

up to \$176,495, and its total assets from \$98,908 up to \$349,938. The members had not only enjoyed cheap insurance, but the management had been enabled, after providing for every liability, to accumulate a reserve fund of over \$100,000, and during the past four years to return to members nearly \$40,000, or 17½ per cent. annually of all assessments paid by them. (A full report of this address will shortly be published in pamphlet form and sent to members.)

Mr. Hugh McCulloch seconded the adoption of the report, which was carried unanimously.

The scrutineers reported Messrs. James Young, Adam Warnock and R. S. Strong as having received the highest number of votes.

At a meeting of directors, held subsequently, Hon. Jas. Young was elected president, and Adam Warnock, Esq., vice-president.

—There was an annual banquet given the other night by the Wiarton Board of Trade, when Mayor Kennedy, Mayor McLaughlan, President Lloyd and Vice-President J. W. Maitland, of Owen Sound, visited Wiarton and attended. The event was held in the Arlington

Hotel, and is described by the Owen Sound delegation as delightful. There were nearly 100 guests. Walkerton, Port Elgin and Southampton were also represented at the banquet. Better railway connection, better mail service and increased business facilities between each of the towns was the basis of all the remarks. As Judge Cline, of Walkerton, put it, "The hatchet is not buried, but each place has quit swinging it around their heads."

—The special committee of the Brantford Board of Trade, appointed to enquire into the question of municipal fire insurance, will submit a report expressing the opinion that the responsibility of whole cities insuring themselves is too great, but suggesting that municipalities be given the power to go into insurance on a limited scale, and as a check on the present exorbitant charges of the old line companies.

—A week or so ago Mr. R. S. Bowness, of this town, advertised that he would take the photographs of babies, under two years of age, free. Already he has taken the photos of fifty-two babies and a doll, which were brought in response to the advertisement. Talk about people not reading advertisements!

—The Portage correspondent of the Manitoba Free Press declares that the fire brigade of Portage la Prairie is in an inefficient and demoralized condition. "The recently elected officers do not command the confidence of those who know most of fire brigade matters, more especially the chief and his third officer; the second one is best qualified of the three. They were elected under a pernicious system of wire pulling. None of them sleep in the fire hall." The retiring chief, Beattie, it is added, was greatly superior to his successor, but "was forced to make way for an inferior man."

—Alice French, whose pen name is "Octave Thanet," the story-writer, said recently that she took great comfort in the fact that she could, if necessary, earn her living either as a typewriter and stenographer, or as a photographer, or, best of all, as a cook.

—The pitmen have resumed work at the Spring Hill, N.S., mines under the former agreement of a six hours' shift, with six hours' pay. They stopped work for eight hours' pay for the six hours' shift.

—Hawkesbury is applying to the Ontario Government for incorporation as a town.

## Standard Life Assurance Co.

### ANNUAL STATEMENT

At the 69th annual general meeting of the Standard Life Assurance Company, held in Edinburgh, on Tuesday, the 5th March, 1895, the following results for the year ended 15th November, 1894, were reported:

4029 Policies of Life Assurance were issued, assuring..... \$ 8,723,836

The total existing assurances in force at 15th November, 1894, amounted to..... 113,274,360

The claims by death or matured endowments which arose during the year amounted, including bonus additions, to..... 2,917,073

The annual revenue amounted at 15th Nov., 1894, to..... 5,139,161

The accumulated funds at same date amounting to..... 39,353,822

Being an increase during the year of \$842,065

#### Investments in Canada:

Government and Municipal Bonds, \$6,820,000  
Mortgages over real estate, 1st lien, 3,500,000  
Real estate 355,000  
Sundries 490,500  
\$11,165,500

W. M. RAMSAY,

Montreal, March 19, 1895. Manager for Canada

Toronto Offices—Bank of Commerce Building.

J. W. KERR, Cashier.

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THE unexpected generally happens. Have your boiler inspected and insured; it pays to know that you are right. Don't trust to luck. Will your boiler stand the pressure at its weakest point? Can you judge it?



INSPECTION makes you safe; insurance indemnifies you against loss. Have a competent inspector determine what pressure is safe, and the benefit of his advice and inspection.

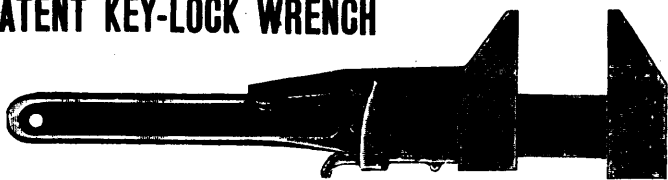
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Subscribed Capital \$200,000. Full Government Deposit.

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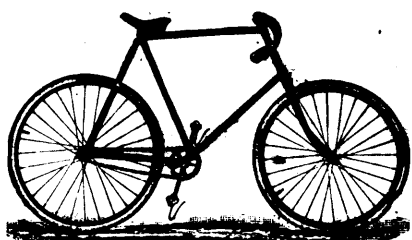
Gold Medals, Paris, 1878:1889.

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## PENS

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