

adult railway fares to pay for the bringing of the children to them. Address the Secretary, Children's Aid Society, 32 Confederation Life Building, Toronto.

BRITISH AMERICA ASSURANCE CO.

Sixty-Fourth Annual Meeting.

The annual meeting of the shareholders of the British America Assurance Company was held in the Company's offices, Nos. 18, 20 and 22 Front street east, Toronto, on Friday, the 18th February.

The President, Hon. George A. Cox, occupied the chair.

Mr. P. H. Sims was appointed to act as secretary, and read the following report, which on motion, was adopted:

ANNUAL REPORT.

In presenting the Sixty-Fourth Annual Financial Statement of the Company, the directors have pleasure in calling attention to the following results of the year's business.

The balance of income over expenditure, as shown by the Revenue Account, is \$100,832.74.

There has been a net appreciation in the market values of securities of \$14,147.93.

The Reserve Fund has been increased from \$528,883.84 to \$591,364.51, after providing \$52,500 for two half-yearly dividends, at the rate of seven per cent. per annum.

The estimated liability on current policies is \$511,982.86, an amount more than ample, according to the company's past experience, to run off all existing risks, and after providing for this there is a net surplus over capital and all liabilities of \$79,381.65.

In all departments a decrease is shown in losses, ratios, as compared with those of the previous year.

The Directors express their appreciation of the efficient services of the officers, special agents, and representatives of the Company during the past year.

All of which is respectfully submitted.

Summary of Financial Statement.

| | |
|---|----------------|
| Total cash income | \$1,470,339 40 |
| Total expenditure, including appropriation for losses under adjustment..... | 1,369,506 66 |
| Balance | 100,832 74 |
| Dividends declared..... | 52,500 00 |
| Total assets | 1,510,827 88 |
| Total liabilities | 169,463 37 |

Surplus to policy-holders... \$1,341,364 51

The following gentlemen were elected to serve as directors for the ensuing year: Hon. Geo. A. Cox, J. J. Kenny, Hon. S. C. Wood, S. F. McKinnon, Thos. Long, John Hoskin, Q.C., LL.D., H. M. Pellatt, R. Jaffray, A. Myers.

At a meeting held subsequently, Hon. Geo. A. Cox was elected President, and Mr. J. J. Kenny, Vice-President.

Family Reading.

LENT.

"Welcome, dear feast of Lent!"

With thee is gladness sent

If thy calm hours are spent

Performing duty.

Not sombre are thy days

Of penitence and praise;

But pleasant are thy ways,

And marked with beauty.

Love, joy, and peace, combined,

Dwell in the Christ-like mind.

Close by the cross we find

These graces living.

Of these the perfect One—

God's well-beloved Son—

To all, by sin undone,

Is freely giving.

In this blest Lenten space

Turn to the cross thy face!

Accept the flowers of grace

Transported hither

From heaven their native home!

There they—beyond the tomb—

In amaranthine bloom,

Nor fade, nor wither.

They only know true rest,

They evermore are blest,

And keep perpetual feast,

Who love the Saviour.

But with deep gloom o'ercast,

Life constantly is passed

In long and doleful fast

Without His favour!

ENGLAND AND THE JUBILEE AND WHAT WE SAW THERE.

(Continued from Last Issue.)

And now, patient reader, lest I weary you with too much "old cathedral," while we rest awhile, shall I tell you of a delightful visit we paid on our way to Worcester? Picture to yourself a typical little English village, amid wooded hills and winding streams, and the pretty lanes and hedges that I admire almost more than anything in England. And then an old manor house, with walls as thick as a castle, which from the depth of the window seats could be plainly seen (in the days long gone by there had been secret chambers and passages in these walls, converted now into cupboards and clothes presses), tessellated floors in the halls and corridors, and old Queen Anne ceilings. The court-yard in front of the hall door is surrounded by a yew hedge 20 feet high and 110 years old, and the great trees in the avenue meet overhead. And such roses! The beautiful "Gloire de Dijon" clustering in wild confusion over verandahs and arbor; the conservatory entirely filled with Pelargoniums of every shade, opening out of the drawing-rooms and on to terraces and lawn, where fountains play, beyond; the lovely rose garden, and through the wild wooded walks of the shrubbery, to a pretty miniature lake. Upon the edge of what might have been once a little moat, stood a half-ruined building, erected by a former owner of the estate, somewhere in the dark ages, for a bath, with an organ, so constructed, that as he stepped into his bath, the organ began to play, and continued playing until he stepped out again. We then pass through a rustic gate and under an old lych gate into the parish church yard: a lovely little church, with a square tower overgrown with ivy; the church and vicarage are on the estate. The church inside is all stone, walls and floor, and in the choir there is an old tomb of a baronet somewhere about the year 1600, out of which, from behind the marble effigy, grows a horse-chestnut tree, branching out into the chancel. The villagers are very proud of this tree. Had it only been an oak, one might have fancied oneself back among the old Druids. It was our privilege in that little church to listen to a most powerful sermon, on the "Queen's Jubilee Clergy Sustentation Fund." On that Sunday in every church in England, sermons were preached, setting forth the pressing need for the better support of the clergy. I had no idea that in wealthy, God-fearing England such a state of things could possibly exist. The vicar, a man of independent means, was able to speak freely and fearlessly, and ably he pleaded on behalf of the impoverished condition of the clergy.

We will now leave the little church and wander in fancy with you over the stiles, and through the breezy meadows—where the cows lie under the spreading trees, lazily chewing the cud on that warm summer morning—to the pretty river. When I enquired the name of that "pretty stream," my friend replied with

some dignity, "that is the River Severn." I felt properly rebuked, but it is a pretty stream, nevertheless, and as we stood on its banks several barges passed, towed by bony, tired-looking horses, with cargoes bound for Worcester. It was pleasant, too, to walk through the pretty little village, and to see the labourers touch their caps, and the women drop a respectful curtsey, even the little ones squaring themselves to bob down in like manner. One sunny morning our kind old host, seeing how interested I was in everything, took me to visit the animals in the home farm. We looked in upon the horses, the sheep, the pigs, and the poultry, and even into the pigs' kitchen, where the men cook their food, and into the sweet, cool dairy at milking time, to watch the marvellous process of separating the cream from the milk. How beautifully clean and tidy and well kept the farmyards are in England. No barn doors hanging by one hinge, no makeshift, nor dodges to keep things going: but all on the square, finished and perfect. I must not forget to tell you of a very fine Canadian goose, that made a terrible racket when she caught sight of us, screeching and flapping her wings. Her joy at meeting a fellow country-woman was unbounded, and the incident when related at the dinner table caused no little merriment, even to almost upsetting the gravity of the sedate butler. The fruit here is very fine, but we have quantity, where they have quality. We were interested in the fig-houses, peach-houses and graperies, and such luscious hot-house strawberries, every night for dessert. We enjoyed the drives, too, through the lovely country, and I came to the conclusion that I liked rural England best, and that the most delightful life would be amid the luxurious surroundings and refinement of an English country house.

We must, however, push on to Worcester and the Potteries, about which I will tell you before we visit the cathedral. The manufactures of the Royal Porcelain Works embrace the following varieties: Fine porcelain, ivory porcelain, vitreous stoneware, Parian, majolica and terra-cotta. It was most interesting to watch the process of making china from start to finish, with the exception of part of the decorating work, now closed to visitors, owing to an unfair advantage having been taken on one occasion by some Germans. The raw materials consist of china clay and stone, from Cornwall and Sweden, fire clay and marl, from Stourbridge and Brasely, flint, from Dieppe, and ox-bones, from South America. The materials when ground are put with water into large vats with stone bottoms, and thoroughly mixed, and ground to the consistency of thick cream, by means of an upright shaft, to which are attached four arms or fans, which move slowly round: the iron from the ox-bones has then to be extracted, which is done by means of magnetized iron combs attached to these arms, and which collect, as they rotate, the particles of iron. They are then replaced by fresh combs, and so on, until they come out perfectly free from the iron. We then passed on to the room where the pretty soft white clay is moulded. A lad weighs a lump the required size, and tosses it to a man who throws it on to his wheel—the rotary movement—and by aid of his hands the clay rises and falls until ready to mould into cup or bowl or vase. He then inserts his thumb into the mass, fashioning the outside with the other hand. It is positively marvellous, the dexterity and precision with which they make each article of the exact shape and size required. Handles are shaped in moulds, afterwards trimmed and fitted, and attached to cup or vase by liquid clay, called "slip." I should first have told you that the clay in its creamy state is put into linen bags, from which, by hydraulic pressure, the water is expressed, and the clay then beaten and kneaded to make it tough. One of the most