

Christian work within the church, the report of the treasurer showing a reduction of \$250 on the mortgage debt for the year. The total of the ordinary receipts that passed through the hands of the managers was in round numbers \$3,900, not including large sums received from the Ladies' Association and from other sources.

The congregation of St. Andrew's Church, Orangeville, held its annual meeting recently. The attendance was not large. Rev. D. McKenzie, pastor of the church, presided. The report of the session showed a slight decrease in the church membership, now 300, which was attributed to the fact that the congregation was without a pastor during the greater part of the year. By the treasurer's report the receipts of the year amounted to \$2,001.01, while the disbursements aggregated \$1,966.46, leaving a cash balance of \$34.55. The envelope and plate contributions amounted respectively to \$921.82 and \$325.31. It was announced that the floating debt of \$400 had been reduced by \$250 during 1893. The report was adopted. Mr. Maxwell, Sunday School treasurer, also dealt with the matter of money. The receipts of the Sabbath School were \$242.48, the expenditure totalled \$195.56, and the balance is \$47.92. The membership of the W. F. M. S., instituted in 1885, is now 23. The receipts of the past year were \$50.11, all of which was devoted to the purposes of the society. The Sabbath School attendance averaged 133 and the Bible class 53 during the past year. Collections aggregated \$56.64. Eighty was announced as the present membership of the Y. P. S. C. E., 55 of whom are active and 25 associate members. The Y. P. S. C. E. receipts for all purposes were \$66.13, leaving a balance on hand of \$13.86.

The annual meeting of Chalmers Church, Flesherton, was held January 11th, Rev. J. Wells, M.A., the pastor, presiding. The various reports presented were of an interesting character. The treasurer's financial statement for the year, including Board of Managers, Sabbath school, Ladies' Aid and Y. P. S. C. E. accounts, all of which showed a satisfactory state of affairs, showed that the finances of the congregation were in a healthy condition, there being a balance standing at the credit of the various accounts, the total revenue of the church for 1893 being \$1,466.21, expenditure \$1,372.75, leaving a balance in the various treasurers' hands of \$93.46. During the year substantial improvements and additions to church property have been made, the commodious basement of the church having been neatly finished, liabilities promptly met and a fine new organ to replace the old one, purchased and paid for. In both of these, assisted by an energetic Ladies' Aid and a willing choir, great credit is due to the liberality and efficient services of the esteemed pastor, who has labored faithfully and successfully for the spiritual and temporal welfare of the congregation. The question of reducing the debt on the church was discussed, and it was agreed that an effort be now made to raise subscriptions for that purpose; the pastor at once offered a very liberal donation, which will doubtless prove a stimulus to the committee and members of the congregation. A harmonious meeting was closed with the benediction by the pastor.—JOSEPH BLACKBURN.

The annual meeting of the Central Church, Galt, was held on Tuesday evening, 16th ult. The annual reports contained the usual financial statement, auditors' report, detailed statement of the receipts from envelope collections and reports from the board of managers and Ladies' Aid society. The income from pew rents, open and envelope collections together, amounts to \$4,175.03, as against \$4,222.31 for the year 1892, being a decrease of \$47.28, and showing that the ordinary income has been barely sufficient to meet the ordinary expenditure for the year. During the year a new organ was purchased at a cost of \$3,100, less \$1,000, the amount obtained for the one formerly in use. The amount of unpaid pew rents is \$250, and there is also \$347 due on the improvement fund. During the year the Ladies' Aid Society has raised \$575, which has been applied on the debt for the manse improvement. Eighteen months ago the Ladies' Aid Society undertook the repairing of the manse at an expense of \$1,615.12 and the congregation has shown its ap-

proval by their contributions so that the debt is reduced to \$655.25. A report from the missionary committee showed a balance for distribution amounting to \$502. The collections from subscriptions were, however, a disappointment, being less than any previous year since 1884, to the amount of about \$260. The report was adopted. The report of the Sabbath school committee showed that the school was in a flourishing condition, having 250 scholars on the roll, with an average attendance of 151. This year the school raised \$247.93. The report was adopted, coupled with a hearty vote of thanks to the superintendent and officers of the school.—A. J. COLVIN, Secretary.

The annual meeting of the Tilbury Centre Presbyterian Church was held recently. The past year has been marked by sore trials and great encouragements. The resignation of Rev. N. Shaw as pastor and other circumstances brought upon us a severe crisis. A unanimous call was presented to the Rev. J. Hodges, B.A., who was ordained and inducted as pastor on the 26th, September last. The session recognizes with great pleasure and thankfulness the improvement both in spiritual and temporal matters since the happy settlement of Rev. Mr. Hodges as our pastor. The attendance on the Sabbath at the prayer meeting and the Sabbath School and Bible class is growing weekly, and the C. E. S. has advanced from 16 to 41. The church membership has also increased, ten new members having been added to the roll at last communion; membership now numbers 79. The session would heartily congratulate the managers on the improved condition of the temporal affairs of the congregation. What is best of all, the church is entirely clear of debt. This success is largely attributable to the earnest and able work done by our beloved pastor, under the guidance and blessing of our Heavenly Father. All the reports were of an encouraging character. The managers' report showed that the congregation has contributed a total of \$1,256 during the year, thus clearing off all debt and leaving a cash balance of nearly \$50 in the treasury. The W. F. M. S. has raised \$32 for missions, and the Sabbath School over \$30. The reports were adopted and a vote of thanks tendered to Messrs. James Stewart and J. S. Richardson, the former for a donation of \$100, and the latter for painting, papering and decorating the church at his own expense. The meeting was closed by the pastor pronouncing the benediction.

The annual meeting of Knox Church, Winnipeg, was largely attended. The annual reports were read, Dr. DuVal reading the sessional report, Dr. Bryce the Ladies' Aid and Missionary Society, the Women's Foreign Missionary Auxiliary, the Sunday School and the Girls' Mission Band; K. J. Johnston the Bible class, and J. M. Campbell the junior and senior Christian Endeavor Societies. To the communion roll thirty-four have been added upon confession of their faith and fifty-one by certificate—eighty-five in all, leaving us about 810. It is a matter of sincere joy that the work among the Chinamen of the city is so prosperous, due, under the blessing of God's Spirit, to the tireless labors of Elder Thomson and the faithful company of teachers, who every Sabbath afternoon meet to teach them our language and through it the faith as it is in Jesus. Three more have been received into our communion this year, making seven in all. Ordinary contributions for congregational purposes, church schemes, etc., \$13,321.02, and Building Fund, Manitoba College, \$2,895; total, \$16,216.02. It is gratifying to note that, notwithstanding the financial straits of the times, the ordinary Sabbath offerings are larger by \$183.34 than last year, while the offerings for mission purposes this year are also slightly in advance. These facts show that we are blessed with a people loyal and true to the church and desirous of advancing the kingdom of God. The debt of the congregation has been reduced by payment of \$1,000 on account of the mortgage to the Building and Loan Association, and of \$70.00 to the Merchants Bank, leaving a total indebtedness of \$20,000 to the Loan Association, repayable in twenty equal annual instalments, with interest at 6 per cent. quarterly, and \$4,150 to the Merchants Bank, payable in six annual instalments, without interest. After the reports were read J. M. Campbell alluded to the work done by Knox members in the teaching of the Chinese every Sunday afternoon in the Y. M. C. A. rooms. On January 14th there were 38 teachers present from the congregation. A few remarks were made by Principal King on "the admirable showing made by the church."

The Orillia congregation held its annual meeting on the evening of the 25th ult. The Rev. Dr. Grant occupied the chair and read the session's report which, after expressing gratitude for the prosperous state of the church, stated that the membership was now 600, being a gain during the year of fifty. Two hundred and ninety families were connected with the church and during the year there had been added by profession of faith 37, and by certificate 31. The collections per Sabbath had averaged \$73.50, an increase over last year of \$3.00 weekly. The total receipts, including \$6.00 for improvements in connection with putting in a new organ, were \$3,340.44, leaving balance on hand of \$19.94. Out of this sum \$962.50 was paid for interest on church debt. The Building Fund showed that \$1,294.46 had been contributed during the year, that \$1,000 had been paid on debt last March, and that a balance of \$968.70 was still on hand, which would provide for another payment next month. This report contained a recommendation to the effect that the present system of apportioning of sittings be abandoned, and that all be free to sit in any seat most convenient. After some discussion this was adopted. The W. F. M. S. reported 61 members on the roll, and an average attendance on meetings of 22. The total receipts were \$256.00. The W. H. M. S. has 51 members and 19 average attendance at meetings. \$165.73 had been contributed, and clothing to the value of \$110.00 had been sent to mission stations in Mukoka. The Couchiching Mission Band has 26 members and an average attendance at the

BIRTHS, MARRIAGES AND DEATHS.

NOT EXCEEDING FOUR LINES 25 CENTS.

MARRIAGES.

At the manse, Blyth, Ont., on Feb. 13, 1894, by the father of the bride, the Rev. Dr. McVicar, B.A., of Dromore, to Margaret Dickson, eldest daughter of the Rev. A. McLean, of Blyth, Ont.

At the residence of the bride's father, 15 Isabella street, Toronto, on the 14th February, by the Rev. Dr. McTavish, assisted by the Rev. Professor Gregg, D.D., of Knox College, the Rev. R. W. Ross, M.A., Glencoe, to Esther M., daughter of G. Ferrier Burns, Esq., and granddaughter of the late Rev. Dr. George Burns, minister of St. Andrew's Church, St. John, N.B.

DEATHS.

At her father's residence, 141 College street, on Thursday afternoon, February 15, Eliza, the eldest and beloved daughter of Wm. Wilson.

On Wednesday, February 14th, at her late residence, 48 Stewart street, Elizabeth Irving, wife of Rev. James G. Stuart, of St. Mark's Presbyterian church, Toronto, aged 37 years.

monthly meetings of 22. There were raised \$44.27 and five quilts had been made and sent to the North-west. The Bright Sunbeam Mission Band, a child's organization since March, reported \$20.43 raised. There were 497 scholars on the roll, with an average attendance of 387. 427 was the largest number present on any one Sunday. There are 41 classes and 49 teachers and officers. Upwards of 56,000 verses of Scripture were memorized during the year by the children. A new library is now being provided, and will be opened in February. The amount contributed during the year was \$325.03, \$165.10 of which had been contributed for missions—double the amount given last year. The Bible class treasurer's statement showed \$100 raised by voluntary contribution, for the support of a native mission on the Island of Formosa. The Young People's Society of Christian Endeavor is largely mutual for Bible study, visiting the sick, and looking after strangers. \$60.35 had been contributed to missions by systematic giving. Four members had united with the church during the year. The Ladies' Aid report stated the society had 65 members, an increase of 15 over last year. The society's work had been the putting in of the new pipe organ. The financial statement made the following showing: Balance on hand from last year, \$716.75; raised during the year, \$692.65; raised since 1st Jan., 1894, \$218.20; total, \$1,627.10. Paid on organ, \$1,500; incidental expenses, \$61.54; balance on hand, \$327.88. Only \$1,000 remains to be paid on the organ. The various reports were received and duly adopted.

SIXTIETH ANNUAL MEETING OF THE British America Assurance Company

The annual meeting of the Shareholders was held at the Company's office, Toronto, on Thursday, the 15th February. The president, Mr. Geo. A. Cox, occupied the chair. Among the Shareholders present were Messrs. A. M. Smith, Alex. Nairn, Thomas Long, Geo. A. Cox, J. J. Kenny, Dr. Daniel Clark, James M. Hamilton, A. Myers, S. F. McKinnon, John Hoskin, Q.C., LL.D., B. Jackson, Henry M. Pollat, Robert Thompson, P. H. Sims, John Morrison, John Scott, Robt. Beatty, John Stewart, Wm. Adamson, A. G. Fitzgerald, Jas. O'Hara, Jno. H. Ewart, Geo. Gamble, Walter McDonald, Jno. K. Niven and H. D. Gamble. Mr. P. H. Sims was appointed to act as secretary and read the following

ANNUAL REPORT.

The directors beg to submit herewith statements showing the results of the Company's business for the year ending 31st December, 1893.

The premium receipts show a considerable increase over those of the preceding year, and afford gratifying evidence of the growth in popularity of the Company, while perhaps the most satisfactory feature of the accounts is the diminished ratio of expense at which the business has been conducted.

The general depression in trade throughout the entire continent, and the almost unprecedented financial stringency that prevailed for several months in the United States, have had a marked effect, as might naturally be supposed, upon the fire insurance business of 1893, and to these causes may be attributed, to a considerable extent at least, the large increase in losses which is shown in the returns made by all companies both in Canada and the United States. The total losses reported far exceed those of any year for the past twenty years, and although the losses incurred by this Company are considerably in excess of what might be looked for in an ordinary year, it is gratifying to your Directors to be able to point to the fact that its ratio of losses to premiums is considerably below the average loss ratio of all companies doing business in Canada, and will compare favorably with the general experience of companies in the United States.

It is also encouraging to note that during the closing quarter of the year the business showed a decided improvement over the preceding nine months, and with the advanced rates that are now being obtained on many classes of risk, your directors feel warranted in anticipating more favorable results from the business of the current year.

SUMMARY OF FINANCIAL STATEMENT.

Total cash income	\$1,399,702.40
Total expenditure, including appropriation for losses under adjustment	1,278,729.21
Balance	890,973.19
Dividends declared	846,748.57
Total assets	\$1,392,249.81
Total liabilities	170,515.66
Surplus of policy holders	\$1,221,734.15

The President, in moving the adoption of the report, said that the statements presented, and which had been in the hands of the Shareholders for the past week, would have enabled them to judge how the business of 1893 had turned out, and the financial condition of the Company at the close of the year, but he felt it due to the Shareholders, as well

Dyspepsia

Makes the lives of many people miserable, causing distress after eating, sour stomach, sick headache, heartburn, loss of appetite, a faint, "all gone" feeling, bad taste, coated tongue, and irregularity of the bowels. Dyspepsia does not get well of itself. It requires careful attention, and a remedy like Hood's

Distress After Eating
Sarsaparilla, which acts gently, yet efficiently. It tones the stomach, regulates the digestion, creates a good appetite, banishes headache, and refreshes the mind.

Sick Headache
"I have been troubled with dyspepsia. I had but little appetite, and what I did eat distressed me, or did me little good. After eating I would have a faint or tired, all-gone feeling, as though I had not eaten anything. My trouble was aggravated by my business, painting. Last spring I took Hood's Sarsaparilla, which did me an immense amount of good. It gave me an appetite, and my food relished and satisfied the craving I had previously experienced."
GEORGE A. PAGE, Watertown, Mass.

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EDWARD FISHER Musical Director.

as to the Directors, that he should add a few words as to the work that had been done during the term of office and the conditions under which the business had been carried on.

Before dealing with the statement itself, he thought it might be interesting to Shareholders to whom general insurance statistics were not accessible, to point out the general result of the fire insurance business for the year 1893 in the fields in which the Company is operating, as shown from the returns which have already been published, for it was by a comparison of these with our own figures rather than by any favorable or adverse balance that we might show in our accounts for one year that the management of the Company can best be judged.

He showed that the returns for all companies licensed by the Dominion Government proved that fire insurance in Canada had resulted unprofitably to the companies as a whole, the average loss ratio being about 75 per cent. of the premiums, while this Company's losses in Canada had been under 65 per cent. In the United States, also, the statements of companies, as far as published, show that the transactions of the past year had resulted in a heavy loss to the companies generally; moreover, the statistics compiled of the total losses by fire on this continent showed that they amounted to upwards of \$150,000,000, being some fourteen millions greater than 1892, and far in excess of those of any previous year.

In reference to the accounts now presented, the President pointed out that, briefly speaking, they showed an increase of capital of \$250,000 (as authorized at the last annual meeting of the Shareholders); an increase in cash assets of \$376,679; a handsome gain in premium receipts; a reduced expense ratio, and a loss ratio which, although larger than might be looked for in an ordinary year, must still be regarded as favorable when compared with the general experience of the past year, and further, that after providing for all outstanding losses and all other known liabilities, and for the payment of two half-yearly dividends at the rate of seven per cent. per annum, the Company shows a surplus of \$471,934 as against \$427,709 at the 31st December, 1892. He felt also that they might further claim for the Company, without fear of contradiction, that it stands well both with its agents and the insuring public, and one of the most gratifying evidences to the Directors of this latter fact is the substantial gain in business in the city of Toronto, which, as the head quarters of the Company and the centre of its influence, should, in the opinion of the Directors, prove one of its chief sources of profit.

In conclusion, the President expressed the high appreciation which the Directors felt of the work done during the past year by the officers of the Company and its agents throughout its extensive field of operations.

A vote of thanks was passed to the President, Vice President and Directors for their services during the past year.

The following gentlemen were elected to serve as Directors for the ensuing year—Geo. A. Cox, J. J. Kenny, A. M. Smith, S. F. McKinnon, Thos. Long, Jno. Hoskin, Q.C., LL.D., H. M. Pollat, R. Jaffray, A. Myers.

At a meeting held subsequently Mr. Geo. A. Cox was elected President and Mr. J. J. Kenny Vice-President.

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