

be severed from that rock. I would ask you to contrast the present condition of the Irish people with what it was at the time of Swift, when the Irish ascendancy parliament began to be admitted to the British parliament and was refused; or with what it was at the beginning of the century immediately after the union, when Irish voters were trooped to the polls for the simple purpose of recording their votes in order to return landlords to parliament. We have concluded that we have before us now a different state of things. Ireland has on her side the memory of vast victories earned by the sweat of labor, but really earned and recorded on her behalf. Ireland has mighty sympathies. She requires the sympathy of this larger and stronger island. She has obtained the suffrage of Scotland and the suffrage of Wales, and in the short space of seven years she has changed a majority of more than 200 against her in England to one-third that number. She was stunted in franchise and means of representation. Now she possesses a most extended franchise, with most perfect protection. Her remaining objects she has not yet attained to, but she looks forward to the attainment of them with more means in her hands. One other source of strength she has—the moderation of her demands. (Hear, hear.) She has ever since 1856, if not before, but unequivocally and nationally since, abandoned the whole argument that perhaps she was entitled to make on the subject of the act of union. She has asked you to save for yourselves every Imperial power. She has consented to accept the house of commons and the universal supremacy of the empire. In return she has asked you only that she have the management of her own affairs, which reason and justice, combined with the voice of her people, I hope, will soon move this nation to say soon shall be awarded her. If this is to be the

END OF THE MATTER.

"I think dispassionate men would say the sooner ended the better; the sooner we stamp the seal which will efface all former animosities and open the era of peace and good will, the sooner done the better. But these are matters which human vision is hardly equal to penetrating. I must say, however, for my own part, that I never will and never can be a party to bequeathing to my country the continuance of this heritage of discord which has been handed down from generation to generation with hardly momentary interruption through seven centuries—this heritage of discord with all the evils that follow in its train. I wish no part nor lot in that process. It would be misery for me if I had foregone or omitted in these closing years of my life any measure it was possible for me to take towards upholding and promoting the cause which I believe to be the cause, not of one party or one nation, but of all parties and all nations. To these nations, viewing them as I do with their vast opportunities under a living union for power and happiness to these nations I say: Let me entreat you, if it were my last breath, I would so entreat you, let the dead bury their dead and cast behind you former recollections of bygone evils, cherish love and sustain one another through all the vicissitudes of human affairs in lines that are to come." (Prolonged Liberal cheers.)

Bronchitis Cured.

GENTLEMEN—I suffered four or five years from bronchitis and a severe hacking cough, and could get nothing to do me any good. A friend told me to get Hagar's Pectoral Balsam, and I did so with good results. Two bottles cured me and I hardly know what a cold is now.

ARTHUR BYRNE, Guelph.

There are cases of consumption so far advanced that Bickle's Anti-Consumptive Syrup will not cure, but none so bad that it will not give relief. For coughs, colds and all affections of the throat, lungs, and chest, it is a specific which has never been known to fail. It promotes a free and easy expectoration, thereby removing the phlegm, and gives the diseased parts a chance to heal.

Alderman O'Mara, Mr. O'Rourke, South Hill; Mr. Alex. Shaw and the Mayor of Limerick have been appointed Governors of the Limerick Lunatic Asylum for 1893. The gentlemen not re-appointed are Mr. S. Dowling and Mr. Delmege.

Moist No More.

Watson's cough drops will give positive and instant relief to those suffering from colds, hoarseness, sore throat, etc., and are invaluable to orators and vocalists. R. & T. W. stamped on each drop. Try them.

On awaking, give your thoughts to God. Don't let the devil run away with them; don't give them to vanity. But give them, directly you awake to your Maker, to your Father in heaven! There is something that is peculiarly agreeable to God in our first and earliest thoughts. They have a freshness and a fragrance that is all their own.—Father Duffy, S. J.

British America Assurance COMPANY.

ANNUAL REPORT.

The 69th annual meeting of the shareholders of this company was held in the company's office, corner Scott and Front streets, Toronto, yesterday, the governor, Mr. John Morrison, occupying the chair.

Among the shareholders present were: Messrs. Henry Pellatt, S. F. McKinnon, John Morrison, George A. Cox, T. H. Purdom, Wm. Adamson, Augustus Meyers, Thomas Long, A. M. Smith, Robert Thompson, J. J. Kenny, H. M. Pellatt, Robert Jaffray, Joseph Jackson, Thomas Walmsley, J. K. Niven, George Gamble, John Hoskin, Q.C., J. M. Brooks, Rev. Dr. Griffin of Galt, Wm. Ross, P. F. Riddout, P. H. Sims, B. Jackson, Walter Macdonald, W. H. Banks, F. G. Cox, E. J. Hobson, W. E. Fulger, E. G. Fitzgerald, Alfred E. Colby, Alex. Willis and H. D. Gamble, the company's solicitor.

ANNUAL REPORT.

Mr. W. H. Banks, the assistant secretary, read the following:—

The directors have pleasure in submitting to the shareholders the 69th annual statement, exhibiting the financial position of the affairs of the company, accompanied by the balance sheet for the year ending 31st December, 1892, duly audited, from which it will be seen that the amount of business transacted during the year was \$1,288,250, as compared with \$765,057 71 for the year 1891, representing an increase in premium income of \$47,531 54, while the profit of the year's transactions amounts to \$27,442 57.

The aggregate destruction of property by fire during the year in Canada and the United States has been estimated at \$132,000,000, and it is to be hoped that the heavy loss resulting therefrom to the various companies will lead to measures which will place the business on a more satisfactory basis.

Your directors have to mourn the loss of one of their members in the death of Dr. Hugh Robertson.

The following members of the board have resigned during the year, viz., Messrs. John A. Reid, John M. Winton and John Morrison, jun.

To fill the vacancies created by the decease of Dr. Robertson and the aforesaid resignations, Messrs. George A. Cox, A. M. Smith, S. F. McKinnon and J. J. Kenny have been elected directors of the company.

It is very gratifying to your directors to be able to testify to the efficiency, fidelity and active co-operation of the agents, special agents and office staff in guarding the interests of the company.

All of which is respectfully submitted.

JOHN MORRISON, Governor.

ASSETS.

Bonds, stocks and other investments	\$74,338 37
Real estate	150,000 00
Office furniture, business maps, etc.	25,822 55
Agents' balances	117,316 91
Cash in bank	35,927 45
Cash in office	5 14
Interest due and accrued	9,160 25
	\$1,015,570 70

LIABILITIES.

Capital stock	\$500,000 00
Losses under adjustment—	
Fire	65,009 39
Marine	1,371 86
Dividend No. 97—Balance	3,979 62
Dividend No. 98	17,500 00
Balance	427,709 83
	\$1,015,570 70

PROFIT AND LOSS.

Fire losses paid	\$409,345 53
Marine losses paid	65,009 39
unpaid	46,232 32
Commissions and all other charges	1,571 86
Government and local taxes	259,208 52
Taxes, etc., on company's buildings	20,819 96
Depreciation in investments, etc.	3,332 93
Balance	11,233 43
	\$744,566 57

Fire premiums	\$782,413 84
Less reinsurance	51,233 83
	\$731,180 01
Marine premiums	\$104,260 66
Less reinsurance	22,851 42
	81,409 24
Interest	26,547 94
Rent account	5,429 38
	\$844,566 57

SURPLUS FUND.

Dr.	
Dividend No. 97	\$17,500 00
Dividend No. 98	17,500 00
Balance	427,709 83
	\$462,709 83

Cr.	
Balance from last statement	\$435,267 26
Profit and loss	27,442 57
	\$462,709 83

REINSURANCE LIABILITY.

Balance at credit of surplus fund	\$427,709 83
Reserve to reinsure outstanding risks	350,992 07
	\$778,701 90

Not surplus over all liabilities... \$76,717 76
To the governor and directors of the British America Assurance company: Gentlemen,—We, the undersigned, having examined the securities and vouchers,

and audited the books of the British America Assurance company, Toronto, certify that we have found them correct, and that the annexed balance sheet is a statement of the company's affairs to 31st December, 1892.

R. R. CATHERON,
R. F. WALKER,
Auditors.

Toronto, Ont., 7th February, 1893.

The adoption of the report was moved by Mr. Morrison, and, in seconding it, Mr. J. J. Kenny referred to the changes which had taken place in the directorate of the company. He said that for some time past a number of the large shareholders of this company, as well as many gentlemen interested in the Western, had held the opinion that two companies transacting, as these two companies do, the same lines of business throughout the same extended territory, and having their head offices within a few doors of each other, might, by working in harmony, be of material assistance to each other. He pointed out that the business of a fire insurance company differs widely from that of most other financial and commercial institutions, inasmuch as one of the chief requisites of a fire insurance company is that it should possess facilities for reinsuring or placing with other companies such risks as its representatives may be able to control in excess of amounts which it is prudent for it to carry; so that by the interchange of excess lines, one company can materially aid another, while at the same time accommodating its own agents by accepting larger risks than it could otherwise do, and, as a matter of fact, the British America and Western have since the change in their relations, to which he had referred, exchanged more business in the past two months than they had done in the preceding five years. He also pointed out many other ways in which the business of the two companies might be conducted to mutual advantage, and, on behalf of the gentlemen connected with the Western who have become interested as shareholders in the British America, he desired to say that nothing is further from their intention than that one company should be absorbed by the other, or that either should lose its identity as a distinct corporation. Their action in purchasing stock of this company and accepting seats at the board has been prompted rather by a desire to uphold one of Toronto's oldest financial institutions, and by a wish to perpetuate the time-honored name of the British America, believing, as they do, that in the field of fire insurance on this continent, there is ample scope for all the companies now engaged in it, and that both the British America and the Western will be materially strengthened by the community of interests now established between the two companies.

The report was adopted. Mr. Geo. A. Cox then introduced a by-law providing for the increase of the capital stock of the company to \$750,000, by the issue of \$250,000 of new stock, at a premium of 15 per cent., or \$750 per share, to be allotted to present shareholders in the proportion of one share for each two shares held by them. He pointed out the necessity for a large capital for a company doing an extensive business, such as this transacted, owing to the fact that a large proportion of the assets was required to be deposited with insurance departments in the United States, as well as in the Dominion of Canada, and the importance of the company having at all times sufficient available assets to meet any possible demands upon it, in order to command the utmost confidence. He pointed out, also, that after providing a fund which is considered ample for reinsuring or running off the business on the company's books, the statement presented showed a surplus of \$76,717 76 in excess of capital and all liabilities, so that he considered the price fixed at which the new stock would be issued was fair and reasonable. Intending subscribers might naturally inquire as to the prospects of a fair return on the investment. This was not an easy question to answer in any business, and particularly in that of fire insurance. The most conservative directorate, and the most able and judicious management, could not with safety make any predictions or promises as to the future, but he had had a statement prepared showing the results of the business of this company for the last 20 years. During that time the total income amounted to \$18,151,579 22; the losses and expenses to \$15,015,637 51; dividends paid to shareholders, \$738,140 63, or within a fraction of 9 per cent. per annum for the 20 years ending on the 31st December last, and he thought they might easily entertain the hope that the average results for the next 20 years may at least be equally satisfactory. He moved, seconded by Mr. S. F. McKinnon, the adoption of the by-law, which was carried unanimously.

A vote of thanks was tendered to the governor, deputy governor and directors for their attention to the interests of the company during the past year. Messrs. Henry Pellatt and J. K. Niven were appointed scrutineers, and the voting for directors to serve during the ensuing year was proceeded with.

The following gentlemen were elected:—Messrs. Geo. A. Cox, S. F. McKinnon, A. M. Smith, Thos. Long, John Hoskin, Robert Jaffray, Augustus Meyers, H. M. Pellatt, J. J. Kenny.

At a subsequent meeting of the board Mr. Geo. A. Cox was elected governor, and Mr. J. J. Kenny deputy governor, for the ensuing year.

"How are you?"
"Nicely, Thank You,"
"Thank Who?"

"Why the inventor of

SCOTT'S EMULSION

Which cured me of CONSUMPTION."

Give thanks for its discovery. That it does not make you sick when you take it.

Give thanks. That it is three times as efficacious as the old-fashioned cod liver oil.

Give thanks. That it is such a wonderful flesh producer.

Give thanks. That it is the best remedy for Consumption, Scrofula, Bronchitis, Wasting Diseases, Coughs and Colds.

Be sure you get the genuine in Salmon color wrapper; sold by all Druggists, at 50c. and \$1.00.

SCOTT & BOWNE, Belleville.

TORONTO POSTAL GUIDE. During the month of February, 1893, mails close and are due as follows:

	Close.	Due.		Close.	Due.	
	a.m.	p.m.		a.m.	p.m.	
G. T. R. East	6.15	7.45		7.15	10.20	
O. and Q. Railway	8.00	8.00		8.10	9.10	
G. T. R. West	7.30	8.25		12.40pm	7.40	
N. and N. W.	7.20	4.10		10.15	8.10	
T. G. and B.	6.50	4.80		10.45	8.50	
Midland	7.00	8.85		12.30pm	9.80	
C. V. R.	6.30	4.00		11.15	9.55	
G. W. R.			a.m.	p.m.	a.m.	p.m.
			12.00	9.00	2.00	7.30
			6.15	4.00	10.30	8.20
U. S. N. Y.	6.15	12.00	9.00	5.45		
			4.00	10.30	11.00	
U. S. West States	6.15	10.00	9.00	7.20		
			12.00			

English mails close on Mondays and Saturdays at 10 p.m., and on Thursdays at 7.15 and 10 p.m. The following are the dates of English mails for February: 2, 4, 6, 9, 11, 13, 16, 18, 20, 23, 25, 27.

N.B.—There are branch post offices in every part of the city. Residents of each district should transmit their Savings Bank and money order business at the local office nearest to their residence, taking care to notify their correspondents to make orders payable at such branch post office.

T. C. PATTERSON, P.M.

THE KEY TO HEALTH.



Unlocks all the clogged avenues of the Bowels, Kidneys and Liver, carrying off gradually without weakening the system, all the impurities and foul humors of the secretions; at the same time Correcting Acidity of the Stomach, curing Biliousness, Dyspepsia, Headaches, Dizziness, Heartburn, Constipation, Dryness of the Skin, Dropsy, Dimness of Vision, Jaundice, Salt Rheum, Erysipelas, Scrofula, Fluttering of the Heart, Nervousness, and General Debility; all these and many other similar Complaints yield to the happy influence of BURDOCK BLOOD BITTERS.

For Sale by all Dealers.

T. MILBURN & CO., Proprietors, Toronto.

A. T. HERNON,

The well-known Church Street BUTCHER.

HAS REMOVED HIS BUSINESS To larger and more commodious premises, where his old patrons and the public generally will find the same high qualities of meat that he has always been noted for.

256 CHURCH STREET

Three doors South of Wilton Ave.

WEDDINGS,
WEDDING CAKES,
WEDDING SUPPLIES,

HARRY WEBB,
447 YONGE STREET,