

tion of the Sunday School, Young People's Society of Christian Endeavor, Woman's Foreign Missionary Society, Olive Branch Mission Band, and Willing Workers' Mission Band was stated to be satisfactory. The names of contributors to the funds, with the amount given by each, were duly reported.

The annual meeting of Knox congregation, Guelph, was held last Wednesday evening, 24th ult., the pastor, Rev. R. J. Beattie, presiding. Reports were read from the session, managers, treasurer, Sabbath School, Woman's Foreign Missionary Society, Mission Band, Missionary Society, Benevolent Society and Y. P. S. C. E. Upwards of \$3,000 were contributed to ordinary and church debt fund, and \$1,053 to the missionary funds. The Bible class pays \$250 to the support of a missionary in the North-west and the Y. P. S. C. E. gives \$50 to sustain a native missionary in India. There are 205 families in the congregation, and 560 communicants. It was decided that the pastor be given a month's holidays the coming summer. The congregation will complete fifty years of its history next autumn. A committee was appointed to collect material for a short history of the congregation.

The annual congregational meeting of the Locke Street Church, Hamilton, was held lately. Rev. T. G. Thomson occupied the chair. The pastor reported for the session. There were nineteen baptisms, and twenty-five were added to the communion roll and one removed by death, leaving sixty-seven members now on the roll. The Sabbath School reported 119 scholars, with seventeen officers and teachers, and an expenditure of \$61. From the Ladies' Aid report it appeared that \$75 had been raised by the voluntary contributions of the ladies of the congregation and handed over to the managers towards congregational expenses. The Young People's Societies of Christian Endeavor had contributed \$22 and \$20 respectively. These societies are both enjoying prosperity and doing much good. In the Boys' Brigade, No. 2, there were thirty-four members; thirty-three dollars had been paid out by the company. The Managing Board presented their report. The receipts were \$675; expenditure, \$670; bills owing, \$22, but with assets more than sufficient to meet the liabilities. The total amount paid for congregational purposes was \$876. The congregation agreed to increase the amount contributed to the pastor's salary by \$80, and further agreed to pay a salary of \$25 to the organist. This happy meeting and successful year were brought to a close, the pastor pronouncing the benediction.

The annual meeting of Chalmers Church, Quebec, held on Monday evening, January 22nd, was very largely attended. The pastor, the Rev. D. Tait, B.A., occupied the chair. Interesting and encouraging reports were presented from the different organizations of the congregation. The treasurer's statement showed that after meeting all expenses there was a small balance in the treasurer's hands. The report of the Poor Fund was presented in printed form by Mr. G. C. Hossack. Very interesting reports were also read from the Sabbath School and Bible class, the Auxiliary of the Woman's Foreign Missionary Society, the Y. P. S. C. E. and the Mission Band. The report of the Missionary Society was presented by Mr. James Young. From all these reports it appeared that while the congregation was contributing liberally to ordinary revenue, it was also giving a large amount for mission work beyond its bound. There was contributed for ordinary congregational purposes \$3,347. In addition to this \$881 were given for Home Missions in the various departments; \$513 were given to Foreign Missions; \$110 to colleges and \$402 for other religious and benevolent purposes. Thus \$1,906 were contributed for missionary and benevolent purposes, being the largest amount contributed by this congregation for these objects for many years. The total amount raised for all purposes was \$5,253, being on an average at the rate of \$52 per family. Appropriate reference was made to the death of Rev. Dr. Clarke, and also to that of Mr. John Fraser, who kindly left \$750 to the church and Sabbath School.

It was decided that the above amount be applied in aid of a fund for a new building for Sabbath School and other church purposes. The meeting was closed with the doxology and benediction.

The annual congregational meeting of East Presbyterian Church, Oak Street, was held recently. Mr. S. Arnold occupied the chair. The attendance was large. The reports presented show that its finances are now on a sound basis; the membership is large; and grand work is being done. The session reported that for the first time in 24 years the church is without a minister. At the beginning of the last year the membership numbered 472. During the year 43 were added; disjoined by certificate, 83; removed by death, 2; leaving a present membership of 430. The treasurer's statement showed that the total receipts were \$4,502.77. The expenditure amounted to \$4,140.60, leaving a balance on hand of \$362.17. The membership roll in the Sunday School shows 400 scholars. The average attendance for the year was 363. The Y. P. S. C. E. has increased from 42 at the beginning of the year to 62 at the present time. A junior Y. P. S. C. E. has been organized, and has a membership of 45. The total receipts for the Ladies' Aid Society for the year amounted to \$107.10; expenditure, \$38.50; leaving a balance on hand of \$68.60. The Women's Auxiliary and other societies are in first-class condition, and doing good work. The funds for mission work are not in so good a condition as in previous years. A resolution was moved to the effect that seat rents and allotments be done away with. This finished the business and the meeting adjourned at 10.30. A meeting will be held on Friday evening, at which addresses will be delivered by laymen and others, and several members of the Y. P. S. C. E. admitted to church membership.

The 43rd annual meeting of St. Andrew's Church, London, was held on the evening of the 24th ult. The pastor, the Rev. T. A. Murray opened the meeting with prayer. The reports presented were of a satisfactory nature. Mr. James Mills, chairman of the Board of Managers, presided. It was largely attended. Each year is but a repetition of its predecessor as far as progress and prosperity are concerned. Mr. Charles E. Wheeler, the organist, who has occupied that position admirably for four years, had his salary advanced to \$600. Mr. R. A. Little presented a report of the committee having in hand the raising of subscriptions to the improvement and debt fund. The object of attainment is \$5,000. The total amount contributed up to date amounts to \$3,658. The ladies' toilet room in the basement of the church has been completed at a cost of \$301. The balance in the bank at present is \$661. The improvements on the Sunday School have been commenced, and these will be pushed forward as speedily as possible. Mr. C. McCallum, who moved the adoption of the report, said that the young men of the congregation had responded especially well to the solicitations made. He thought that no difficulty would be experienced in securing the full amount desired. The total receipts for the year ending Dec. 31, 1893, including the weekly contributions and collections, amounted to \$5,644.83, and the expenditure for ordinary purposes to \$5,516.48, which shows a slight increase of \$21.41 over the previous year; but owing to a large increase in some items of the expenditure your managers regret that they have not been able to meet these obligations for want of funds, and in order to raise the amount due to the Sabbath Schools they caused a notice to be read from the pulpit inviting donations by special envelopes in behalf of the Sabbath School during the month of December, which resulted in raising the sum of \$54.50; consequently the board was forced to borrow the necessary amount to pay all liabilities. The horse sheds, which collapsed last winter, have been repaired, and cost \$160. The possible expenditure for the ensuing year amounts to \$6,195. From which it is evident that there must be a material increase in the revenue, or the congregation must say in what respect the above estimates are to be reduced, and your board will recommend that each contributor be asked to state the probable amount they will contribute for the year, payable weekly or monthly, for future guidance of the board.

PRESBYTERY MEETINGS.

The regular quarterly meeting of the Paris Presbytery was held recently in Dumfries St. church, Paris, Rev. R. G. Sinclair, Moderator, in the chair. There was a very full attendance. Mr. Hutt, of Ingersoll, submitted a motion, of which previous notice has been given, making total abstinence a term of communion in the church. Dr. McMullen moved an amendment, denying the power of church courts to alter the terms of membership laid down by Christ himself. The debate was adjourned to next ordinary meeting. Mr. Myers tendered the resignation of his pastoral charge at Norwich and Windham on account of the critical state of his wife's health, and the necessity of change. Representatives of the congregation were heard, testifying the deep regret of all in consenting to Mr. Myers' resignation. The Presbytery very reluctantly agreed and appointed Mr. McGregor, of Tilsonburg, Moderator of Session, during the vacancy. Mr. Burns, of Toronto, addressed the court on the Aged and Infirm Ministers' Fund, and a committee was appointed to co-operate with Mr. Burns in soliciting subscriptions within the Presbytery of Paris. Dr. G. L. MacKay was nominated Moderator of the next General Assembly. A lengthy report on the revision of the Hymnal was submitted by Dr. McMullen, concurring largely in the criticisms adopted by the Presbytery of Kamloops. The report was ordered to be printed, and the discussion is to be resumed at next meeting.—W. T. McMullen, Clerk.

A *prole nata* meeting of the Presbytery of Minnedosa was held at Franklin on January the 31st, for the purpose of considering remits from Synod

and General Assembly and Home Mission business. The Synod remit anent Presbytery bounds being considered, it was agreed to ask Synod to divide the Presbytery of Minnedosa by a line beginning at the point of intersection of our southern boundary and the Little Saskatchewan River, from thence along the said river to where it crosses the line between range 18 and 19, thence north to the line between township 22 and 23, thence west to the line between range 25 and 26, thence north indefinitely. The congregations of Rapid City and Minnedosa, which are situated on the proposed line of division to be included in the eastern division, which will also retain the present name of Minnedosa. The remit anent Sabbath observance was considered and the clerk and moderator were appointed a committee to draft suggestions to be laid before the next meeting of Presbytery for consideration. The clerk was instructed to carry out the wishes of Synod in the matter of the Aged and Infirm Ministers' Fund. The remit of the Assembly's Committee on Hymnology was then considered seriatim, and it was agreed to adopt the recommendations of the "Committee" as a whole with the amendment to the sixth recommendation, "that it is thought best by this Presbytery to have a children's hymnal separate from the usual church hymnal."

The Great Success of a Leading Toronto Financial Institution is Favourably Commented on by the Principal Journals of the Dominion.

The report of the annual meeting of the North American Life Assurance Company is most satisfactory reading for Canadians. The sound financial position of all Canadian monetary concerns has been frequently commented upon by British and United States papers, and always in words of high praise and commendation. The manner in which Canada has passed through the recent financial crisis has won the admiration of the commercial world, and to the integrity and ability displayed in the management of such concerns as the North American Life Assurance Company is due this high standing of Canadian finance, and its ability to pass successfully through such periods of depression as those now happily passing away. The annual report of the Company must impress our readers still more with the soundness of the principles on which the Company is founded and the ability of its management.

The whole administration of its affairs would seem to indicate the desire to make the Company's financial position unquestioned and unsurpassed, and at the same time to afford its policy-holders a remunerative return for their investments. A Company that is able to accomplish these two supreme results is truly one which is filling most completely the functions which a life insurance company should perform. The record shows that 1893 was the North American's most successful year. It conducted a larger business and added a larger amount to its reserve and surplus funds than in any previous year, while the new business was secured at a relatively less cost than heretofore. The assets now foot up over \$1,700,000, while the net surplus for the security of the policy-holders, over and above the reserve fund of \$1,319,510, stands at the sum of \$297,062. The handsome increase in the latter fund will be especially interesting to the large number insured on the Company's investment plan of insurance, as also the information combined in the report of the Company's consulting actuary, who, in allocating the profits for 1894 to maturing investment policies, remarked that the results are in excess of the figures in the Company's tables in the hands of its agents. The important remarks of President Blaikie should be read by everyone interested in the subject of life insurance, as well as those of Vice-President Hon. G. W. Allan, and the other speakers. The strong financial position to which the North American Life has attained, is in a large measure due to the skill and ability which have been displayed in the direction of its affairs by its managing director, William McCabe, F.I.A., whose reputation stands high in the profession in Canada and elsewhere, who has been ably assisted by the Company's energetic secretary, L. Goldman, A.I.A.

The sixtieth annual report of the British American Assurance Company's Report presents a very creditable showing. The frankness of the statements made in the report should tend to produce confidence in its management. It acknowledges the "general depression of business which has prevailed over the entire continent and that this com-

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days' trial; that if I did not like it I need not pay anything, etc. But he could not prevail on me to change. I told him I had taken Hood's Sarsaparilla, knew what it was, was satisfied with it, and did not want any other. When I began taking Hood's Sarsaparilla I was feeling real miserable with dyspepsia, and so weak that at times I could hardly

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stand. I looked like a person in consumption. Hood's Sarsaparilla did me so much good that I wonder at myself sometimes, and my friends frequently speak of it." Mrs. ELLA A. GORF, 61 Terrace Street, Boston.

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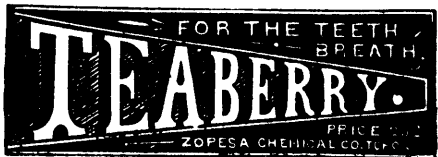
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papy in common with others has suffered from this cause." In spite of this its "premium receipts show a considerable increase over those of the preceding year, while there is at the same time a diminished ratio of expense in conducting its business," two good features certainly. It is also shown that while "its losses last year exceed those of any of the past twenty years, yet its ratio of losses to premiums is considerably below the average loss ratio of all companies doing business in Canada." A hopeful feature is that during the closing quarter of the year the business of the company has shown a decided improvement over that of the previous nine months. In a word, at the close of the current year it shows an increase of capital of \$250,000; of cash assets of \$376,679; a handsome gain in premium receipts, a reduced expense ratio; and a loss ratio which, though large, compares favourably with that of other companies doing a similar business, and that after providing for all known losses and liabilities, the company shows a surplus at Dec. 31st, 1893, of \$471,934 as compared with \$427,709 the surplus at the same date in 1892.

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