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In and Around Toronto

OPENING OF FORTY HOURS.

The most beautiful of all devotions, that of the Forty Hours, opened at the Cathedral on Sunday at the High Mass. His Grace, the Archbishop, presided and the celebrant of the mass was Rev. Father Rholeder, with Rev. Fathers Murray and Ryan as deacon and sub-deacon and Rev. Father Whelan as master of ceremonies. The purple on the altar and the unaccompanied mass and responses sung by the choir and boys in the sanctuary, were reminders of the penitential season of Lent, the spirit of which ran through the entire ceremony. The rules and regulations for Lent and the epistle and gospel of the day were read by Rev. Father Whelan after which the Archbishop preached from the 6th Chap. of St. John, taking for his text, "As the Father has sent me, and as I live by the Father, so also the bread that cometh down from heaven, he that eateth Me shall live forever." Before entering upon his discourse His Grace expressed the pleasure he had experienced at witnessing the large number who had approached Holy Communion at the early Mass; this was the way to begin Lent; by approaching the sacraments often, it would be found that the season would pass not only profitably but easily. His Grace also adverted to the coming feast of St. Patrick, which for the people of the Irish race should be and was one of the greatest feasts of the year, but which at the same time should be kept in the spirit most pleasing to the Saint in whose honor it was kept. This year the day falls on Friday and his Grace reminded his hearers that it was not only Friday, but an ember day, and that the only way to properly observe the Feast was to comply with the regulation regarding abstinence from flesh meat on such occasions. He also told them that at the Mass on St. Patrick's Day, which would be a high mass, and at which there would be a sermon in honor of the occasion, he expected a large number to be present. The mass would be at nine o'clock. His Grace then preached a full and explanatory sermon from his texts, showing that as in olden days, when our Lord preached the first sermon on the Real Presence, many turned from Him and "walked with Him no more," so it is in our own day. As in olden days many refused to believe what to their finite intellect was incomprehensible, so it is to-day. They forget that God's ways are not our ways; they forget, too, that it is not our place to ask "how can this man give us his flesh to eat and his blood to drink?" The Catholic Church alone pronounces the grand Creed, and the devotion of the Forty Hours is the time during which we walk with God in faith, in loyalty and love. If we so walk with our Divine Lord here, concluded his Grace, we shall assuredly walk with Him hereafter in company with his Blessed Mother and all the angels and saints. At the conclusion of the mass the Blessed Sacrament was carried in procession round the church, the canopy being supported by four members of the congregation. Besides the cross-bearer, acolytes, Christian Brothers and sanctuary boys, the junior branch of the boys League of the Sacred Heart, all wearing their pretty red badge, and carrying long, lighted wax tapers, took part, while immediately preceding the Blessed Sacrament, a number of very small boys carried dainty baskets from which they scattered flowers across the path along which the Sacred Host was borne. Benediction of the Blessed Sacrament was then given and the Litany of the Saints sung. The altar and sanctuary were beautifully prepared for the occasion; large palms and cut flowers were generously displayed and these together with the many electric lights and burning wax tapers were grandly effective. The Devotion at the Cathedral closed on Tuesday evening.

ST. PATRICK'S DAY.

The spirit of the day so dear to every Irish heart is in the air and we in Toronto share largely in the exuberance of the time. The Feast of St. Patrick brings to the Celtic heart emotions that nothing else on earth can produce. Emotions of joy at the coming of the day, an exultation of spirit at belonging to the race which honors it and a feeling of unalloyed pride in its history. In spirit we cross the broad ocean that divides us from the dear little Isle and we see it as the boy Patrick saw it when he first touched its shore. Then as now it had a history, a history grand and unique. Though unchristianized it was no land of savages; the day of an uncivilized Ireland if it ever existed, is long lost in the dim obscurities of the beginning of time. When Patrick first saw her she had her philosophers learned in the deepest lore of the ages; her poets sang in the sweetest numbers and her minstrels ever struck their harps with the touch of a master hand. Though they knew not the true God, their instincts rose always far above the sordid things which attracted the heathen of other nations, and nothing less mighty than the luminous and great sun in the heavens attracted them as worthy of veneration and worship. All this we recall with pride. We remember, too, that Patrick on returning to France from the place of his exile, the land he had learned to love, prepared to return again to the people who now claim him for their own. Thirty years he spent in preparation for his work. He meant to tell them of the true God. He had learned their tongue; he knew also that to teach this great nation he should come prepared with all knowledge for they were no barbarous people. So he

came to them with a plenitude of understanding and the credentials of an accredited ambassador of Christ and the people received him with that hospitality which is still the distinctive trait of the nation. We remember that our forefathers accepted Christianity without a sword being drawn from a scabbard or a drop of blood being shed in defence of the Cross which heralded its approach. Then come up before us the colleges and schools, the cloisters and cathedrals which arose as accompaniment to the triumphal march of the true religion, and looking further we see with pride that over the broad surface of the earth, that somewhere in every city and hamlet are some, those of our own land who have carried there the glorious gospel and blessed tidings of peace. We recall that through centuries of persecution and tears Ireland has never lost her right to the title given her in early days, that of the Island of Saints. Some years ago the present Archbishop of Ottawa addressed a Toronto audience and looking upon them he said: "Indeed and truly you are a princely people. To you is due the fact that to-day thousands scattered all over the American continent profess and keep the doctrine of Christ." This was a tribute from one not of our race, which for our encouragement we may recall with pleasure and pardonable pride. These and many similar are the suggestions which float in the atmosphere of the halo surrounding the day dedicated to Erin's patron saint, and on the day itself we shall wear the little shamrock and wear it with pride, and every voice and tongue shall join in singing welcome, and caed mill; falthe to the always honored St. Patrick's Day.

AT ST. PATRICK'S.

A statement of the progress so far made in the erection of the new church at St. Patrick's was read from the pulpit on Sunday. Much has been done in the short time that has elapsed since the work was begun. Several houses situated on the land have been moved and repaired and are now rented. The foundation of the church and the basement are about completed; the whole cost of the work so far accomplished is paid for, about \$30,000. During the few months that have gone by since the last general meeting of the parishioners \$7,000 has been contributed, \$5,000 of this being cash contribution and \$2,000 from the monthly collections. The standing of the parish with regard to the work was considered very satisfactory and encouraging.

ST. PATRICK'S NIGHT AT MASSEY HALL.

It is expected that a grand rally will be made at Massey Music Hall on St. Patrick's Night and that everyone of the five thousand seats which the hall is capable of affording will be occupied. The fine programme prepared, in which a chorus of four hundred of the children of our city homes will take part, together with the names of the artists who will appear throughout the evening are guarantees of the treat in store. Given to this is added the name of Judge O'Neill Ryan who comes all the way from St. Louis, Miss., to address the gathering, the entertainment seems to leave nothing that could be desired. The names of those who will contribute to the musical part of the programme are: Miss Agnes Curran, soprano; Miss Nellie M. Corbett, mezzo soprano; Mrs. Annie Harraves, soprano contralto; Mr. Arthur V. J. Leitheuser, baritone; Mr. Frank Carton, tenor; Mr. F. V. McGuire, baritone; Mr. Bert Harvey, refined singing comedian; Master J. Edgar Glynn, wonderful boy soprano, and Mr. T. Sullivan, piper. Miss Angela Tone Breen will be accompanist and Mr. M. J. Kelly will have the direction of the different musical events. The committee in charge are Messrs. Jno. Travers, H. McCarthy, P. W. Falvey, M. J. Ryan, G. Moore, Jno. Patton, J. O'Connell, M. Lacey, E. Kerr, A. T. Heron, M. J. Lenehan, Jno. Sullivan, P. Crotty, P. M. Kennedy, J. Smith, M. J. Kelly, J. J. McCauley, chairman; G. J. Owen, corresponding secretary; H. E. Richard, financial secretary; Dan. Madden, treasurer.

MISS F. R. BARTLETT.

At the residence of her mother, 16 Saultier street, on the 12th inst., the death occurred of Miss Frances Ruth Bartlett, eldest daughter of the late S. J. Bartlett. The deceased young lady was only in her nineteenth year and her loss is deeply lamented. The funeral took place from St. Joseph's church to St. Michael's cemetery on Tuesday, the 14th inst., Rev. Father Canning, P.P., officiating. R.I.P.

CAMPBELL—MURPHY.

Among the weddings immediately preceding Lent was that of Miss Annie Mabel Murphy, second daughter of Mr. Richard Murphy, 591 Dufferin street west, Toronto Junction. The ceremony was performed by Rev. Father Walsh, P.P., and the bride was given away by her father. She was charmingly gowned in brown peau de soie touched with real lace and carried a shower bouquet of bridal roses. The bridesmaid was Miss Rose Murphy, a sister, who was attired in roseda colienne over tulle and carried pink roses. Thomas Lister of Toronto Junction was groomsmen. After a wedding breakfast at the home of the bride's parents, Mr. and Mrs. Campbell left for Buffalo on their honeymoon. On their return they will reside at Toronto Junction. The bride received many handsome presents and Mr. Campbell was presented with a fine Morris chair from the Waverly Club of Toronto Junction, of which he is an honored member; he was also the recipient of a very handsome present from the Heintzman Piano Co., in whose employ he has been during the past seven years. Mr. Campbell is a son of Mr. Frank J. Campbell, sr., who learned his trade with the above company and has been continuously in its employ for the past twenty-seven years.

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35th Annual Report for the Year 1904.

INCOME.		DISBURSEMENTS.	
Premiums	\$1,373,374.69	Death Claims	\$ 220,304.50
Interest and rents	351,944.21	Matured Endowments	160,053.00
		Purchased Policies	52,394.54
		Surplus	83,183.40
		Annuities	8,679.90
		Expenses, Taxes, etc.	300,807.00
		Balance	899,886.56
	\$1,725,308.90		\$1,725,308.90
ASSETS.		LIABILITIES.	
Mortgages	\$3,160,617.53	Reserve, 4, 3, and 3 per cent.	\$7,355,172.24
Debentures and Bonds	2,897,496.42	Reserve on lapsed Policies liable to revive or surrender	1,967.10
Loans on Policies	888,492.41	Death Claims unadjusted	28,066.00
Loans on Stocks	7,000.00	Present value of Death Claims payable in instalments	31,122.82
Liens on Policies	31,161.25	Premiums paid in advance	15,023.96
Real Estate	68,285.53	Amount due for medical fees	5,847.50
Cash in Banks	136,728.03	Credit Ledger Balances	11,257.96
Cash at Head Office	4,317.18	Net surplus over all Liabilities on Company's Valuation Standard	772,072.87
Due and Deferred Premiums (net)	266,713.94		\$8,220,530.45
Interest due and accrued	159,718.16		
	\$8,220,530.45		

Net Surplus Over All Liabilities on Government Standard of Valuation \$1,049,400.71

J. M. SCULLY, F. C. A., AUDITOR. GEO. WEGENAST, MANAGER.

DIRECTORS' REPORT.

Your Directors have pleasure in submitting their 35th Annual Report, showing the transactions for the year, and the financial standing of the Company as at December 31st, 1904. The business of 1904 was most gratifying in all respects, large gains having been made in Income, Assets and Surplus.

INSURANCE ACCOUNT.—The volume of new business exceeds that of any former year, being 3,452 Policies for \$5,048,168, all of which, except \$30,000, was written within the Dominion. The total assurance now in force is \$40,476,970.58 under 27,742 policies, the net addition for the year being \$2,889,419. While many of our native Companies are seeking business abroad, some of them in distant parts of the world, it is thought by your Directors that good Canadian business is preferable to foreign business, which is secured with less certainty as to its quality, and at excessive cost.

INCOME.—The total income was \$1,725,308.90, being \$1,373,364.69 for premiums, and \$351,944.21 for interest. The gain over 1903 was \$164,238.87.

DISBURSEMENTS.—The payments to Policyholders amounted to \$521,615.34, and consisted of Death Claims, \$220,304.50; Endowments, \$160,053; Purchased Policies, \$52,394.54; Surplus, \$83,183.40, and Annuities, \$8,679.90. The claims by death were exceptionally light, being \$51,404 less than last year, and only 41 per cent. of the amount expected.

THE EXPENSES AND TAXES were \$300,807, being 17.4 per cent. of the total income, or about 1 per cent. less than in 1903.

ASSETS.—The cash assets are \$7,794,008.35, and the total assets \$8,220,530.45, showing gains of \$905,450.05, and \$937,372.05 respectively. The funds are being invested in the same classes of securities as heretofore, principally in Mortgage loans on farm and city properties, Bonds and Municipal Debentures. The latter are taken into account at their book value or cost, which is considerably below their market value. The demand for money was active during the year, at better rates than for some years past, resulting in a slight advance in the rate of interest earned, viz. 5.09 per cent. Payments on mortgages for interest and instalments of principal were well met, though in the case of our Manitoba loans they were not quite as satisfactory as in former years, due to the partial failure of the wheat crop. The interest and rents overdue at the close of the year were but a small portion of the receipts, being only \$13,740.19, most of which has since been paid.

LIABILITIES.—The liabilities were again computed on the Combined Experienced Table with 4 per cent. interest for all business up to January 1st, 1900. From that date to January 1st, 1903, on the Institute of Actuaries' Table with 3½ per cent., and thereafter on the same Table with 3 per cent.

SURPLUS.—After making provision for all liabilities the surplus on our own standard is \$772,072.87, being an increase of \$170,920.20 over 1903, and this after distributing amongst Policyholders \$83,183.40. On the Government standard of reserves, namely, 4½ per cent. for business to January 1st, 1903, and 3½ per cent. thereafter, our Surplus is \$1,049,400.71. The earnings for the year were \$254,103.60.

On behalf of the Board,
ROBERT MELVIN, President.

The various reports having been adopted, the retiring directors, Right Hon. Sir Wilfrid Laurier, A. Hoskin, Esq., K.C., Hon. Mr. Justice Garrow and E. P. Clement, Esq., K.C., were unanimously re-elected. After a number of able and thoughtful addresses had been made by members of the Board, prominent Policyholders, the Manager, the agents and others, the meeting adjourned.

The Directors met subsequently and re-elected Mr. Robert Melvin President; Mr. Alfred Hoskin, K.C., First Vice-President, and the Hon. Mr. Justice Britton, Second Vice-President of the Company for the ensuing year.

(Booklets containing full report, comprising lists of death and endowment claims paid, of securities held, and other interesting and instructive particulars are being issued and will in due course be distributed among policyholders and intending insureds.)
Waterloo, March 2, 1905.
W. H. RIDDELL, Secretary.

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