TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

The following is a synopsis of the annual report which was submitted at the annual meeting of the company, held at its offices in Toronto on 23rd January, 1895.

(Detailed reports can be had on application at head office or to any agent of the company.)

The report shows an income from premiums after deducting payments for re-insurance of $129,199.34, and from interest of $13,475.72, being an excess in total income of $16,020.84 over the previous year's income.

The net death losses were 16 for $22,099, which was a loss rate of 3.8 of the average number of lives at risk, and $4.02 per $1,000 of the average amount of insurance in force.

Briefly stated, the company's cash income for the year was $142,675.06, while its net death losses, payments for surrendered policies and expenditures for all other purposes, amounted to $86,881.92, leaving the handsome sum of $55,793.14 from current cash income for permanent investment.

Referring to the company's assets, the report says:—

"We did not have a single dollar's worth of real estate on our hands or a single dollar of interest overdue and unpaid.

"Our assets at the end of the year amounted to $365,566.71, being an increase of $67,144.38 over what they were at the end of the previous year."

The liabilities of the company were $284,826.99, being an increase of $47,467.03 over the previous year. This was an increase of 41.5 per cent. more in assets than in liabilities.

One thousand eight hundred and thirteen applications for $2,100,000 of insurance were received, and 1,634 for $1,883,725 were approved.

At the close of the year the company had 4,793 polices in force on 4,519 lives for $5,877,958.51, as follows: There were 3,650 policies in the Temperance Section for $4,256,879.51, and 1,143 policies in the General Section for $1,621,079.

A division of surplus to the amount of $6,726.44 was recommended to take place amongst the policies entitled thereto, those in the Temperance Section being entitled, according to the experience of the company, to one-third more on similar policies than those in the General Section.

A dividend of 5 per cent. was declared on the paid-up capital.

The concluding sentences of the report are as follows:

"So far, this year, not only has the payment of our outstanding and deferred premiums been more prompt and satisfactory than in any previous year, but the amount of new insurances applied for has also been in excess of any previous year's record.

"We have pleasure in referring again to the loyalty and efficiency of all the members of our office and field staff. They have our fullest confidence and deserve our highest commendation.

"Independent audits have been regularly made by the company's auditor, and by the auditing committee of the board, whose certificates are attached to the financial statement and are warrants for its correctness and for the correctness of our accounts.

"By section 9 of our Act of incorporation, all the directors retire, but are eligible for reelection."

GEORGE W. ROSS, President. H. SUTHERLAND, Manager.

CONDITION DECEMBER 31ST, 1894.

4,793 policies in force on 4,519 lives for	$5,877,958 51
Assets at present value	365,566 71
Liabilities	284,826 99
Surplus to policy-holders, not including $40,000 uncalled guarantee capital	80,739 72

The following gentlemen were elected directors:

Hon. G. W. Ross, LL.D., Hon. S. H. Blake, Q.C., R. McLean, P. H. Burton, Thomas Caswell, barrister, William Waterworth, George H. Wilkes, W. H. Bowlby, Q.C., LL.D., J. Lyons Biggar, W. Nattress, M.D., Joseph A. Fife, M.D., Joseph Williams, A. J. Wilkes, Q.C., LL.B., J. A. Robertson, M.D., H. M. Pellatt.

At a subsequent meeting of the directors the former officers were unanimously re elected.

THE ANTIQUITY OF WEIGHING MACHINES.

The origin of the balance is lost in the haze of antiquity, for in some form or other, however primitive, it seems to have been known to most nations. Indeed, the use of a balance is such a primary essential in commercial affairs, that it is difficult to believe that any nation or race, with a pretence to civilization, could long exist without it. In the early times, merchants were obliged to carry a balance and set of weights about with them chiefly for weighing the bars of metal which they exchanged for goods. Thus it is clear that a standard of weights must have been agreed upon. Deceit, however, was also known and practised, for dishonest traders carried two sets of weights: one to buy with and the other to sell with. It would appear, therefore, that a perfect Weights and Measures Act and a sound system of inspection were as much needed then as now. A thousand years B.C., King Solomon said, "A false balance is an abomination," and five hundred years before that, a Scriptural request was written, viz., "Let me be weighed in an even balance."

The Jews were most probably taught the use of the balance by the Phœnicians and Assyrians. The Chinese date the origin of their balance—or steelyard—back to a prehistoric period, and as, with many other things, they attempt to make the prehistoric invention serve the nineteenth century.

—A delegation of players from the company visited the manager. "We have come, sir," said the spokesman, "to ask you on behalf of ourselves, that a portion of the part played by Mr. Jackson be cut out." "What portion is that?" "Where he wants to borrow $5 from the disguised duke." "What's the objection to it?" "A very serious one, sir. He rehearses the part on us, sir, every time he thinks any of us has any money."—*Detroit Free Press.*