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companies, lawyers and wholesale merchants given as  
references.

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**THOMAS CLARKE, Manufacturers' Agent, 32 King  
Street, St. John, N. B. Excellent references.****TEMPERANCE AND GENERAL LIFE  
ASSURANCE COMPANY.**The following is a synopsis of the annual re-  
port 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, be-  
ing 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 num-  
ber 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 ap-  
proved.At the close of the year the company had  
4,793 policies 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, accord-  
ing 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 pre-  
vious year, but the amount of new insurances  
applied for has also been in excess of any pre-  
vious 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 commen-  
dation."Independent audits have been regularly  
made by the company's auditor, and by the  
auditing committee of the board, whose certi-  
ficates are attached to the financial statementand 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 re-  
election."GEORGE W. ROSS, H. SUTHERLAND,  
President. 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 in-<br>cluding \$40,000 uncalled guar-<br>antee capital ..... | 80,739 72      |

The following gentlemen were elected direc-  
tors:Hon. G. W. Ross, LL.D., Hon. S. H. Blake,  
Q.C., R. McLean, P. H. Burton, Thomas Cas-  
well, 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 car-  
ried two sets of weights: one to buy with and  
the other to sell with. It would appear, there-  
fore, 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 Phoenicians and Assyri-  
ans. 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.*

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