

THIS IS IT

COLD STORAGE

Ceylon Tea. Pure and Delicious. Black or Natural Green. Sealed lead packets only. 25c, 30c, 40c, 50c and 60c per lb.

York County and Suburbs

County Councillor Will Move to Regulate the Speed of Automobiles on Highways.

HELP FARMERS TO SECURE HELP

Intelligence Agency May Be Established—High School Trustees Appointed.

After an adjournment from Friday the County Council met for the session of business on Tuesday morning. Warden Beag occupied the chair, and with few exceptions the county fathers were all in attendance.

A communication was received from St. John and Ross, solicitors, threatening an action for damages on behalf of T. A. Beattie, who is alleged to have been injured by falling from a defective sidewalk near the Hamner River bridge. Robert Thorpe, representing Simon County Council, was asking that a committee be appointed to meet with Simon Council in a view of inspection to York County Industrial Home at an early date. A committee consisting of Arthur Quanta and H. H. Powell will meet and escort the visitors thru the Industrial Home.

The annual report was received from Aurora and Richmond Hill schools. Mr. W. L. Lawrence, who was in charge of the examination of the pupils, reported that the results were satisfactory. A letter was also received from Frank Turner and C. H. Howell, commissioners for the Industrial Home for the year.

A bylaw was also passed appointing High School Trustees, as follows: W. L. Lawrence, No. 2, Markham, Hugh Gillingham, No. 3, Richmond Hill, Michael Gillingham, No. 4, Newmarket, John Scott, No. 5, Aurora, Henry Wark, No. 6, Toronto Junction, W. A. Parnell, No. 7, Aurora, and C. H. Howell, No. 8, Richmond Hill.

The rapidly increasing number of automobiles in use is, in the opinion of the members of the committee, a very serious matter, as endangering the lives of farmers and their families, and causing a loss of property and lives. A committee was appointed to investigate the matter and to report to the Council at its next meeting.

It is also proposed to establish an intelligence agency to assist farmers in the selection of laborers and domestic servants. The committee will also be asked to consider the matter of the Southwestern Ontario Commission of Agriculture, and to report to the Council at its next meeting.

An effort will be made to secure Thomas Southworth, Ontario Commissioner of Agriculture, to address the members of the Council on Thursday. A resolution was also passed to introduce a motion that the Council should introduce a resolution to the Legislature for the purpose of securing a bylaw to govern the use of firearms.

York Township Council. A more than ordinarily interesting meeting of the Council of York Township was held on Tuesday evening. The members of the Council were present, and the meeting was held in the presence of a large number of the public.

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MARKET TENANTS ARE SORE

Think They Are Paying too Much Rent and They Ask Committee for Reduction.

REVENUE OF COLD STORAGE PLANT

To Be Reported Upon by Superintendent Frame—Notes From the City Hall.

The establishment of a cold storage plant in connection with the St. Lawrence Market was discussed for a few minutes by the St. Lawrence Market Committee yesterday afternoon. Ald. Chisholm presided, and he agreed with Ald. Dunn that, while the initial cost of a plant was known, there should be some definite idea as to cost of maintenance as well as what the revenue would likely be. The tenants of the market are said to favor the installation of a plant. The committee referred the matter to City Commissioner Coatsworth and Superintendent Frame for their consideration.

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ANGLO-AMERICAN FIRE INSURANCE COMPANY

The Fourth Annual Meeting of the Shareholders of the Anglo-American Fire Insurance Co. was held at the Head Office of the Company, McKinnon Building, Toronto, on Tuesday, the Third Day of February, 1903.

The President, Mr. S. F. McKinnon, having taken the chair, Mr. Armstrong Dean, General Manager, was requested to act as Secretary to the meeting.

After reading the notice convening the meeting, the Secretary read the following Directors' Report and Financial Statement.

ANNUAL REPORT.

Your Directors have pleasure in presenting their fourth annual report and the financial statement of the Company's business for the year ending 31st December, 1902, which is duly certified by the auditors.

The Premium income for the year ending 31st December, 1902, less rebates for cancellations, is \$308,716.58. Interest on the Company's Investments is \$5,929.69.

Total income \$308,746.27. Showing an increase of income over the year 1901 of \$9,869.58. The Company's net income for the year 1902, after deducting all reinsurance, amounts to \$232,294.26.

You will note the outstanding unpaid losses at the 31st December amounting to the small sum of \$175.00. These losses occurred during the last days of the year and were not adjusted.

Result of the workings of the year shows that after paying all losses, charges and expenses, and writing off the balance of our organization expenses in full, 10 per cent. of our net income, we carry the hand-some balance of \$51,635.32 forward to Profit and Loss Account, making the balance now standing at credit of this account \$106,854.60.

Your Directors have much pleasure in expressing their appreciation of the faithful manner in which the Manager, Office Staff, General Agents and Representatives of the Company have discharged their duties during the past year.

We cannot close this report without referring to the great loss we have sustained by the death of Mr. John Gowans, one of your most esteemed Directors, who has acted in this capacity since the inception of the Company. Your Directors all retire, but are eligible for re-election.

S. F. MCKINNON, President.

FINANCIAL STATEMENT FOR YEAR ENDING 31st DECEMBER, 1902.

REVENUE ACCOUNT.	
Fire Losses for year (net) \$99,228.13	Premium income \$334,973.01
Less Rebates for Cancellations \$1,155.00	Less Rebates for Cancellations \$1,155.00
Interest on Investments \$5,929.69	Interest on Investments \$5,929.69
Total Revenue \$308,746.27	Total Revenue \$308,746.27

PROFIT AND LOSS ACCOUNT.	
Balance from 1901 \$55,219.28	Revenue Account \$232,294.26
Less Expenses \$106,854.60	Less Expenses \$106,854.60
Balance at 31st Dec 1902 \$232,294.26	Balance at 31st Dec 1902 \$232,294.26

LIABILITIES.	
Capital Stock paid in \$91,780.00	Cash on hand and in Mo. \$123,439.95
Surplus Accounts and Reserves \$9,310.84	Bonds and Debentures deposited with Dominion \$5,399.25
Unpaid claims \$1,755.00	Accrued Interest on above \$21.63
Balance at 31st Dec 1902 \$106,854.60	Office Furniture, including Goods, Maps, etc. \$1,717.57
Total Liabilities \$232,294.26	Total Liabilities \$232,294.26

SECURITY FOR POLICY HOLDERS.

ARMSTRONG DEAN, General Manager.

To the President, Directors and Shareholders of the Anglo-American Fire Insurance Company:

General Manager, having examined the Vouchers, check-book of the Bank Balances and audited the Books of the Anglo-American Fire Insurance Company, for the year ending 31st December, 1902, certify that we have found them correct, and that the Annexed Balance Sheet is a true statement of the Company's affairs at the date.

J. P. LANGLEY, RICHARD LEE, Auditors.

Mr. McKinnon, President:

In referring to the adoption of the report of the Directors for the year ending 31st December, 1902, I regret it is unnecessary for me to say very much.

It is always a pleasure to meet the shareholders with a good statement of the year's work, and to see the report of the Directors, in common with other companies we have shared in the light and losses that have occurred throughout the Dominion, especially the latter half of the year.

The report of the Directors and financial statement shows a very considerable increase in the volume of business written, and also in premium income.

This being our fourth annual meeting, it may not be out of place to go back to the year of our inception and compare the increases made year by year.

1899, the year we commenced business, was only a broken of about seven months. In 1899 the net premium income was \$54,242.98.

In 1901 the net premium income was \$120,193.54. In 1902 the net premium income was \$308,716.58.

The premium income for the year 1902, as compared with 1901, without taking into account re-insurances, shows an increase of \$84,569.55. The loss ratio to premium income, 44.41 per cent., as also the expenses for conducting the business to premium income, 22.91 per cent., both of which show a favorable reduction over previous years.

Organization expenses have now been entirely written off, and, therefore, for the future the net premium income will be increased by the amount of ten per cent. on the net premium income, and also in premium income.

unfiring care and attention to details of our manager, Mr. Dean, who has been so ably aided by our efficient office staff.

I now have great pleasure in moving the adoption of the report and financial statement, which will be seconded by the Vice-President, Mr. Long.

Mr. John J. Long, Vice-President:

Mr. Chairman and Gentlemen,—It affords me much pleasure to second the motion of the President for the adoption of the report of the Directors and financial statement and auditors' report of the business of the Company for the year ending 31st December, 1902.

I think it unnecessary to add anything to the very appropriate remarks of the President, but may say that when the business of a Company grows so rapidly as the Anglo-American Fire Insurance Co., it is the adoption of such a report and financial statement as we have before us must without a word of comment or recommendation be most pleasing to the shareholders, and assuring to all concerned.

Our expectations of the growth and continuous success of the business of the company, I am thankful to say, are being constantly realized. The income of the company for 1902 was more than 44 per cent. greater than that of 1901. The proportion of working expenses to income in 1901 was 43.88 per cent., while in 1902 it was 22.91 per cent. The loss ratio in 1901 was 23.66 per cent., in 1902 it was 44.41 per cent.

To the prosperity of Canada, to which the Anglo-American Fire Insurance Co. confines its business, and to the great care constantly exercised by the company, the managers, the inspectors and the directors in the selection and acceptance of risks this improvement is mostly due.

To the loyal co-operation of the office staff, the agents throughout Canada and inspectors, with the well directed efforts of our excellent manager, Mr. Dean, the satisfactory growth and results of the business of the Company are chiefly due.

The prospects of the Company for the year we are entering upon are bright, and I confidently hope the results for the ensuing year. The following gentlemen were elected directors for the ensuing year: President S. F. McKinnon, Esq., S. F. McKinnon & Co., Toronto. Vice-President J. J. Long, Esq., The T. Long & Brother Co., Collingwood.

DIRECTORS.

A. A. Allan, Esq., Messrs. A. A. Allan & Co., Toronto. George Town John R. Barber, Esq., Pres. Toronto Paper Co. of Cornwall. Dr. George H. Bowly, Esq., Toronto. Dr. George H. Bowly, Esq., Toronto. Dr. George H. Bowly, Esq., Toronto.

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