

## Our Young Folks.

### WORK FOR LITTLE FOLLOWERS.

There's always work in plenty for little hands to do,  
Something waiting every day, that none may try but you;  
Little burdens you may lift, happy steps that you can take,  
Heavy hearts that you may comfort for the blessed Saviour's sake.

There's room for children's service in this busy world of ours;  
We need them as we need the birds and need the summer flowers;  
And their help at task and toiling, the Church of God may claim,  
And gather little followers in Jesus' holy name.

There are words for little lips, sweetest words of hope and cheer;  
They will have the spell of music for many a tired ear.  
Don't you wish your gentle words might lead some souls to look  
above,  
Finding rest, and peace, and guidance in the dear Redeemer's love?

There are orders meant for you: swift and jubilant they ring,  
Oh! the bliss of being trusted on the errands of the King!  
Fearless march in royal service; not an evil can befall  
Those who do the gracious bidding, hasting at the Master's call.

There are songs which children only are glad enough to sing—  
Songs that are as full of sunshine as the sunniest hours of spring.  
Won't you sing them till our sorrows seem the easier to bear,  
As we feel how safe we're sheltered in our blessed Saviour's care?

Yes, there's always work in plenty for the little ones to do,  
Something waiting every day, that none may try but you;  
Little burdens you may lift, happy steps that you may take,  
Heavy hearts that you may comfort; doing it for Jesus' sake.

### TRUE GENTLEMEN.

"I beg your pardon!" and, with a smile and a touch of his hat, Harry Edmond handed to an old man against whom he accidentally stumbled, the cane which he had knocked from his hand. "I hope I did not hurt you? We were playing too roughly."

"Not a bit," said the old man. "Boys will be boys, and it is best they should be. You didn't harm me."

"I'm glad to hear it," and lifting his hat again Harry turned to join the playmates, with whom he had been frolicking at the time of the accident.

"What do you raise your hat to that old fellow for?" asked his companion, Charlie Gray. "He is only old Giles."

"That makes no difference," said Harry. "The question is not whether he is a gentleman, but whether I am one, and no true gentleman will be less polite to a man because he wears a shabby coat or sells vegetables through the streets."

### RICHES.

"Yes, if I had lots of money, I know what I'd do!" said a little boy one day, and he gave his head a knowing shake, as if he thought a great deal more than he chose to tell.

"Poor child," said a friend, who overheard, "you don't know everything yet; you'll be a great deal wiser when you are older."

"Let me tell you the story of the Duke of Brunswick and his diamonds. He had more than two million dollars worth of diamonds and they made a prisoner of him. He never dared to leave home even for a night, lest some one should steal them. He lived in a house built so he couldn't take any comfort in it. It was much like a prison, it was made so thick and strong, with the doors and windows barred and bolted. A very thick high wall was built outside the house all around it, and on the top of the wall was an iron railing tipped off with sharp points that would cut like a knife and so contrived that if a person touched one of them a chime of bells would instantly ring. This railing cost a great deal of money, what would seem a large fortune to us.

"He kept his diamonds in a safe built in a thick wall in his bedroom, where he could look at them whenever he wished. And his bed was placed against this wall, so that no thief could get at them without waking or killing him. The safe was very strong, made of stone and iron. If any one should try to pry it open a number of guns would go off that would kill the person at once, and at the same time bells would be set ringing in every room in the house.

"He had but one window in his bedroom, and that so high up he could not see out, and no one could get in. The door was made of the stoutest iron, and no one could get in without understanding the very curious lock. Besides all this he kept a case of pistols, all loaded, on his table.

"What a room! What comfort could that man take, although he was so rich? Poor man! Poor rich man! He didn't have half the enjoyment in life that you children have, who have no diamonds to take care of, and can run in and out and play as you have a mind to.

"You see that it is not money that makes a person happy. No, indeed. Holy Scripture says: 'Better is little with the fear of the Lord than great treasures and trouble therewith.' It tells us also to lay up for ourselves 'treasures in heaven where thieves do not break through and steal.'"

### EVERYBODY KNOWS

That at this season the blood is filled with impurities, the accumulation of months of close confinement in poorly ventilated stores, workshops and tenements. All these impurities and every trace of scrofula, salt rheum, or other diseases may be expelled by taking Hood's Sarsaparilla, the best blood purifier ever produced. It is the only medicine of which "100 doses one dollar" is true.

### ANNUAL CONGREGATIONAL MEETINGS.

FROM the report presented at the annual meeting of Erskine Church, Clarendon, it appears that affairs are in such a shape that much credit is reflected both on pastor and people. Never indeed was the temporal and spiritual condition of this charge in such a healthy state. The total disbursements were \$1,554.76; receipts per envelope and plate collection, 1890, \$985.70. The following is the allocation: Knox College, \$8; Home Mission, \$40; Augmentation, \$28; Foreign Mission, \$98; Widows' and Orphans' Fund, \$6; Aged and Infirm Ministers' Fund, \$7; French Evangelization Fund, \$50; Assembly Fund, \$4; Manitoba College, \$3. There is a balance in the ordinary fund of \$31.66 and in the organ fund \$71. The congregation has lately decided to build a new manse in the village opposite the church. The brick is now on the ground and nearly \$1,800 subscribed.

THE annual congregational meeting of St. Matthew's Church, Osnabruck, came off as previously announced and proved unusually successful. After devotional exercises the pastor, Rev. J. J. Cameron, gave a report of the work done during the year. The membership is now 415, thirty having been added during the past year. There are six Sabbath schools in connection with the congregation, two Christian Endeavour Societies in a flourishing condition, four prayer-meetings at central points in the congregation. The financial report by Dr. Ault was very satisfactory, the contributions to the Schemes of the Church being \$386, being \$67 in advance of last year. There was \$112 contributed by the Woman's Foreign Missionary Society. After meeting all congregational expenses, including stipend, a balance of \$50 remained. The following week a very pleasant event occurred in the form of a donation party. The congregation assembled at the manse and filled it to overflowing. A programme of music, games, etc., was rendered after which refreshments were served by the ladies, when the happy company dispersed leaving the pastor and his partner richer in purse and pastry for their coming. On the 8th inst. four new elders were at the ordinary Sabbath service ordained to the office of elder, making the number of elders now fifteen.

THE annual meeting of Knox Church congregation, Regina, was held recently. The Session report referred to the harmony of spirit which led to the extension of a unanimous call to the Rev. Mr. Carmichael and the acceptance thereof by him. The membership of the Church had been increased by some thirty members, of whom some seventeen had united by certificate and thirteen by profession of faith, which, after allowing for the removal of twenty-eight members from the town, brought the total membership at the close of the year up to 163. The number of baptisms during the year was seventeen. The Session also expressed their pleasure at being able to record a marked improvement in the attendance at the weekly prayer-meeting. From the treasurer's report it appeared that the total offerings were \$1,055.75; total collections, \$408.45; Ladies' Associations, \$250; rent from old manse, \$20, which with other resources amounted to a total of \$2,224.66. The report of the Ladies' Association was exceptionally interesting, showing that meetings had been held weekly during the entire year, and that the Association had raised for all purposes the sum of \$491.05, which, added to the amount in the treasury at the beginning of the year, gave them \$541.50, of which amount there remained unexpended the sum of \$183.99. The following officers were elected for 1891: Mrs. Carmichael, Mrs. MacCaul, honorary presidents; Mrs. Gillespie, president; Mrs. Morrison, first vice-president; Mrs. Thomas, second vice-president; Miss Kerr, treasurer; Mrs. R. B. Ferguson, secretary. The Missionary Society reported having collected about \$236, \$136 of which had been spent on Home Missions. Two missionary meetings were held during the year, one of which was addressed by the Rev. Mr. Wilkie, the other by Rev. Mr. Russell. The Sunday school report was also very encouraging. Commencing 1890 with an attendance of 180, the number on the roll is now 250. Average attendance, 155; average collections, \$4.50. The building fund now amounts to \$590.40. During the year \$34 was subscribed for missions. The receipts of the school for 1890 were \$209.41, and the expenditure \$199.36, leaving a balance on hand of \$10.05. The library consists of about 350 books, of which an average of forty-five per Sabbath were distributed. Messrs. Marshall, McKell and Morrison were elected to fill the vacancies on the Board of Management caused by the regular yearly retirements. Mr. Cowan was re-elected as secretary and Mr. Tucker as treasurer.

THE annual meeting of Zion Church, Brantford, was held recently, the lecture-room being completely filled. Dr. Cochrane presided, with Mr. J. A. Wallace as Clerk. Mr. Thomas McLean presented the report of the Session, showing that during the year 124 had been received into membership, and that seventy-nine had been dismissed, dropped from the roll, or had died, leaving the membership at date, 703. The report referred to the death of Mr. S. Charlton, elder; to the large attendance at prayer-meetings, and the increase to the membership during the year from the Sabbath schools. It referred to the satisfactory pulpit administrations of the pastor, and urged that some assistance be given him in his pastoral work. Mr. James A. Wallace read the report of the Board of Management, and Mr. William Grant, the treasurer, presented a financial statement for the year, showing the receipts to be \$8,219. The Sabbath school report was presented by Mr. James A. Ogilvie, showing that there were 698 officers and scholars on the roll, with an attendance of 451, and that during the past year the Sunday school had contributed \$380 to missions and received \$613 for the ordinary expenses of the schools. A cordial vote of thanks was passed to Mr. Ignatius Cockshutt, for his kind donation of \$200 towards the extension of mission work in connection with Balfour Street School. The committee appointed on the North Ward mission school and church reported that they had purchased land on the corner of Brant Avenue and James Street, at a cost of \$1,450, on which \$1,050 had been paid. The committee were instructed to canvass the congregation for additional subscriptions in order that the building may be proceeded with without delay. The report of the Church Missionary Association showed that \$1,647 had been given to the various Schemes of the Church, and that the Woman's Missionary Society had given \$374 and the Mission Bands, \$58. The Ladies' Benevolent Society reported receipts amounting to \$122.33. Mrs. L. M. Jones was added to the Visiting Committee. Mr. Robert Inglis read the report of the Christian Endeavour Society, and Mr. Charles Duncan that of the Musical Committee. Messrs. Dr. Philip, J. K. Osborne and William Grant, the retiring members of the Board of Management, were re-elected, and Dr. Marquis, Mr. A. Robertson and Mr. J. F. McLaren added to the Board as additional members. After all the reports had been received the following resolution, moved by Mr. A. Robertson, was unanimously carried. That the reports now read be received and adopted and printed for distribution among the members and adherents; further, the congregation tenders its sincere thanks to the officials and workers in the various societies for their labours during the year, and above all expresses gratitude to God for the success that has followed their efforts to advance the interests of this Church and Christ's kingdom upon earth. Mr. Robertson in supporting his motion alluded to the gratifying fact that the receipts this year were \$2,000 above the previous year.

### BRITISH AMERICA ASSURANCE COMPANY. ANNUAL REPORT, 1890.

The annual meeting of the stockholders of this company was held in the company's office, Front Street, on Wednesday, the 18th inst., the governor, Mr. John Morrison, occupying the chair. Among the gentlemen present were: W. J. Macdonell, John Leys, John Y. Reid, J. Morrison, W. H. Banks, J. Morrison, Jr., Thomas Long, Dr. Hugh Robertson, Augustus Myers, Henry Pellatt, J. K. Niven, A. Willis and E. J. Hobson. The assistant secretary, Mr. W. H. Banks, read the following report. The directors have the honour of presenting the fifty-seventh annual statement of the affairs of the company, for the year ending 31st of December, 1890, together with the balance sheet duly audited. It is with pleasure they inform the shareholders that the conservative policy adopted by your directors has met with very gratifying results, all branches of the business showing a profit. The financial crisis has affected the stock market to a great extent, causing a considerable depreciation in the market values of the company's securities, which, however, we are able to state are again on the ascendant. Your directors have to mourn the loss of one of their number in the death of Hon. William Cayley, an esteemed member of the board for the past thirty-seven years. They also regret having to report that Mr. W. H. Guion, one of the company's trustees in New York, has forfeited the trust reposed in him, and that the company will sustain a loss thereby of \$16,000, which you will observe has been charged up and provided for. The directors desire to thank the agents and special agents for their active co-operation in guarding the interests of the company. All of which is respectfully submitted.

J. MORRISON, Governor.

TORONTO, 14th February, 1891.

### STATEMENTS OF ASSETS AND LIABILITIES FOR THE YEAR ENDING 31st DECEMBER, 1890.

ASSETS.	
U.S. Government and State bonds	\$ 403,150 00
Bonds, debentures and other dividend paying investments	174,212 70
Real Estate	150,000 00
Office furniture, business maps, etc.	24,427 94
Agents' balances	93,670 03
Cash in banks	51,166 93
Cash in office	1 11
Interest due and accrued	8,842 00
	\$1,156,671 31

LIABILITIES.	
Capital stock	\$ 500,000 00
Losses under adjustment—	
Fire	\$53,768 06
Marine	1,400 44
	55,168 50
Dividend No. 93—	
Balance	3,636 62
Dividend No. 94	17,500 00
	21,136 62
Balance	580,366 19
	\$1,156,671 31

PROFIT AND LOSS.	
Fire losses paid	\$414,829 03
unsettled	53,768 06
	\$ 468,597 09
Marine losses paid	28,066 69
unsettled	1,400 44
	29,467 13
Commissions and all other charges	249,226 43
Government and local taxes	17,380 07
Taxes on building, etc.	3,609 61
Painting and alteration to Company's building	5,000 00
Depreciation in investments	21,387 33
Defalcation by Company's trustee in New York	16,000 00
Balance	26,055 18
	\$836,722 91

Fire premiums	\$790,30 96
Less reinsurance	54,993 30
	\$735,307 66
Marine premiums	69,928 80
Less reinsurance	7,674 99
	62,253 81
Interest	33,179 22
Rest account	6,002 12
	\$836,722 91

SURPLUS FUND.	
Dividend No. 93	\$17,500 00
" 94	17,500 00
	\$ 35,000 00
Balance	580,366 19
	\$615,366 19
Balance from last statement	\$59,311 01
Profit and loss	26,055 18
	\$615,366 19

REINSURANCE LIABILITY.	
Balance at credit of surplus fund	\$ 58,366 10
Reserve to reinsure outstanding risks	392,904 15
Net surplus over all liabilities	\$187,462 04

To the Governor and Directors of the British America Assurance Company:  
GENTLEMEN—We, the undersigned, having examined the securities and vouchers and audited the books of the British America Assurance Company, Toronto, certify that we have found them correct, and that the annexed balance sheet is a statement of the Company's affairs to 31st December, 1890.  
R. K. CATFORD,  
HENRY M. PELLATT, } Auditors.

TORONTO, ONT., January 27, 1891.

Governor Morrison, in moving the adoption of the annual report, said:—  
I think you will find the statement so plain and clear that it leaves me very little to add. However, I would draw your attention to the item of \$5,000 for painting and alterations to the company's building. It is now over fourteen years since it was built and no expenditure of any account had been made upon the building during that time, and as we required more room for conducting our business, a general overhauling was decided upon, and it is for you, after an inspection of these beautiful rooms, to say whether you approve of the taste of your directorate or not. That item properly belongs to the value of the building, but you will notice it has been charged upon the year's business.

With reference to the next item, you will all remember that during last fall a great financial crisis spread over Europe and America, which caused a very high rate of interest to be paid for money, consequently all securities fell very much, but as money is now getting easier our securities are all again on the increase.

The next item—defalcation by one of our trustees in New York—is one of an entirely different character. This loss was caused by the dishonesty of a gentleman who was over seventy years of age and in whose honesty up to the time of the defalcation not only your directors but the financial world of New York had the most implicit confidence which was shared by his co-trustee, who had had an intimate business acquaintance with him for over fifty years.

Naturally, the duty of your directors in meeting and dealing with this trustee was one of the most melancholy which they have ever had to perform, and their difficulty in coming to a wise decision as to what should be done for the best interests of the company may well be imagined. After extended negotiations and most careful deliberation they came to the conclusion to accept a compromise, and the \$16,000 is a direct loss to the company.

I am very happy to say, however, that the business of the company was never in a better shape. We have cut off every branch of the business which we had found by experience did not produce a profit and which had shown a loss in former years, and, as volume of business is not what we are seeking but net results, we can now confidently push ahead on the lines laid down, for by the experience of the past we are convinced that the policy we are now pursuing will give you a fair profit yearly.

I now beg to move the adoption of the report.

Mr. Leys—In seconding the adoption of this report I can only add that, as far as the internal arrangements and management of the office is concerned, Governor Morrison has been very assiduous in his attention and untiring in his labours for the interests of the company, and he well deserves the thanks not only of the board of directors but also of the other shareholders.

Moved by the governor, seconded by the deputy-governor, that the report now read be adopted and printed for distribution among the shareholders. Carried.

Moved by Mr. Willis, seconded by Mr. Pellatt, that the thanks of the shareholders are due and are hereby tendered to the governor, deputy-governor and the directors of this company for their attention to the interests of the company during the past year. Carried.

Moved by Dr. Robertson, seconded by Mr. Myers, that Messrs. Macdonell, Pellatt and Niven be appointed scrutineers for taking the ballot for directors to serve during the ensuing year, and that the poll be closed as soon as five minutes shall have elapsed without a vote being taken. Carried.

The following is the scrutineers' report: We the undersigned scrutineers, appointed at the annual meeting of the British America Assurance Company on February 18, 1891, declare the following gentlemen duly elected directors for the ensuing year: Messrs. John Morrison, John Leys, John Y. Reid, Thomas Long, Hugh Robertson, M.D., A. Myers, G. M. Kinghorn, George H. Smith and T. H. Purdom.

W. J. MACDONELL,  
HENRY PELLATT,  
JOHN K. NIVEN, } Scrutineers.

The meeting then adjourned.

At a subsequent meeting of the Board Mr. John Morrison was unanimously re-elected governor and Mr. John Leys, deputy governor for the ensuing year.