being of the Temperance and General Life Assurance Company at our Annual Meeting. I trust the interest manifested here to-day with to-day will continue to be manifested at all times, and that both Guarantors and Policyholders will assist in bringing and keeni... keeping the name of the Company prominently before the Public as an institution well worthy of the fullest confidence.

Our insurance in force increased during the past year from \$2,371,200 under 1,462 policies to \$3,040,972 under 1,957 policies cies, and our income from \$56,965 during 1888 to \$69,464 in 1889. Our death rate has been small, and we are hopeful that has that by continuing to exercise great care in the selection of risks risks, we shall in future experience a ratio of loss so low as to insure. insure returns and profits, which will be highly satisfactory to all who are interested in the Company.

We have not been fully satisfied, as you are aware, with the way in which the affairs of our Company have been managed, and we with a view and we as a board have felt compelled to take action with a view to a characteristic and the second to a change.

We believe this action will be fully endorsed by you, and that the result will be to gain for our company the prominent position which a Company possessed of our special features should occupy.

It gives me pleasure to refer to the excellent work done by our General Agents. We have too few of them, however, and desire and interest and to infuse and intend to increase their number materially, and to infuse new lie. Company's new life and energy into every department of the Company's work during the current year.

The adoption of the report was seconded by Mr. Robert Mc-Lean and carried.

The gentlemen whose names follow were elected directors: Messrs. S. H. Blake, Toronto; Alexander Barrie, Galt; W. H. Bowlby, Berlin; P. H. Burton, Toronto; Thomas Caswell, Toronto; Berlin; P. H. Burton, Toronto; Inomas, Joseph A. Fife, Peterboro; John Flett, Toronto; Richard Ham. ard Hewson, Brampton; Robert McLean, W. Nattress, George

W. Ross, Toronto; George Suffell, St. Thomas; Samuel Trees, Toronto ; George H. Wilkes, Brantford ; W. Watterworth, Ingersoll; Joseph Williams, Goderich.

At a meeting of Directors subsequently held, Hon. George W. Ross was elected president, Messrs. S. H. Blake and R. McLean vice-presidents.

At a special meeting of the Directors held on the 24th inst., Mr. H. Sutherland, formerly superintendent of agents for the Federal Life Assurance Company, was chosen manager of the company by unanimous consent. He has since been placed in charge of the office, and has entered upon the duties of his posi-

Banque Ville Marie.

Established 1873.

HEAD OFFICE: MONTREAL, Paid-up Capital, \$477,530. Reserve, 20,000.

DIRECTORS.

W. Weir, President. J. G. Davie, Vice-President. Godfrey Weir. John McDougall. W. Strachan.

Ubalde Garand, Cashier.

BRANCHES.

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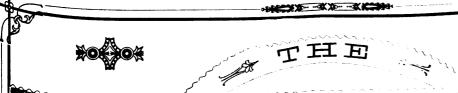
Union Bank Canada. Established 1865. HEAD OFFICE: Quebec. Paid-up Capital, \$1,200,000. DIRECTORS.

DIRECTORS.

Andrew Themson, President.
E. J. Price, Vice-President.
Hon. Thos. McGreevy, E.
Gironx, D. C. Thonson, E. J.
Hale, Sir A. T. Galt, G.C.M.G.
E. E. Webb, Cashier.
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London—The Amance Bank Limited. Liverpool—Bank of Liverpool, Limited. New York.—National Park Bk Boston—Lincoln National Bk. Minneapolis—First National

BRANCHES. Alexandria. Iroquois. Merricksville. Montreal. Ottawa. Quebec Smiths Falls. Toronto Winnipeg. W. Winchester. Leithbridge, Alberta.



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