Branch No. 4, London,

Meets on the 2nd and 4th Thursday of every month, at eight o'clock at their hall, Albion Block, Richmond Street. P. F. Royle, Pres. Wm. Corcoran, Recording Secretary.

C. M. B. A.

A New Constitution.

CONTINUED.

Representation.

The Supreme Council having universal jurisdiction shall be as representative in character as having regard to the fitness and qualification of candidates for office is possible; and in order to ensure a due representation of all councils and localities therein, officers thereof shall be selected, as far as can be, equally from amongst the members of each Grand Council and who have served or who are at the time of nomination actually serving in some official capacity in said Supreme Council.

Composition of the Supreme Council.

The Supreme Council shall be composed of the following persons:

1, Officers actually serving in elective positions therein.
2, Grand Council representatives.
3, All wardens.
4, All chancellors.
5, Branch delegates.
6, All acting Grand Presidents.

The elective officers thereof shall be the Spiritual Adviser, President, legal adviser, medical supervisor, trustees, recorder, treasurer, committee on laws and committee on finance.

The term of service of trustees shall be four years from the time of election, and of all other officers two years from such time, and in both cases until their successors are elected and qualified.

Jurisdiction.

The Supreme Council is the only body having the right to make the constitution, rules, and general laws for the government of the whole association. It shall be the court of appeal from the decision of a Grand Council or any officer or committee on any question, and its decision thereon, and on all other matters generally pertaining to the association, shall be final.

It shall have the control of and immediate jurisdiction over all Grand Councils and over all Branches not under the immediate control of a Grand Council. All business transacted by Grand Councils is subject to its revision and all books and documents of said councils or any officer thereof are subject to the inspection and orders of its President and executive committee and of the Supreme Deputy for each Grand Council jurisdiction.

It alone possesses the right to grant charters to, and organize Grand Councils and to settle the territorial limits thereof, and the same to revoke, alter or modify; of chartering and instituting Branches not under the immediate control of a Grand Council; of suspending and dissolving councils and Branches under its immediate control, for proper cause and of redressing all grievances brought by way of appeal therefrom.

General Fund.

The General Fund of the Supreme Council shall consist (1) of 30 per cent of the fees collected by each Grand Council, (2) of the proceeds of the sales of supplies to its immediate Branches and councils, (3) of the amount of the fees received from its immediate Branches.

Supplies.

All forms, books and other supplies for councils and branches shall be of the kind prescribed and provided by the Supreme Council and shall be procured from said council by all Grand Councils and by all Branches under its immediate jurisdiction, provided always that if in any state supplies can be obtained by the Grand Council thereof elsewhere and at a cheaper rate than from the Supreme Council such council shall have the power to purchase such supplies on paying the Supreme Council such sum as may be agreed on between the trustees of the Supreme and said Grand Council as a commutation therefor. All forms, etc., so obtained must, however, be of the kind and contain the matter prescribed by the Supreme Council.

Quorum, Voting and Amendments.

A majority of the council or committee shall always form a quorum for the transaction of business.

Acting elective officers, Presidents and representatives only shall be entitled to vote.

All amendments to the constitution or by-laws shall be made only at a regular session of the Supreme Council and shall require a vote of two-thirds of the qualified voters present, and voting in case such amendment has been considered by at least two Grand Councils at the last preceding session. Where the matter is introduced for the first time during the sitting of the Supreme Council it shall require a unanimous vote.

Appeals from the decision of the President or Executive Committee and all expenditures, investments and appropriation shall similarly require a two-third vote. All other matters shall be determined by the legal vote of the majority ascertained as aforesaid. In cases where only a majority vote is required the President shall have the casting vote, but no other person shall in any case have more than one vote.

Voting shall be by voice or roll call as the members decide, except elections, which shall be voted upon by written or printed ballot. The vote and the names of those voting for and against any proposition shall be recorded at the request of any two members.

Spiritual Directors.

The Spiritual Director shall decide on the religious qualifications of all applicants and members, and his decision thereon shall be subject only to reversal by the spiritual head of the diocese where the applicant or member resides.

The branch Director shall be the priest of the parish where the branch is situated. He shall endorse all applications for membership which he approves of, and open and close all meetings with prayer. In case any member has been suspended for non-compliance with his Easter duty, or other religious qualifications, he can only be readmitted with the approval of the branch Spiritual Director.

Qualifications of Supreme President.

The Supreme President shall be selected from amongst the members of each Grand Council in the order of their organization, and no Supreme President shall be selected from amongst the members of a Grand Council which has heretofore had a member thereof in such position until the Presidency has been filled by an equal number from all other Grand Councils. All Presidents of a council must be selected from amongst such persons as shall have previously served a term in some elective office in that council. No Supreme President shall at the same time hold the position of President of a Grand Council.

Duties of President.

The President shall preside at all meetings and enforce proper decorum thereat; decide all questions of order without debate, subject, however, to appeal by two members; appoint officers pro tem: in case of temporary absence of such officers, sign all charges, certificates and orders drawn upon the treasurer and all papers requiring his signature to authenticate them. He shall exercise a general supervision over the association, and the councils and branches thereof and appoint all committees and officers not otherwise provided for.

He shall hear and decide all appeals and questions submitted to him by Grand Councils or by Branches under his immediate jurisdiction, and such decision shall be binding unless and until modified or reversed on appeal. He shall see that all the constitutional enactments, rules and edicts of the Supreme Council are duly and promptly observed, and that the work and discipline of the association is everywhere uniformly performed, and shall perform all other duties prescribed in the constitution.

He may visit and preside over all meetings of councils and branches, give such instructions and directions as the good of the association may require. The Supreme President shall designate some elective officer upon whom legal process shall be served according to the laws of the state of New York and resident therein.

Supreme Vice-President.

The acting Grand Presidents of each Grand Council shall be the Vice-Presidents of the Supreme Council. They shall have precedence according to the date of the organization of their respective Grand Councils. In case of a vacancy occurring in the Supreme President's office between regular sessions, the President of the Grand Council under whose jurisdiction was located the Branch in which such Supreme President last held membership shall succeed to his office.

In the absence of the President the senior Grand President, Warden or Chancellor then present shall preside.

Legal Adviser.

1, The Legal Adviser shall examine and pass upon the regularity of all bonds, notes or other evidences of indebtedness to the Supreme Council;

2, Examine and report on all legal questions affecting the association preferred to him by any council or officer;

3, Prepare legal papers upon request of the President or executive committee;

4, Examine into all claims preferred against the council concerning which there is any doubt or dispute;

5, Prosecute and defend all actions brought by or against the association;

6, Depute such portion of his duties as he shall deem advisable or convenient to such assistant or assistants in each state as shall be selected by the President or executive committee;

7, Report in writing at the regular sessions of doings as such legal adviser and upon all legal matters affecting the welfare of the association.

Medical Supervisor.

The medical supervisor shall forthwith after reception thereof carefully examine all reports sent him by Branch examiners, note his decision thereon and forward the same to the recorder of his immediate council; he shall keep an account of all reports supervised by him and make a full statement in writing of all his official acts to his council at the regular session thereof. He must be a duly licensed physician according to the laws of the State in which he resides. He shall be entitled to receive from the Branch examiner a fee of fifty cents for each report supervised by him. He shall not act as a Branch examiner while he fills the position of medical supervisor. He may be summarily removed at any time for incompetency or neglect, by the President or the executive committee of his immediate council.

Port Lambton, Ont., Feb. 7, 1892.

Editor Catholic Record, London:

At a regular meeting of Branch 35, Port Lambton, the following resolution of condolence was unanimously adopted:

Whereas it has pleased Almighty God in His infinite wisdom to call to Himself the mother of our esteemed Brother, James O'Leary,

Resolved that we the members of this branch, do hereby tender our heartfelt sympathy and condolence to said Brother and other members of the family, on the death of a mother whose life for the last fifteen years had been a life of sacrifice, of motherly love and devotion in the care of an invalid daughter; and be it further

Resolved that a copy of this resolution be presented to our worthy Brother and family, inscribed in the minutes of the branch, and a copy forwarded to the CATHOLIC RECORD for publication.

N. HALL, Sec.

Resolution of Condolence.

At a regular meeting of Branch 57, C. M. B. A. Orillia, held January 6, the following resolutions were unanimously adopted:

Moved by Bro. James Patton, seconded by Chancellor Regan,

Whereas it has pleased Almighty God in His infinite wisdom to afflict the family of our esteemed Vice-President, R. D. Gunn, by removing from earth to Heaven their beloved little daughter and only child, thereby casting gloom and sorrow over their happy home, be it therefore

Resolved that we, the members of Branch 57, Orillia, tender our individual and united sympathies to Brother and Mrs. Gunn in their bereavement, and trust the Giver of all good may enable them to bear this severe and poignant affliction with humble Christian resignation to His holy will. Be it also

Resolved that these resolutions be spread on on the minutes of this meeting and a copy of the foregoing be presented Brother Gunn and also the CATHOLIC RECORD for publication.

FRANK H. GALLAGHER, Rec. Sec.

From St. John, N. B.

Dr. E. J. Broderick has been appointed medical examiner of Branch No. 134, St. John, east, and Dr. J. B. Travis, jr., medical examiner for Branch 133, St. John, west.

At a meeting of Branch 133, St. John, west, on January 27, the following resolution was ordered to be published in the *Sun*:

Moved by Senior Chancellor P. J. O'Keefe, seconded by T. Donovan,

Whereas, the members of this Branch have learned that Almighty God has by the unsparing hand of death removed the beloved mother of Bro. Michael T. Kane from our midst, after a long and useful life as a Christian mother; be it

Resolved, that the Branch tender to Bro. Kane and the other members of the family their hearty sympathy, and pray that God may in His infinite goodness and mercy remember and reward her for her good deeds done in this life.

Election of Officers.

Branch 87, Montreal.

Spiritual adv. Rev. J U Geoffrion, chan. J E U Howison, pres. Chas S Larivière, first vice-pres. T B Roberge, second vice-pres. Jos. Beland, asst. sec. Jas. Daigneault, fin. sec. J A Denizer, treas, Jos. Rene de Cotrel, mar. Jos. Therrien, guard Gilbert Sauniers, trus. A Des Jardins, Chas. Roch Robitaille, C R J McKercher, del. to grand council J E U Howison, substitute Chas A Lariviere.

Branch 153, Midland.

Pres. A Courtemauche, first vice-pres. D Hervis, second vice-pres. P Foley, treas. N Laurandeau, fin. sec. E O'Donohoe, rec. sec. J L Kilman, asst. Thos. H Blanchard, mar. W J Slanacy, guard Jess Carpenter, trus. J L Kilman, A Courtemache, W Laurandeau, E O'Donohoe, D Hervis.

Branch 148, Calumet Island.

Spiritual adv. Rev. G A Picotte, P. P., chan. Paul McNally, pres. T C Gabourey, first vice-pres. J O Tremblay, second vice-pres. Joseph Ricard, treas. Cornelius McNally, fin. sec. C D Blondin, rec. sec. J MacCarragher, asst. rec. sec. Chas. Barsalou, mar. Wm Kelly, guard A Ricard, trus. for two years J Maroney, Wm Cahill and C D Blondin.

Branch 7, Sarnia.

Pres. M Lysaght, first vice-pres. John Wilkinson, second vice-pres. James Cochlon, treas. John Lougon, rec. sec. D McCart, asst. George Wilkinson, fin. sec. Frank Boucher, mar. Edmund Sanlan, guard James Boyle.

Branch 19, Ingersoll.

Spiritual adv. Rev. Jos. P Mo'phy, pres. M J McDermott, first vice-pres. Jno P Henderson, second vice-pres. Jno Frezelle, rec. sec. D H Henderson, asst James O'Callaghan, fin. sec. E H Henderson, treas. Jno S Smith, mar. Jacob Helm, guard George Edwards, trus. James Enright, Aug Frezelle, P Sherry, D H Henderson; Jas Comiskey, repre. and alt. to grand council James Comiskey and E H Henderson.

Branch 71, Trenton.

Spiritual adv. Rev. C B Murray, repre. to grand council L D Kinsella, alt. L W Dion.

Branch 140, Waterloo.

Spiritual adv. Rev. Theo Spetz, pres. William Morrel, first vice-pres. Thomas Nihiel, second vice-pres. John Heyman, rec. sec. John Bierreh-bach, Waterloo, asst. rec. sec. R P O'Donohoe, fin. sec. William McCordle, treas. August Heyman, mar. Joseph Himler, guard Anthony Bouman, trus. John Ginter, Franz Walez, Frank Hirt, Paul Kloskey, Thakel Nowoskefrky.

AFTER A STORM COMES A CALM.

For the CATHOLIC RECORD.

What a host of ideas are imbedded in these few words! What a legion of thoughts they cause to spring up in the mind!

The sky is dark and lowering; immense clouds chase each other over the vault of heaven; a low rumbling is heard in the distance, and here and there fitful flashes gleam through the darkness lending it an inexpressible grandeur. Then the rumbling seems to draw nearer, gradually becoming more loud, till at length it breaks into a loud report whose echo resounds again and again through the air, seeming to shatter with its mighty voice all the things of Nature.

These are the moments which tell us most forcibly of the existence of one Great Being who rules all the elements, of His everlasting and mighty power, which we seem to lose sight of in the calmer moments of Nature.

At last the storm breaks, and all the elements seem to be let loose for a time. The rain flows in torrents; the thunder peals resound everywhere; the lightning, ever and anon, strikes its blinding flashes through the dismal scene, until by degrees the force of each seems spent, the noise ceases, and "after the storm comes a calm."

A glorious calm! The air is no longer laden with impure germs, the sky is blue and cloudless, the sun spreads his golden halo over the landscape and Nature seems to lend her peaceful spirit to all mankind.

So it is after every storm; whether it be the wild tumult of Nature, the fierce outbreak of our passions, or the ever recurring storms of sorrow and joy, pain and pleasure, that sweep over the human heart.

Sometimes the storm-king seems to carry all before him, threatening to engulf his weak victims in his fury. When a tempest of sorrow and trouble has stricken the poor heart the thought of loneliness and despair is uppermost in the mind, drowning all others in its dread depths. But after it has held sway for a time it begins to ebb away, bringing once more to the surface the old loving fancies and feelings which, instead of being lost in the great tide of grief, are but made the brighter by its waters, since all the lesser cares that before had dimmed their lustre have been washed away. Again has come a calm! Such a calm only as can follow a storm like unto that we have experienced, for

"The hues of bliss more brightly glow
Chastened by sabler tints of woe."

The peaceful atmosphere of the heart, after our great Creator has poured over the troubled waters the oil of spiritual consolation, can be compared only to what the soul must feel after it has passed the portal of death and has exchanged the temptations and dangers of the world for the company of those blessed spirits who, though suffering the fierce pangs of Purgatory, are still filled with happiness, knowing that their salvation is secure and that what they are suffering is for God.

Thus it is, through all the storms of life, There is ever a guiding Hand who rules the winds and waves and "tempers the wind to the shorn lamb." He, too, had to battle the storms of this life; and shall we refuse to follow meekly in the footsteps of our Father—that Father who suffered so much for us? Oh, no! Let us rather welcome the crosses which bring us nearer our Divine Master, so that when the storms of Life are over we will have exchanged them for the blissful calm of Eternity.

MARION BRUSIL.

AN OLD PIONEER GONE.

There passed away in the person of John O'Hagan, sr., who died at his residence, in the township of Elderslie, near Paisley, on the 20th ult., one of the oldest and most respected pioneers in the county of Bruce. The deceased was born in the parish of Ballyheigue, county Kerry, Ireland, the beginning of the present century, and, together with his estimable wife and four children, left the land of his fathers to seek a home in the new world in the year 1849. Like many another Irishman now enjoying opulence and comfort in the free and happy homes of Canada, Mr. O'Hagan brought to the responsibilities which his change of fortune in a new land entailed, little wealth, willing hands, great faith and an uprightness of character which made his name wherever it was known a synonym of sterling worth and honor. After living five years in the Gore of Toronto, the deceased moved with his family to the county of Bruce, and in hewing out a home in the then wilderness he shared all the hardships incidental to a pioneer life in the bush. God, however, blessed his every toil, and he very soon found himself surrounded with circumstances which insured him comfort and happiness. Though removed from a Catholic church his children were brought up good, practical Catholics, whose lives typify the strength and beauty of the faith in which they lived. During the thirty-eight years residence of Mr. O'Hagan in the county of Bruce it may be said with safety that he never made an enemy. His neighbors, though all Protestants, esteemed him far beyond their own, and were but too willing at any time to make even sacrifices to serve his purpose. In disposition he was kind and hospitable, ever ready to assist the needy—ever happy in dispensing the hospitality of his generous home. As the Paisley *Advocate* said, speaking of the deceased, "He lived a quiet, simple, unobtrusive life, that, beautiful in its blamelessness, will put to silence the jarring strife of creeds." He died fortified by the holy sacraments of the Church, being prepared in his last moments by Rev. Dean O'Connell, of Walkerton, whose watchful devotion and care for the sick merits the warmest commendation. The burial took place in the Chepstow cemetery, the funeral being very largely attended by the many friends who held the deceased in high esteem during his life. At Chepstow a Requiem High Mass was sung by Father Waddell. Mr. O'Hagan leaves surviving him his aged wife one daughter, Mrs. T. Hanly, and four sons—Eugene, John, Patrick and Dr. Thomas O'Hagan who is well known in the literary circles of Canada. May his soul rest in peace!

K. C. S.

MARRIAGE.

HOFFNER-KEARNS.

As the morning of the 3rd of February broke forth a quiet wedding party were seen wending their way to the Catholic church of West Williams. The occasion was the marriage of Mary A., youngest daughter of Mr. Thos. Kearns, West Williams, and Mr. Joseph Hoffner, of Adelaide. The bride was elegantly attired in a costume of violet grove seliche, with hat to match, and was attended by Miss Tilly Hoffner, sister of the groom. Mr. Bernard Kearns, brother of the bride, ably supported the groom. The presents were numerous and costly. The ceremony was performed by Rev. Father McRae, P. P. Then the wedding party, together with the rev. clergy, repaired to the home of the bride's parents, where an elegant repast was awaiting them. Afterwards the happy couple took the West train on an extended tour. That their lives may be long and happy is the wish of a subscriber.

OBITUARY.

Mrs. O'Brien, St. John, N. B.

Mrs. O'Brien, wife of the late Mr. James O'Brien, died February 2, at an early hour, at the residence of her sons, Cliff street, St. John, N. B., after an illness which has kept her in retirement for a long time. Mrs. O'Brien was mother of Mr. R. O'Brien, one of the proprietors of the *Globe*, and of Mr. T. O'Brien of T. O'Brien & Co., and had in her active years, a large circle of acquaintances and friends.

Michael Doherty, Blyth.

Mr. Michael Doherty, of Blyth, died on last Sunday at 7 o'clock after a protracted illness. He was attended by Father McGee before his death, and had the happiness of receiving all the rites of the Church. Mr. Doherty was highly respected, and his demise will be much regretted by a large number of friends and relatives. He leaves a wife and one child. The funeral took place at Hamilton on Wednesday, and solemn High Mass was celebrated in St. Mary's Cathedral for the repose of his soul by Rev. Father Cotey. Rev Father Hinchey attended at the cemetery, where the remains were placed in the vault. The pall bearers were Messrs. James Doyle, Philip Doyle, Daniel Mahony, John Grant, Thos. Tracy and Thomas Kerrigan.

Prospects of Union.

In the London *Sun* of the 7th Mr. T. P. O'Connor says: "The stillness of the Irish political atmosphere just at present indicates, we have reason to believe, the coming, or at least a belief in the coming, of a reunion of factions. The Irish are a little tired and also a little ashamed of continuing a struggle the cause for which no longer exists. It must be admitted that there is still much bitter animosity, but a change in the situation is apparent. The more rational members of the minority have altered the tone of their speeches, and no longer indulge in insults and calumnies. There is a suspicion that this is due to the pressure brought upon the mouthpieces of the faction by their own supporters. Whether there is to be permanent peace or not it is too early to state with confidence. But there is at present something in the nature of a truce, and we are rejoiced to believe that the era of bitter personal recrimination is passed." Referring to the recent caucus meeting of the McCarthyites Mr. O'Connor says: "We never saw a gathering more serious, more under control. The speeches were listened to with unbroken attention, and debatable questions were talked over without unreasonable criticism."

E. B. A.

INSTALLITION OF OFFICERS.

St. Mary's Branch, No. 21, Almonte.

Chap., Very Rev. Canon Foley; Pres., E. W. Smith; Vice-Pres., F. S. Laclaire; Rec. Sec., C. E. Lancy, Almonte; Fin. Sec., P. L. Dowdell; Treas., B. M. Balton; Stewards, M. L. Hogan, R. McGregor, T. B. O'Grady; Mar., Robt. Johnson; Asst., Jas. Trayner; Messenger, Jas. Codere.

McCarthy Re-Elected.

At a meeting at Dublin to-day of the McCarthyite section of the Irish Parliamentary party Justin McCarthy was re-elected President.

ANONYMOUS, Toronto.—If you will call at Sadlier's bookstore, Toronto, and purchase a little work entitled "Catholic Belief," you will therein find all the information required.

OLD AND RELIABLE.

THE LONDON MUTUAL STILL DOES A BIG BUSINESS—ANNUAL MEETING OF THIS WELL-KNOWN FIRE INSURANCE COMPANY—REPORTS THAT TELL THEIR OWN TALE.

The thirty-second annual meeting of the London Mutual Fire Insurance Company of Canada was held yesterday afternoon in the Board room in the Company's handsome new building on Richmond street.

Vice-President Black was in the chair, and the following gentlemen were also present: Messrs. D. McMillan, Q.C., city; John Burnett, Middleton tp.; Jos. Hook, city; D. MacKenzie, London tp.; A. McBroyne, city; C. Allardice, city; Andrew Christie, Mountain; Angus Campbell, Ekfrid; M. MacBlack, Springfield; Robt. McEwen, Delaware; John Geary, London tp.; D. S. Butterfield, Norwich; Jas. Armstrong, M. P., Westminister; James Grant, city; James Black, city; Geo. E. Elliot, Ekfrid; John A. Leitch, Brantford; Wm. Stanley, Lucan; Richard Gibson, Delaware; T. E. Robson, London; C. A. Bartrand, Sarnia; J. N. Kenny, Ridgetown; Daniel Black, city; Lachlin Leitch, city; J. B. Vining, city; Cameron Macdonald, city; E. J. Pearson, Nissouri; Elisha Ironside, London; Patk. Nangle, Biddulph; J. H. Marshall, M. P., London, and others.

The minutes of the last general meeting were read and confirmed.

Secretary D. C. Macdonald read the Directors Annual Report, and Accountant J. B. Vining read the Financial Statement.

Mr. Lanchlin Leitch, Inspector, read his report.

On motion of Capt. Robson, seconded by Mr. John A. Leitch, all the reports were adopted.

The Director's Report was as follows:

To the Members of the London Mutual Fire Insurance Company of Canada:

Your Board of Directors have the honor to present the thirty second annual report of the company, showing the position of its affairs up to the 31st December, 1891, and detailing the business of the year.

LOSSES.—As will be seen by the table appended, the losses paid have amounted to $87,259.71, of these $24,539.88 occurred in the previous year, and has not been adjusted or inspected at the date of our last annual statement. Your special attention is called to the very full report of our inspector, giving the result of his observations, as to the causes of fires, and suggestions as to the preventatives to be used in order as far as possible to thwart the evil designs of the fire fiend. The loss bill is still too heavy, but it is pleasant to report that it falls short of last year $19,170.78, and we are happy to say that for the past five months a very marked diminution has taken place.

POLICIES.—The number of policies issued were 5,723 on the cash system and 7,129 on the premium note system, insuring property to the amount of $14,614,521. This is somewhat of a falling off from previous years, but is accounted for to a great extent from the fact that your Directors deemed it advisable to withdraw their business from territories that has proven non-remunerative in the past, and also strictly enforcing the rule not to insure buildings unprotected by good brick chimneys, or buildings that were not of a productive character. This course, it is fully trusted, in future will show the wisdom of the action taken by your Board. Then, too, "cutting" in rates by young and inexperienced companies has had the effect of turning away some of our members for a time only, it is hoped, as it has been taught by many in the past—that doses of too cheap insurance in the end and when need of real protection comes, that such kind of food is difficult to digest.

FINANCIAL STATEMENT.—Appended thereto will be found a full financial statement of the affairs of the company; although in anticipation of the annual assessment it was necessary to ask our bankers for an advancement for a time, yet all was paid off before the close of the year, and we are happy to state that after providing $70,353.44 for a reinsurance fund our net surplus is now $89,946.28, an increase of $22,729.30 over last year.

RATES.—The rate of premium has remained the same as for the last four years, moderate though they are, yet with a falling off in losses, which is hoped for, and reasonably expected, by more careful selection of risks in the future, that your board will be able shortly to afford a reduction in rates; and further you must bear in mind the fact that this company inaugurated cheap, fair and honest insurance in Canada, at a time when the owners of farm and isolated buildings were oppressed by rates, taxing them for losses on more dangerous property by the old line companies, the existing numbers of which are few, and are yearly being swallowed up by adventurers from foreign parts, who, not doing successfully in their own country, come to you for assistance, and carry off your premiums.

DOMINION CHARTER.—It must be borne in mind by our members that this company is the only Fire Mutual in the whole Dominion; that no assistance is received from the Government of any other Mutual Company, and by terms of its special charter premium note members are placed on the same footing as cash members, which is different from other Mutuals, as the Ontario Act gives the cash members the preference.

OFFICIAL INSPECTION.—The usual official inspection of the affairs of the company was made during the year by William Fitzgerald, Esq., the superintendent of insurance, and the result found satisfactory, as the returns printed in the Government Blue Book show.

INSPECTOR'S REPORT.—Your Board cannot again but call your attention to this report, and the subjects touched upon therein, and these ideas of the Inspector are more than confirmed in a circular issued by Dr. H. M. Stevens, the able and veteran Secretary of the Agricultural Insurance Co., of Watertown, in which he speaks of the hazards arising from steam threshing machines, the use of lanterns in barns and stables, the building of immense barns, thus extending the hazard area, inviting destruction from lightning. Space would not permit, or your Board would reproduce the doctor's circular.

AGENTS.—The thanks of the Board are due to our intelligent and active staff of agents, to whom, in a great extent, the success of the Company is due.

In conclusion, your directors have the sad duty to announce the death, early in the present year, of Wilbur R. Vining, Esq., who had been connected with the Company from its infancy, first as Director and Vice-President, and for the last nineteen years as Treasurer. Mr. Vining was a man of probity and honor, always at his post, even to the day before his death, and he will be much missed.

TREASURER.—James Grant, Esq., was appointed to the position rendered vacant by the death of Mr. Vining; and Richard Gibson, Esq., of Delaware, the widely-known stock breeder, has been appointed to the Board, an appointment which will without doubt merit your approval.

Three Directors now retire by rotation; they are Joseph H. Marshall, Angus Campbell and Daniel Black Esq., but who are eligible for re-election.

All of which is respectfully submitted.

D. C. MACDONALD, Secretary. D. BLACK, Vice-President.

The financial statement was as follows:

CASH ACCOUNT.

Receipts.

To balance from 1890	$ 8,463 98
Received from agents	41,105 75
Assessments	80,147 83
Bills payable	60,000 00
Interest	2,396 68
Transfer fees	275 67
Extra premiums	295 51
Steam thresher licenses	27 00
Assessments in advance	378 74
Rent	253 00
Bills receivable	75 00
Reinsurance on losses	550 00
Office furniture sold	4 60
Old assessments	46 38
	$202,020 59

Disbursements.

By losses	$ 87,259 71
Bank Commission	25 18
Loss and agency inspection	2,561 50
Commission to Agents	19,071 72
Salaries—Officials, auditors and clerks	9,909 80
Directors' Fees	986 80
Postage	1,263 83
Printing, advertising and stationery	1,769 83
Solicitors' fees and law expenses	1,181 17
Sending annual reports and assessments	242 08
Reinsurance	222 57
Returned premiums	204 60
Taxes	834 78
Discount on moneys, stamps sold and filed letters	76 39
Petty expenses—telegrams, water, gas, etc	344 66
Government inspection	71 11
Paid agents in settlement of accounts	1,711 30
Interest	2,355 45
Bills payable	60,000 00
Office furniture	40 00
Building account	38 00
Cash for debentures	7,800 00
Cash for balance in Molson's Bank	4,738 49
Cash in treasurer's hands	907 30
	$202,020 59

Audited, compared with books and vouchers, and found correct, as above set forth.

J. HAMILTON, JOHN OVERELL, } Auditors.

London, Ont., 29th January, 1892.

The Fire Inspector's report for 1891 was as follows:

London, Feb. 3, 1892.

To the President, Directors and Members of the London Mutual Fire Insurance Company:

GENTLEMEN—Your Inspector begs to report that during the past year he has inspected and reported on three hundred and ninety-six (396) claims against the company. Fourteen (14) of the above claims amounting to $2,535.82, have for what the Board deemed good cause been rejected, leaving 382 claims adjusted at $82,922.61 up to the 31st day of December, 1891. Of these I find

73 from animals killed by lightning amounting to	$ 2,254 19
67 from buildings damaged and burned by lightning, amounting to	13,964 43
Or 140 in all from lightning, amounting to	16,218 52
46 from unknown causes	15,569 67
27 from incendiary causes	9,572 95
49 from defective chimneys and stove-pipes	8,614 74
17 from lamps, lanterns and candles	5,239 47
1 from natural gas	4,000 00
3 from steam threshers	3,240 00
6 from tramps	2,128 34
9 from other burning buildings	1,765 50
2 from smoking	8 00
2 from railway locomotives	85 00
61 from sparks, matches and running fires	10,984 95

The remainder were from a variety of causes. The total losses show a decrease from last year of $19,170.78, although the losses from lightning were far heavier. The number of losses from this cause were far less than last year, but they came later in the season, striking barns when full, resulting in heavy losses. No forethought or care can prevent losses under this head.

I find a great decrease in losses of a general kind since a good harvest was assured. This bears out that hard times is an important factor in the amount of insurance losses. This is also borne out by the fact that unknown and incendiary losses have greatly decreased (fully 40 per cent.) The losses from lanterns, lamps, stove-pipes and chimneys have also decreased, but are still too large, and could still further be lessened if proper care was taken by our members.

Another new hazard has appeared on the field in the shape of natural gas. We had one large loss from this cause. Careful regulations will have to be enforced by the Company if they allow members to use this article.

The steam thresher has been active again. The several insurance companies doing a farm business are beginning to recognize this danger, and are making more stringent regulations where it is used. I found that in nearly every case the victim admitted that they had been burning rubbish wood. If hard wood or coal is used for fuel the danger is greatly lessened, but the best preventative is for members to insist on the use of a "jack" whilst threshing, as this removes the cause of danger to a distance from the building. All of which is respectively submitted.

LAUGHLIN LEITCH, Fire Inspector.

CAPITAL ACCOUNT.

Assets.

Amount available on premium notes			$250,549 15
Amount due on assessment No. 29			3,335 06
Amount due on assessment No. 30			16,918 14
Balance due by agents, secured by agents' bonds and members' due bills			9,899 76
Bills receivable			1,023 95
Office furnitude			1,190 01
Municipal and Loan Company debentures deposited with Receiver-General for security of policy-holders:	Par Value.	Market Value.	
City of Hamilton	$10,920	$12,012	
City of St. Thomas	22,660	24,860	
Town of Tilsonburg	6,500	7,475	
Ontario Loan & Debenture Co.	7,800	7,800	
Huron and Erie Loan & Saving Co.	7,800	7,800	
			59,947 00
Accrued interest			1,246 75
Real estate—office building			14,215 46
Due by other Insurance Companies—reinsurance on loss			1,000 00
Cash in Molsons Bank			4,738 49
Cash in treasurer's hands (postage stamps			907 30
Gross assets			$375,002 07
Liabilities.			
Losses adjusted in 1891, not falling due until 1892			$ 7,801 47
Net surplus of assets			$367,200 60

Audited, compared with books, and found correct, as above set forth.

J. HAMILTON, JOHN OVERELL, } Auditors.

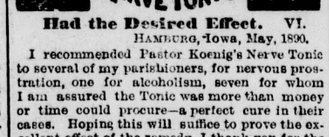
London, 29th January, 1892.

Card of Thanks.

Rev. Father Aylward, of Port Lambton, desires to return his most sincere thanks to the many friends who so kindly assisted in disposing of tickets for the drawing recently held in that town. The lucky number was 1424, held by Miss Mary Collins, of 27 Russell street, Detroit, Mich.

MARRIED

At Springville, N. Y., January 24, 1892, by the Rev. Father Adolph, Leland H. Muller to Florence Elizabeth, second daughter of Hugh O'Neill, and grand-daughter of Mr. James Sheridan of Montreal.



Had the Desired Effect. VI.

HAMBURG, Iowa, May, 1890.

I recommended Pastor Koenig's Nerve Tonic to several of my parishioners, for nervous prostration, one for alcoholism, seven for whom I am assured the Tonic was more than money or time could procure—a perfect cure in their cases. Hoping this will suffice to prove the excellent effect of the remedy, I thank you for the extreme kindness shown to the poor in the past.

REV. FATHER J. A. COOK.

COLUMBUS, Neb., October, 1888.

Mr. Martin Sisenek, of Duncan, Neb., 22 years old, suffered from fits of falling sickness since his very infancy. The fits returned almost every second day. Some time ago I read about Pastor Koenig's medicine, and ordered some for him. It is over one year since he used the medicine, but no fits returned any more.

REV. FATHER A. CZECH.

FREE—A Valuable Book on Nervous Diseases sent free to any address, and poor patients can also obtain this medicine free of charge.

This remedy has been prepared by the Reverend Pastor Koenig, of Fort Wayne, Ind., since 1876, and is now prepared under his direction by the

KOENIG MED. CO., Chicago, Ill.

Sold by Druggists at $1 per Bottle. 6 for $5

Large Size, $1.75. 6 Bottles for $9.

Agent, W. E. Saunders & Co., Druggist, London, Ontario.

Royal Canadian Ins. Co'y.

FIRE AND MARINE.

G. W. DANKS, Agent,

No. 8 Masonic Temple, London, Ont.

CASTLE & SON
MEMORIALS AND
LEADED GLASS

CHURCH BELLS—TUBULAR CHIMES AND BELLS

CHURCH FURNITURE
MEMORIAL BRASSES
FONTS LECTERNS

ADDRESS, MONTREAL

COMMERCIAL HOTEL, 54 and 56 Jarvis street, Toronto. This hotel has been refitted and furnished throughout. Home comforts. Terms $1.00 per day.

M. DONNELLY, Proprietor.

25 CTS. PISO'S CURE FOR CURES WHERE ALL ELSE FAILS. Best Cough Syrup. Tastes Good. Use in time. Sold by druggists. CONSUMPTION 25 CTS.

C. C. RICHARDS & Co.

Gents.—I have used your MINARD'S LINIMENT in my family for a number of years for various cases of sickness, and more particularly in a severe attack of la grippe which I contracted last winter, and I firmly believe that it was the means of saving my life.

C. I. LAGUE.

Sydney, C. B.

Max 6 -110 Max 8 -112 Max 10 -114 Max 12 -116

GAIN ONE POUND A Day.

A GAIN OF A POUND A DAY IN THE CASE OF A MAN WHO HAS BECOME "ALL RUN DOWN," AND HAS BEGUN TO TAKE THAT REMARKABLE FLESH PRODUCER,

SCOTT'S EMULSION

OF PURE COD LIVER OIL WITH Hypophosphites of Lime & Soda

IS NOTHING UNUSUAL. THIS FEAT HAS BEEN PERFORMED OVER AND OVER AGAIN. PALATABLE AS MILK. ENDORSED BY PHYSICIANS. SCOTT'S EMULSION IS PUT UP ONLY IN SALMON COLOR WRAPPERS. SOLD BY ALL DRUGGISTS AT 50C. AND $1.00

SCOTT & BOWNE, Belleville.

DUNN'S BAKING POWDER

THE COOK'S BEST FRIEND

LARGEST SALE IN CANADA.

SITUATION VACANT.

WANTED—Young woman, or girl, from the country, to make her home with us. Salary paid. MRS. M. E. CONNOR, Box 182, Waterloo, Ont. 635-2w

WANTED,

BY THE TRUSTEES OF THE QU'APPELLE, Assa, Catholic school district, a male teacher. Write, stating qualifications and salary required, to H. F. DENNEHY, Sec.-Treas., Lebret, Ft. Qu'Appelle, N. W. T. 635-4t

MARKET REPORTS.

London, Feb. 11.—GRAIN (per cental)—Red winter, 1.42 to 1.45; white, 1.42 to 1.45; spring 1.42 to 1.45; corn, 85; rye, 90 to 1.10; barley, malt, 80 to 1.00; barley, feed, 85; oats, 91 to 92½; peas, 96 to 98; beans, bush., 90 to 1.00.

PRODUCE—Eggs, fresh, dozen, 20 to 22; eggs, packed, 15 to 17; butter, best roll, 20 to 22; butter, large roll, 16 to 18; butter, crocks, 16 to 18; creamery, retail, 20 to 25; creamery, wholesale, 23 to 24; hay, ton, 11.00 to 12.00; hay, per bush., 1.40 to 1.50; cheese, lb., wholesale, 10½ to 10¾; dry wood, 4.50