

MONTREAL.

Rev. Mr. McCuaig, assistant at St. Paul's church, Montreal, has received a call to Marmora.

At Crescent Street Church last Sunday Rev. James Robertson, D.D., preached at the morning service.

Rev. Robert Campbell, D.D., preached at both services in St. Gabriel Church, his evening subject being "The True Church." Mr. J.R. Dougall spoke on "Intemperance a Century Ago" at the Bible class.

The Rev. Father O'Connor of New York conducted the evening service in Knox Church, his subject being "The Gospel of Christ and the Doctrine of Rome." This was the first of a series in answer to the Rev. Father Younan.

The Rev. J. Edgar Hill, D. D. gave a lecture on February 26, in the Hall of St. Andrew's church upon "Iona and Staffa" illustrated by lantern slides. At the close of the lecture a collection was taken up for the Victorian Order of Nurses.

The Rev. W. D. Reid, B.A., B.D., of Taylor Church's, delivered a lecture on Feb. 27, in the Mount Royal Avenue Methodist Church on his travels to 'Egypt, Rome, Mount Vesuvius and the Ruins of Pompeii.' The lecture was of a most interesting nature.

It is a singular coincidence says the Montreal Herald that on the very week that Rev. James A. O'Connor comes to Montreal to begin a series of meetings that some consider an offset to the meetings of the Rev. Mr. Younan, the Paulist, there should sail from New York for Barcelona, Spain, as a Protestant missionary a member of the Society of Paulist Fathers, who had been converted to Protestantism under the instruction of the Rev. Mr. O'Connor. This gentleman, the Rev. S. McGovern, left New York on Tuesday the 20th inst., on the Steamer Lahm for Southampton, whence he will proceed to Paris, and thence to Barcelona, where he has been appointed missionary by the Boston Missionary Union. Mr. McGovern is a graduate of the Catholic University of Washington, D. C. He was a member of the Paulist Society, or congregation, as it is technically called, for seven years before his conversion. Mr. McGovern is a native of California, thirty-two years of age, and was converted to the Evangelical faith in New York in 1896, when he attended Rev. Mr. O'Connor's services.

MARITIME PROVINCES.

St. Andrew's S.S., Springhill, contributed \$40 to Home Missions last year.

Baddeck congregation, C.B., contributed last year for all purposes \$1,590, of which \$118 was for schemes of the church.

An old large bore French gun found at Tracadie, N.B., has been presented to the Legislative library at Fredericton. The base is over an inch and it is supposed to be more than 150 years old.

The local militia authorities of Halifax refused to recognize the status of Rev. Mr. Lane, Methodist chaplain to the second contingent, but presemporary orders from the minister of militia brought them to their senses.

Rev. J. Carruthers of New Glasgow has been delighting the Halifax Club of Windsor, N.S., with a lecture on "Shakespeare as a Humorist." He traced the "fool" to the "devil" and "vice" of the old moral and miracle plays and gave illustrations of the character from various plays. A cordial vote of thanks was but a feeble expression of the gratification of the audience, says the Eastern Chronicle.

The call of the First Presbyterian Church, Vancouver, to Rev. R. G. Macbeth, Augustine Church, Winnipeg, has been concurred in by the Winnipeg Presbytery.

W. F. M. S. Life Members.

During the past two months the following life members were added to the Western Division of the Woman's Foreign Missionary Society:

- Miss Helen F. Fraser, Kingston
- Miss Parsons, Topp Auxiliary, Knox Church, Toronto.
- Mrs. M. Park, Topp Auxiliary, Knox Church, Toronto.
- Mrs. Stewart, Knox Church Auxiliary, Stratford.
- Mrs. Patterson, St. Andrew's Auxiliary, Winnipeg.
- Mrs. James Grant, Humesville Auxiliary.
- Mrs. Wm. Brown, First Church Auxiliary, Vancouver.
- Mrs. M. G. MacBeth, Augustine Church Auxiliary, Winnipeg.
- Mrs. J. Johnson, Knox Church Auxiliary, Paisley.
- Miss Waugh, St. Andrew's Auxiliary, London.
- Mrs. Geo. Wood, St. Andrew's Auxiliary, London.
- Mrs. Byrns, East Church Auxiliary, Toronto.
- Miss Ida Moffat, Baltimore Auxiliary.
- Miss Fanny Bowden, "Willing Workers" Mission Band, Exeter.
- Miss Lohrin, Knox Church Auxiliary, Guelph.
- Miss Fraser, St. Andrew's Auxiliary, Kingston.
- Mr. Jas. Hart, Erskine Church Auxiliary, Toronto.
- Mrs. George Laidlaw, Murray Mitchell Auxiliary St. James' Square, Toronto.
- Mrs. Richard Donald, McLaren Auxiliary, Bloor Street West, Toronto.
- Mr. D. Munroe, King's Road Auxiliary, Martin-town.
- Mrs. A. D. MacLeod, Portage La Prairie Auxiliary.
- Mrs. John Robertson, Port Dover Auxiliary.
- Mrs. Oliver Braden, Teeswater Auxiliary.
- Mrs. James Gow, Windsor Auxiliary.
- Mrs. James C. Tolmie, Windsor Auxiliary.
- Mrs. Stewart Begg, Roxborough Auxiliary.

Births.

At 18 Grosvenor street, Toronto, on Thursday morning, Feb. 22, to Prof. and Mrs. McFayden, a son.

Deaths.

On Thursday, 22nd February, at St. John's Hospital, Toronto, Alice Maud, widow of the late Alexander Robinson, M.D.

BRITISH AMERICA ASSURANCE COMPANY.

ANNUAL MEETING

The Sixty-Sixth Annual Meeting of the Shareholders of this Company was held at its offices in Toronto at noon on Friday last, the 23rd February.

The President, Hon. Geo. A. Cox, occupied the chair, and Mr. P. H. Sims, who was appointed to act as secretary, read the following

ANNUAL REPORT.

The Directors have pleasure in presenting the Sixty-Sixth Annual Report, embracing the Financial Statements of the Company to the 31st December, 1899.

There has been a satisfactory growth in the premium income for the year in both the Fire and Marine branches. The Canadian Fire business has shown exceptionally favourable results, and there has been a moderate profit on the Marine business written during the year. In the United States, however, this Company has, in common with all others doing business there, suffered from the unusually heavy fire losses that have occurred in several of the larger cities.

The net profit on the year's transaction (\$69,089.89) has been sufficient to pay the usual half-yearly

dividends at the rate of 7 per cent. per annum, and, after writing off an amount to cover depreciation in office furniture and securities, to provide for an addition of nearly \$7,000 to the Reserve Fund, which now amounts to \$577,987.01. The Reserve to cover the estimated liability on unexpired policies has been increased to meet the additional amount at risk and is more than ample provision, according to the Company's experience, to meet losses that will accrue upon policies in force at the end of the year.

In view of the increased business of the Company and the contemplated enlargement of its field of operations the Directors deem the present an opportune time to increase the Capital Stock, as contemplated in its Act of Incorporation, to \$1,000,000. A by-law will be submitted to the meeting to authorize the issue of \$260,000 additional stock, to be allotted pro rata to present shareholders at a premium of 15 per cent.

Geo. A. Cox, President.

SUMMARY OF FINANCIAL STATEMENT.

Total cash income	\$ 1,622,249 88
Total expenditure, including appropriation for losses under adjustment	1,560,210 99
Dividends declared	\$ 62,088 89
	52,600 00
Total assets	\$ 1,478,586 05
Total liabilities	145,859 01
Surplus to policy holders	\$ 1,327,687 04

The President, in moving the adoption of the report, said that it was gratifying to be able to refer to the satisfactory growth during the year in the income of the Company, which, after deducting amounts paid for reinsurance, showed net premium receipts of upwards of one and a half million dollars. The most encouraging features in connection with the past year's transactions were the steady and continued growth of the Canadian fire business, and the very moderate losses which have been sustained in the Dominion. While the general experience of companies doing business in this country had been favorable, owing to the fire losses having been considerably below the average of preceding years, the experience of this Company had been exceptionally so. From a review of the business in Canada that has been published, it appears that the average ratio of losses to premiums of all companies reporting to the Dominion Government had been 56 per cent. The British America was 48 per cent. In the United States, on the other hand, the general experience, as well as that of this company, had been much less satisfactory, the fire loss having been far in excess of those of average years, and the loss resulting from the Company's operations in that field had materially reduced the total profit of the year. In the marine branch, he was pleased to say that the results of the past year had been such as to justify the action of the Directors in continuing the business of this department, notwithstanding the adverse experience of previous years, and so far as can be judged from the present outlook as to rates and general conditions of marine underwriting, the prospects for the present year appeared encouraging in this branch. The President also referred to the establishment of business connections at points beyond the limits of Canada and the United States, where favorable openings might present themselves.

The report was adopted, and a bylaw was passed providing for an increase of capital stock of the Company to one million dollars by the allotment of two hundred and fifty thousand dollars' new stock to shareholders in the proportion of one share to every three shares held by them.

The following gentlemen were re-elected to serve as Directors for the ensuing year:—Hon. George A. Cox, J. J. Kenny, Hon. S. C. Wood, Thos. Long, John Hoskin, Q. C., LL. D., H. M. Pellatt, R. Jaffray, A. Myers, and E. W. Cox.

At a meeting of the Board, held subsequently, Mr. George Cox was re-elected president, and Mr. J. J. Kenny Vice-President.