

The officious friendship of neighbours and others, who incite the loser to claim more than he or they could expect would be paid, is in many instances a cause of delay, as well as additional trouble and expense.

In conclusion I would remark that from several years of experience, constant observation, and connection frequently with insurance officials of the Province, it is very seldom, indeed, that I find an honest claim is resisted or reduced by any Company; but the cry that the loser is paid as little as possible is raised in the main by dishonest claimants, and supported by rival insurance agents.

All of which is respectfully submitted.

CHARLES G. CODY,
Inspector.

MINUTES OF GENERAL MEETING.

The above Reports having been read, the President, after a few congratulatory remarks on the progress of the Company and its sound financial footing, moved the adoption of the Report, seconded by D. S. Butterfield, Esq., of Norwich, which was unanimously carried.

The claim of Archibald Ainslie of the township of Hamilton, county of Northumberland, for insurance upon a Presbyterian Church, burned in the summer by the carelessness of the plumbers who were repairing the tin roof on the dome, was taken up, and its payment urged by Mr. Adam Murray, County Treasurer of Middlesex, on behalf of the Trustees.

Mr. Cody, the Inspector, repeated the circumstances attending the fire, and explained that it arose from a purely accidental cause, he also stated that the Trustees, in order to have a claim upon the Association, should have notified them that they were about to make repairs, and have received a carpenter's permit.

Mr. W. Latimer of the township of Howard, moved that the claim of the Trustees be paid, which was seconded by Mr. Gordon H. Cook, the Warden of Oxford.

The resolution was carried.

Messrs. A. J. B. McDonald, James Grant, and Stewart Ferguson were appointed scrutineers.

The retiring Directors were Richard Biddulph, Moses Springer, M. P. P., and James Armstrong, who were unanimously re-elected.

On motion, the hour of holding the annual meeting was changed from eleven o'clock to two o'clock, in order to accommodate the members who reside east and west of London.

Mr. Springer moved that a hearty vote of thanks be tendered to Mr. Hugh O'Neil, messenger in the Molsons Bank, for the active manner in which he extinguished the fire in the building a few nights since; and that this meeting recommend the Board to grant Mr. O'Neil a gratuity for his exertions.

Mr. A. Campbell, of Ekfrid, seconded the motion, which was carried unanimously.

Mr. Campbell then moved, seconded by Mr. Springer, that the thanks of the meeting be tendered to the staff of agents for their services. Carried.

The gentlemen whose names appear on second page of cover were duly appointed Honorary Directors of the Company.

The Chairman called attention to the fact that the old premises having become too small for the increasing business of the Company, had recently been sold at an increase of \$1,200, and the interest upon the principal he felt satisfied would pay the rent of the new offices, and a great saving would thereby be effected.

A vote of thanks was tendered to the Directors of the Association for their services.

Mr. Latimer moved, seconded by Mr. Sharon, that the fees of the Directors be increased to \$3, instead of \$2, as formerly; with mileage. Carried.

Votes of thanks were then tendered to the officers of the Company, for their efforts, after which the annual meeting terminated.

At a subsequent meeting of the Directors, Crowell Willson, Esq., was re-elected President; Daniel Black, Esq., Vice-President, and the officers were all re-appointed.