

belonging to the church to take the Letter Leaflet, whereby they might inform themselves of what our missionaries are doing, and also see what is done with the money collected year after year. If there are any Auxiliaries who would like to be members of their congregations who are indifferent to missions roused and brought into the work, we would advise them to invite Mrs. Grant to pay them a visit, and to be sure to have such persons present to hear her. An illustrated address was afterwards given by Dr. Hardy, a missionary on furlough from Corea. Dr. Hardy was listened to with intense interest, the manners and customs of the Coreans being new to most of those present. But from him as from all missionaries came the cry for help to save the poor perishing heathen. The doors are open; the harvest is white; but the laborers are few. Men and women are waiting to go, but the means to send them is not furnished.

Miss Elder sang two solos during the evening, and Miss Dowling also gave two readings, which were well received. It has been the custom of this Auxiliary to hold a tea-party in connection with their thanksgiving service, the proceeds going to its fund. This year, however, the tea was dispensed with, and a free will offering taken up with result that \$48 was put on the plate for the W. F. M. S.

#### ST. ANDREW'S, CARLETON PLACE.

The annual business meeting of St. Andrew's congregation was held in the church Jan 8th. The attendance was good, and the reports presented show the congregation to be in a healthy and prosperous condition. The receipts exceeded the expenditure in the general fund, whilst the large sum of \$902 was contributed for missions. The attendance at the various meetings showed improvement, whilst other features were of a very encouraging nature. Messrs. D. Carmichael and D. Breckenridge were re-elected Trustees, and Messrs. Alex. Yuill, John Cavers and H. M. Williams were re-appointed managers.

## A PROSPEROUS YEAR.

#### NORTH AMERICAN LIFE.

The annual meeting of this Company was held at its head office in Toronto on Tuesday Jan. 26th. Mr. John L. Blaikie, President, was appointed Chairman, and Mr. Wm. McCabe Secretary.

The Directors' report presented at the meeting showed marked proofs of continued progress and solid prosperity in every leading branch of the Company's business. Details of the substantial gains made by the Company during the past year are more particularly referred to in the remarks of the President and the report of the Consulting Actuary.

Summary of the Financial Statement and Balance Sheet for the year ended December 31st, 1896.

Cash income.....	\$641,788.03
Expenditure (including death claims, endowments, matured investment policies, profits, and all other payments to policy-holders.)...	436,545.14
Assets.....	2,515,833.41
Reserve Fund.....	1,991,536.00
Net Surplus for policy-holders	421,546.20

Wm. McCabe, Managing Director,  
Audited and found correct,

Jas. Carlyle, M.D., Auditor.

Mr. W. T. Standen, of New York, the Company's Consulting Actuary in his full and detailed report of the year's operations, said: "I have examined the Investment Policies whose dividend periods mature in 1897, and have apportioned to them the dividends according thereon. These settlements, like those for 1896, will be found to compare very favorably with the results

attained by the best managed companies. This is cause for congratulation on the part of your policy-holders, as, notwithstanding the large payments for investment policies maturing in 1896, you have been able to close the year again with an increased surplus to your credit. The large amount of your new business for 1896—2,603 policies for \$8,554,960—being half a million dollars in excess of any previous year, shows that the plans and operations of the Company are becoming better known and appreciated. Your results show a good surplus-earning power, indicating that your business is of a paying character."

The President, Mr. John L. Blaikie, in moving the adoption of the report said: "I am fully warranted in congratulating every policy-holder, and every person interested in the Company, upon the splendid position to which it has attained, and upon the results of the past year's business.

"An examination of the figures before you reveals many most interesting and important particulars.

"If we compare the business of the year just closed with that of the previous year, viz., 1895, we have the following results:—

Assets increased \$215,315.26, or over 9 per cent.

Cash Income increased \$60,809.84, or over 10 per cent.

New insurance issued increased \$542,110.00, or over 18 per cent.

Total insurance in force increased \$1,714,785.00, or over 10 per cent.

Reserve Fund increased \$195,704.00, or over 10 per cent.

Payments to Policy-holders increased \$150,459.84, or over 142 per cent.

In no former year have such magnificent results been attained.

The financial strength of a company may be gauged by the relation of its assets to its liabilities. In this respect the North American exceeds that of its chief competitors in Canada, having \$120 of assets for each 100 of liability."

Hon. G. W. Allan, in seconding the resolution, said "The President has spoken fully on the satisfactory position of the Company, yet there are one or two points to which I will briefly refer. 'There are our investments in which all are interested, and will be pleased to learn that they were very carefully made, and have turned out exceedingly satisfactory. As evidenced by the prompt manner in which our interest has been paid.'"

"There is another point of comparison which will show favorably for our Company, that is, as to the relative profit earnings. I am satisfied that those interested in the Company have every reason to feel exceedingly gratified at the very prosperous condition which it holds at the present moment."

Mr. J. N. Lake, in moving a vote of thanks to the Company's Provincial Managers, Inspectors and Agency Staff, referred in very complimentary terms to the splendid work done by the outside staff in 1896, as evidenced by the grand business secured during that year, and also that the new business in January 1897 was already largely in excess of the whole amount received for the same month last year."

James Thorburn, M. D., Medical Director, presented a full and interesting report of the mortality experience of the Company from its organization, which illustrated fully the care which had been exercised in the selection of the Company's business.

After the usual votes of thanks had been passed, the election of Directors took place, after which the newly elected Board met, and Mr. John L. Blaikie was unanimously elected President, and the Hon. G. W. Allan and Mr. J. K. Kerr, Q. C., Vice-Presidents.

#### KLINGENFELD'S ORCHESTRA.

Herr Klengenfeld's Orchestra concert, which is to take place in Association hall on Feb. 16th promises to be a most enjoyable affair. The orchestra, composed mainly of talented amateurs, numbers forty-seven members, and some of our musical authorities who have heard their

practices speak of their work in most flattering terms. As on this occasion not only the music but the prices will be very popular, and as a number of favourite artists have consented to assist, a large patronage from the public may be expected.

## A LEGACY OF DISEASE.

#### Veterans of the War Repaid in Suffering and Disease.

For Over Twenty Years Mr. John Sherman Sought Release from the Tortures of Inflammatory Rheumatism.

From the Prescott Journal.

There is no man in the township of Edwardsburg who is better known than Mr. John Sherman. He is one of the many Canadians who at the outbreak of the American rebellion, joined the army of the North, and to the exposures and hardships which he endured during that trying and perilous time, does he owe the long years of suffering which he has since undergone. The writer remembers seeing Mr. Sherman a few years ago when he was so crippled with rheumatism that it was impossible for him to walk, and having heard that a cure had been effected, determined to investigate the matter for himself. When the reporter called at Mr. Sherman's home he found him in the yard handling an axe and chopping wood like a young man, and he found him quite willing to relate his trying experience. "I have suffered with rheumatism for twenty years," said Mr. Sherman, "and I have doctored with four different doctors and yet I kept getting worse and worse. I was bent double with the pain in my back and both legs were so drawn up that I was unable to straighten them, and for four months when I wanted to move about I had to do so on my hands and knees. I tried many medicines but got no benefit and I had given up all hope of being able to walk again. One of my sons tried to persuade me to use Dr. Williams' Pink Pills, but I refused to take any more medicine. At last one day my son brought home three boxes of the pills, and after they had been in the house for over two weeks, I at last consented to take them, but not because I thought they would do me any good. Before they were gone, however, I could feel that my back was getting stronger and I could straighten up. It required no further persuasion to get me to take the pills, and from that time on I began to get better until now with the aid of a light cane, I can walk all over the farm, get in and out of a buggy, and do most of the chores round the house and barns. I feel twenty years younger, and I consider Dr. Williams' Pink Pills the most wonderful medicine for rheumatism in the whole world. I began them only to please my son and it was a most agreeable surprise to me when I found my legs limber, and my back gaining new strength. I can cheerfully recommend Dr. Williams' Pink Pills to the suffering rheumatics of the world.

An analysis shows that Dr. Williams' Pink Pills contain in a condensed form all the elements necessary to give new life and richness to the blood, and restore shattered nerves. They are an unfailing specific for such diseases as locomotor ataxia, partial paralysis, St. Vitus' dance, sciatica, neuralgia, rheumatism, nervous headache, the after effects of a grippé, palpitation of the heart, nervous prostration, all diseases depending upon vitiated humors in the blood, such as scrofula, chronic erysipelas, etc. They are also a specific for troubles peculiar to females, such as suppressions, irregularities, and all forms of weakness. They build up the blood, and restore the glow of health to pale and sorrow cheeks. In men they effect a radical cure in all cases arising from mental worry, overwork, or excesses of whatever nature.