomas.

WALLACE—Cook—At St. Thomas, on the 15th Sept., by the Rev. Dr. Archibald, James A. Wallace, to Elizabeth, daughter of Thos. A. Cook, Esq., of St. Thomas.

BLANCHARD—Dunt—At St. Thomas, on the 23rd Sept., by the Rev. Dr. Archibald, William John Blanchard, to Jane Dunt, of the Township of Westminster, County of Middlesex.

ECHELE—Morris—At Knox Manse, Perth, on the 20th Sept., by Rev. Jas. Knox, D.D., Mr. James Echele, of Darling, to Miss Lucy Morris, of Drummond.

OSLEY—McLIVERT—On Thursday, 23rd Sept., in St. Andrew's Church, Perth, by the Rev. M. McGillivray, M.A., Mr. J. J. Osley, to Miss Annie McLivert, both of Perth.

WANTED—A MISSIONARY

To labour within the bounds of the Brockville Presbytery for the remainder of the summer; a theological student preferred. Apply with particulars to the REV DAVID KELLOCK, M.A., Coarsoer, Spencerville, Ont., without delay.

WANTED

An Agent in every Congregation to canvass for Subscriptions to the PRESBYTERIAN REVIEW, Large 8 Page Weekly. ONE DOLLAR A YEAR. For Special Inducements apply to GEO. H. ROBINSON, Manager Presbyterian News Co., 26 & 27 Front St. West.

Miscellaneous.



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HOME MISSION COMMITTEE.

The Executive of the Home Mission Committee, and sub-Committee on Argumentation, will meet on Tuesday, October 13th, at 9 a.m. in St. Andrew's Church, Toronto. Claims for the last six months, and all applications for appointment as missionaries during the winter season, should be in the hands of the Convener or Secretary by the 7th October. Ministers or Protectors desirous of special Salary, such as British Columbia or Prince Albert, should correspond at once with the Convener. W. W. COCHRAN, Convener H. M. C. Bradford, Sept. 12th, 1886.

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ASSESSMENT SYSTEM.

MODERN INSURANCE.

In the last issue of the The Merchant we directed attention to changes taking place in the insurance world, and to the fact that the mutual plan of insurance, which gives every insurer a vote in the management of the company with whom he unites to transact business—in other words, which makes every insurer a joint owner of the property insured, or a participator in the profits, in the case of life insurance—while at the same time they obtain personal insurance at actual cost, is steadily becoming more popular. The steady organization of new companies in Canada upon this plan may probably be traced to the remarkable success of American companies, of which the Mutual Reserve Fund Life Association, perhaps, heads the list. The prodigious growth of this Association from a membership of 500 and a business of \$2,500,000, in 1881, to a present membership of over 50,000, with a business for 1885 of \$31,000,000, and in Canada alone of \$9,020,500, has not intelligent business men and others everywhere thinking; the remarkable success of this Association is probably due largely, among other things, to the reliable security furnished the members in Government deposits of \$250,000. The Association's Reserve Fund of \$750,000, of which the Central Trust Co., New York, are trustees, and which it is claimed increases at the rate of \$1,000 per day, provides for the decrease of assessments, which lowers members' payments in after years; by this system the certificate may, after fifteen years, become self-sustaining. The interest on the Reserve Fund is applied to the payment of death claims, and is found nearly sufficient to meet the claims created by the yearly increased death rate. Thus the fund of this association have been so hedged around by safeguards that their principles cannot but inspire public confidence. The absolute importance and necessity of trustees for the Reserve Fund is clearly demonstrated by the disclosure connected with the late failure of the Briton Life Co. of England, and it has even been contended, by some that public corporations should deposit their assets with the Government, as security. We understand a bill to this effect was introduced at the last session of the New York Legislature.

In view of the facts, therefore, it is not surprising to find the stock companies following in the line of the mutuals. A recognized organ of the stock companies, published in this city, in a leading article in the last issue says:—"The stock companies will yet realize, if they do not already realize, that by their tariff organizations, their long list of prohibited risks, steadily growing longer, and risk-improving restrictions and exactions, they are incurring public disfavor and forcing into existence a class of companies, mutuals, that can and will do business at cost—a feat which the stock companies will in vain attempt to perform, except at a loss to themselves. In competing with the mutuals on the mutuals' plan, so highly and thoughtfully prized and practised, against their own interests, by the stock companies, they have failed to make the business anything but safe for others, and unsafe if not absolutely ruinous, to themselves."—The Merchant.

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