SUNLIGHT SOAP

WILL REDUCE YOUR HOUSEHOLD LABOR ONE HALF

sionaries are labouring. The total amount contributed by the Glengarry W. F. M. S. for 1894 was $1,962.37, an increase of $129.49 over last year The interest in the meeting was deeply increased by the presence of Miss Baker, of the Prince Albert mission, being present. She has been on the field for fifteen years, and who is now home on furlough. She took a prominent part in all the sessions and gave much information, so that great benefit was derived from her presence.

Several valuable papers were read contributing to the interest of the meeting, giving a glimpse of the great need of more help and helpers in fields that are white already to harvest, and showing that if some are called to "abide by the staff," others may help by their prayers and means. A comparatively new field, viz., Africa, was brought forward this time by one of our members in a striking manner, showing the great need of more workers in that country. We hope to have it printed in leaflet form for distribution shortly. The meeting consisted of three sessions and a public meeting held the first evening, at which Rev. D. McLaren, pastor of Alexandria congregation, presided, the other speakers of the evening being Miss Baker and Rev. Messrs. A. K. McLennan, Dalhousie; M. McLennan, Kirkhill; N. McLeod, Dunvegan, all of whom gave the society many helpful and encouraging words of sympathy and cheer, bidding members God-speed in this noble sphere of Christian service, assuring them by many proofs that woman's sphere is whatever her capacities allow or whatever God leads her to do. We would wish that the sisters who may read this and who may not yet have joined our ranks in this service, may soon unite with us and experience for themselves that "It is more blessed to give than to receive," remembering that we are redeemed souls and only His stewards, having nothing but what He loans us, yet peculiarly privileged in this gospel land. May we not hide His talent in a napkin, for to whom much is given of him shall much be required.—C. A. SCOTT, Cor. Sec.

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MARRIED.

At Cumberland, Ont., June 13th, by the Rev. James C. Smith, B.D., of Guelph, brother-in-law of the bridegroom, assisted by the Rev. J. A. Beatt, Edward A. Petrie, to Helena Eliza, second daughter of the late William Wilson.

At the residence of the bride's parents, 419 Ontario street, Toronto, on Wednesday, June 20th, by Rev L. H. Jordan, B.D., C. Augustus Chant, B.A., of the University of Toronto, to Jean, daughter of Mr. George Laidlaw.

On Tuesday, June 12th, in Port Perry, at the residence of the bride's mother, W. E. Earle, of the Earle Publishing House, St. John, N.B., and Miss Annie E. Dunn were united in marriage by Rev. M. P. Talling, B.A., pastor of St. James Church, London.

At St. Paul's Church, Montreal, 16th June, by the Rev. Dr. James Barclay, assisted by the Rev. Canon Ellegood, of St. James the Apostle, Prof. John George Adami, M.A., M.D., late Fellow of Jesus College, Cambridge, and Professor of Pathology McGill University, to Mary Stuart, daughter of James Alexander Cantlie, of Montreal, and niece of Lord Mount Stephen.

DEATH.

Drowned at French river, Ont., June 21st, John Edward Waldie, second son of John Waldie, of Rosedale, in his 25th year.

THE ONTARIO LIFE.

Annual Meeting of the Company at Waterloo.

A VERY PROSPEROUS YEAR.

The 24th annual meeting of the Ontario Mutual Life Assurance Company was held in the Town Hall, Waterloo, on Thursday, May 24th, when, notwithstanding the unpleasant weather, quite a number of representative policyholders and agents throughout the Dominion attended.

The President, Mr. I. E. Bowman, M.P. for North Waterloo, occupied the chair, supported by the manager, Mr. William Hendry.

On motion of Mr. Alfred Hoskin, Q.C., Toronto, Mr. W. H. Riddell, the secretary of the company, acted as secretary of the meeting The minutes of the last annual meeting were formally taken as read and adopted.

The president then read the report of the directors, which was as follows:—

The directors, in submitting the following as their twenty-fourth annual report, desire to congratulate the policyholders upon the very satisfactory progress which the company made during the year 1893, notwithstanding the general depression which has prevailed in almost every branch of business.

During the past year 2,092 new policies were issude for assurance, amounting to $3,004,700, this being the largest amount of new assurance issued in any one year since the organization of the company. The Manager also received 69 applications for $107,500, from persons whose health was not up to our standard, which were therefore declined.

The net premium income for the year is $512,517.80, and we received for interest on our investments the sum of $113,690.87, which makes our total income $626,208.67.

The total assets of the company as at the close of the year are $2,593,424 67, and the surplus on hand, after providing for the full reserve required to be held under the regulations of the Dominion Insurance Department, is $226,120.21, out of which a liberal sum will be divided among the policyholders during the year 1894.

The total number of policies in force at the close of the year is 13,496, covering assurance amounting to $17,751,107.on 12,130 lives.

The amount paid for claims on deaths which occurred during the year is $101,992 on 82 lives, which is only $5,992 in excess of the very low death rates of the previous year, and we paid on account of matured endowments the sum of $23,890.

The Executive Committee has again carefully examined the securities held by the company and found them correct as reported by your auditors.

Owing to the increasing difficulty in getting first-class investments on real estate, we have found it necessary to invest more largely in municipal debentures at a lower rate of interest than that which is current on mortgages.

You will be called on to elect four directors in the place of Robert Melvin, C. M. Taylor, Robert Baird and Stuart Henderson, all of whom are eligible for re-election.

The detailed statements prepared and certified to by your auditors are herewith submitted for your consideration.

THE PRESIDENT'S ADDRESS.

In commenting upon the report, Mr. Bowman said that it would doubtless commend itself to the meeting for its brevity, inasmuch as it contained all the material facts, and in such form as business men could readily understand, without first finding their way through a labyrinth of words, which might be mystifying and unsatisfactory. He pointed out that the increase in new business over 1892 was $328,000 and that notwithstanding the depression which prevailed in the business world throughout the past year, new assurances were written amounting to $3,004,700, showing the popularity of the company among the insuring public. The death rate was only about two thirds of the table rate and cost of securing business and management expenses being low, the surplus at the close of the financial year over all liabilities was accordingly very considerably increased. In conclusion, the President congratulated the agents upon the fact that the business they had secured up to the present this year was about the same as for the same period last year, although the difficulty of obtaining it was probably somewhat increased. The President then moved the adoption of the report.

Mr. Robert Melvin, of Guelph, the Second Vice-President, seconded the adoption of the report. In doing so he remarked that the report showed the affairs of the company to be in a very satisfactory condition. It was true the company had been unable during the year to secure as high a rate of interest on new investments taken as it had done in some former years, but it had thus secured a far better class of investments than would have been the case if it had obtained a higher rate of interest on an inferior quality of security. He held it was the duty of every insurance company to so select its securities that there could be no possible doubt of their absolute and entire ability to meet their obligations as as guaranteed under their policies when the same became a claim, whether by maturity, as in the case of endowments, or at death, as in the case of life policies. Proper care had been exercised in the selection of investments, and it was to the credit of the company that no losses of any importance whatever had accrued under mortgage or any other securities held by it. The management of the company had been conducted on the usual lines of economy as well as enterprise, and he closed by congratulating the policyholders on the satisfactory nature of the report presented.

THANKS TO THE DIRECTORS.

In moving a vote of thanks to the board the Rev. G. F. Salton, Ph.B., of Stratford, referred in eloquent terms to the gratifying progress made by the company since it first pioneered its way into existence in 1870. It had been founded on correct principles, and its success was certain from the first. Its growth, though slow, was solid and sure, as might be seen from the following figures:

	Assets.	Assurance.
1875	$ 53,681	$ 1,177,085
1880	227,424	3,064 884
1885	753,661	8,259,,61
1890	1,711 686	13,667,721
1893	2 593 424	17,751,107

Mr Salton concluded with a graceful compliment to the president on the careful and courteous attention which he had devoted to the affairs of the company, the effect of which was evident in the successful record of the company, and in the admirable report now before the meeting.

THE MANAGER, STAFF, &c.

Resolutions warmly eulogizing the manager, secretary, officers and agents of the company were tendered on motion of Mr. B.M.Britton, Q.C., of Kingston, seconded by Mr. F. C. Bruce, wholesale seed merchant, of Hamilton, to which suitable responses were made by the manager, Mr. Wm. Hendry, on behalf of himself and the office staff; Mr. E. M. Sipprell, manager of the company's agencies in the Maritime Provinces, and by Mr. W. S. Hodgins, the company's superintendent.

J. A. Halstead, banker of Mt. Forest, moved, seconded by Alex. Millar, Q.C., of Berlin, a hearty vote of thanks to Dr. J. H. Webb, medical referee and the company's examiners throughout the Dominion for the great care and skill exercised in safeguarding the interests of the company, in their respective capacities, to which Dr. Webb made a brief and appropriate reply.

Balloting for the election of four directors, in place of those retiring, resulting in the re-election of Messrs. C. M. Taylor, Robert Melvin and Robt. Baird, and in the election of Mr. W. J. Kidd, B.A., barrister, of Ottawa.

Messrs. Henry F. J. Jackson, of Brockville and J. M. Scully, of Waterloo were re appointed auditors of the company for the year 1894.

This brought to a close the twenty-fourth annual meeting of the company. The directors met subsequently and re-elected Mr. I. E. Bowman, M P., president; Mr. C. M. Taylor, first vice-president, and Mr. Robert Melvin, second vice-president for the ensuing year.

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