

# ANGLO-AMERICAN Fire Insurance Company

The Fourth Annual Meeting of Shareholders of the Anglo-American Fire Insurance Co. was held at the Head Office of the Company, McKinnon Building, Toronto, on Tuesday, the 3rd day of February, 1903.

The President, Mr. S. F. McKinnon, having taken the chair, Mr. Armstrong, Dean, General Manager, was requested to act as secretary to the meeting.

After reading the notice convening the meeting, the Secretary read the following Directors' Report and Financial Statement:

Your Directors have pleasure in presenting their fourth annual report and the financial statement of the Company's business for the year ending 31st December, 1902, which is duly certified by the auditors.

The Premium income for the year ending 31st December, 1902, less rebates for cancellations, is \$303,716.58. Interest on the Company's investments is \$5,029.69.

Total Income \$308,746.27  
Showing an increase of income over the year 1901 of \$94,569.58.

The Company's net income for the year 1902, after deducting all reinsurance, amounts to \$232,294.26.

You will note the outstanding unpaid losses at the 31st December amounted to the small sum of \$1,755.00. These losses occurred during the last days of December and were unadjusted.

Result of the workings of the year shows that after paying all losses, charges and expenses, and writing off the balance of our organization expenses in full, 10 per cent. off our office furniture and God's Plans, and paying Dividend No. 1 at rate of 7 per cent. per annum, we carry the handsome balance of \$51,635.32 forward to Profit and Loss Account, making the balance now standing at credit of this account \$106,854.60.

Your Directors have much pleasure in expressing their appreciation of the faithful manner in which the Manager, Office Staff, General Agents and Representatives of the Company have discharged their duties during the past year.

We cannot close this report without referring to the great loss we have sustained by the death of Mr. John Gowans, one of your most esteemed Directors, who has acted in this capacity since the inception of the Company.

Your Directors all retire, but are eligible for re-election.  
S. F. McKinnon, President.

## Financial Statement for Year Ending 31st December, 1902.

REVENUE ACCOUNT.	
Premium income for year	\$303,716.58
Less rebates for cancellations	5,029.69
Interest account	5,029.69
Total Income	\$308,746.27
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S. F. McKinnon, President.	

PROFIT AND LOSS ACCOUNT.	
Balance from 1901	\$5,219.28
Balance from Revenue Account	51,635.32
Total	\$56,854.60
LIABILITIES.	
Capital Stock paid in	\$1,750.00
Surplus Accounts and Reinsurance	9,310.84
Losses under contract	1,755.00
Balance at Credit of Profit and Loss Account	106,854.60
Total	\$119,610.44
ASSETS.	
Cash on hand and in Banks	\$125,448.90
Bonds and Debentures deposited with Dominion Government	54,309.20
Accrued Interest on above	621.63
Agents' Balances and other accounts	24,958.00
Office Furniture, including God's Maps	7,177.57
Total	\$208,475.30

SECURITY FOR POLICY-HOLDERS.	
Subscribed Capital—	
Paid on Stock	\$1,750.00
Balance to Pay on Stock	388,320.00
Total	\$400,070.00
Balance from Profit and Loss Account	106,854.60
Total	\$506,924.60
ARMSTRONG DEAN, General Manager.	

To the President, Directors and Shareholders of the Anglo-American Fire Insurance Company:—  
Gentlemen:—We, the undersigned, having examined the Vouchers, checked the Bank Balances and audited the Books of the Anglo-American Fire Insurance Company for the year ending 31st December, 1902, certify that we have found them correct, and that the Annexed Balance Sheet is a true statement as at above date.

J. P. LANGLEY, Auditors.  
RICHARD LEE,  
Toronto, 27th January, 1903.

Mr. McKinnon, President.—In rising to move the adoption of the report of the Directors for the year ending 31st December, 1902, I feel it is unnecessary for me to say very much.

It is always a pleasure to meet the Shareholders with a good statement. I think you will agree with me that the report is a very satisfactory one, and that we are making steady progress in the right direction. In common with other companies, we have shared in the light fire losses that have occurred throughout the Dominion, especially the latter half of the year.

The report of the Directors and Financial Statement, now in your hands for approval and adoption, or otherwise, shows a very considerable increase in the volume of business written, as also in premium income.

This being our fourth annual meeting, it may not be out of place to go back to the year of our inception and compare the increases made by year. In 1899, the year we commenced business, was only a broken period of about seven months.

In 1899 the net premium income was \$54,242.99  
In 1900 the net premium income was 132,877.73  
In 1901 the net premium income was 210,193.54  
In 1902 the net premium income was 303,716.58

The premium income for the year 1902, as compared with 1901, without taking into account reinsurance, shows an increase of \$94,569.58. The loss ratio to premium income, 44.41-100 per cent., as also the expenses for conducting the business to premium income, 22.91-100 per cent., both of which show a favorable reduction over previous years.

Organization expenses have now been entirely written off, and therefore for the future will be eliminated from our accounts.

After paying off all losses, expenses of conducting the business, writing off ten per cent. on furniture, God's Plans, and dividend of 7 per cent. for the year 1901, we carry to the credit of Profit and Loss for the year, \$51,635.32.

Turning to the Assets side of the statement, you will find them in a very satisfactory condition, nearly all in what is usually known as liquid form, or immediately available.

The security for Policy-holders now stands:—  
Capital paid in \$1,750.00  
Unsubscribed capital 388,320.00  
Credit to Profit and Loss Account 106,854.60  
Making in all \$506,924.60

The Anglo-American is now writing policies from the Atlantic to the Pacific, but in the Dominion of Canada only.

This is indeed a growing time in Canada. It is very gratifying to know that prosperity still prevails in all parts of the Dominion. All branches of trade and commerce, banking, etc., are flourishing; farmers are well-to-do and contented; labor is plentiful for those willing to work, and wages are good. Emigration to our country is increasing largely. Someone has said we are soon to become a nation. I am not inclined to dispute it.

I do not like to prophesy, but I should say there is a great future for the Anglo-American, especially if managed on the same vigorous and conservative lines as in the past. The Anglo-American policy when issued or becomes a claim is as good as gold.

The statement "Canada for the Canadians," or "Made in Canada," is as applicable to fire insurance as to steel rails or rolls of carpet. If we are to have Canada for the Canadians, let us have it in fire insurance as well as in other lines. Why pay tribute to other countries for what we can supply as well at home.

Our board, as well as the Executive Committee, comprises gentlemen of large experience in manufacturing, banking, ship-building, mercantile, marine and other pursuits, and although I have been, and now am on many boards, I find that none give the same careful scrutiny to all matters of detail as that of the Anglo-American.

Reference has been made in the report to the death, which occurred in July last, of our esteemed colleague, Mr. John Gowans, one of the foremost merchants of this city, of strict integrity and high honor. His counsel and advice will be much missed by this Company. The vacancy thus caused on the board was not filled by your Directors for the balance of the term.

Mr. John J. Long, Vice-President.—Mr. Chairman and Gentlemen.—It affords me much pleasure to second the motion of the President for the adoption of the report of the Directors, the Financial Statement, and Auditors' Report of the business of the Company for the year ending 31st December, 1902. I think it unnecessary to add anything to the very appropriate remarks of the President, but may say that when the business of a company or an individual is prospering satisfactorily, as I am happy to say the business of the Anglo-American Fire Insurance Co. is, the adoption of such a report and financial statement as we have before us must, without a word of comment or commendation, be most pleasing to the Shareholders and assuring to all concerned. Our expectations of the growth and continuous success of the business of the Company, I am happy to say, are being constantly realized. The income of the Company for 1902 was more than 44 per cent. greater than that of 1901. The proportion of working expenses to income in 1901 was 23.66 per cent., while in 1902 it was 22.91 per cent. The loss ratio in 1901 was 43.38 per cent., in 1902 it was 44.41 per cent.

To the prosperity of Canada, to which the Anglo-American Fire Insurance Co. confines its business, and to the great care constantly exercised by the Agents, the Manager, the Inspectors and the Directors in the selection and acceptance of risks, this improvement is mostly due.

To the loyal co-operation of the office staff, the agents throughout Canada, and inspectors, with the well-directed efforts of our excellent Manager, Mr. Dean, the satisfactory growth and results of the business of the Company are chiefly due.

The prospects of the Company for the year we are entering upon are bright, and I cordially hope the results for 1903 will be most satisfactory.

The following gentlemen were elected as directors for the ensuing year:—  
PRESIDENT  
S. F. McKinnon, Esq. (S. F. McKinnon and Co., Toronto).

VICE-PRESIDENT  
JOHN J. LONG, Esq. (The T. Long and Brother Co., Collingwood).  
A. A. ALLAN, Esq., Messrs. A. A. Allan and Co., Toronto.  
JOHN R. BARBER, Esq., Pres. Toronto Paper Co., of Cornwall, Georgetown.  
DR. GEORGE H. BOWLSBY, Berlin.  
A. B. CUNNINGHAM, Esq., Barrister, Kingston.  
H. P. ECKARDT, Esq., Messrs. H. P. Eckardt and Co., Toronto.  
JOHN FLETT, Esq., Flett, Lowndes and Co., Limited, Toronto.  
W. J. GAGE, Esq., The W. J. Gage Co., Limited, Toronto.  
JOHN KNOX, Esq., Messrs. Knox, Morgan and Co., Hamilton.  
R. MILLICHAPE, Esq., Messrs. Millichamp, Coyle and Co., Toronto.  
J. N. SHENSTONE, Esq., Sec.-Treas. Massey-Harris Co., Limited, Toronto.  
DR. URIAH M. STANLEY, Brantford.  
HUGH WADDELL, Esq., Peterborough.  
EMIL NERLICH, Esq., Messrs. Nerlich and Co., Toronto.

## ST. ANN'S T. & B. SOCIETY, MONTREAL.

The annual election of officers for the St. Ann's Total Abstinence and Benefit Society took place on Sunday last at St. Ann's Hall, corner Young and Ottawa streets, Montreal. A large number of the members were present. The Rev. Father McPhail, the newly-appointed director of the society, was present and delivered a short address. The Rev. Father is well known throughout Ontario and other parts of Canada as an active worker in the cause of temperance, and in many parts of Ontario he has founded temperance organizations.

The election of officers resulted as follows:—  
Spiritual Director, Rev. Father McPhail, C.S.S.R.  
President, Ald. D. Gallery, M.P.  
Vice-President, Ald. M. J. Walsh.  
Financial Secretary, Bernard Feeney.

Recording secretary, J. Quinn.  
Assistant recording secretary, E. Rogers.  
Treasurer, M. J. Ryan.  
Assistant treasurer, William Howlett.

Executive committee, M. Fitzgerald, M. Griffin, P. Kent, M. Meade, T. Rogers, M. J. Darragh, John Hagan, J. Shanahan, G. Murray, M. Murphy, M. Cannon.

The financial report for the year showed that \$800 had been expended on sick benefits and mortuary claims, while there is a balance of \$5,600 to the credit of the society in the bank.

The membership at present numbers about 200, all of whom are in good standing in the society.

St. Ann's Temperance organization is the strongest of its kind amongst the Irish Catholic Societies, and its able, worthy and energetic President, Ald. D. Gallery, M. P., deserves a word of praise for his indefatigable work in order to increase the membership. The good work of the late Father Scanlan, C.S.S.R., who worked so strenuously for the cause of total abstinence, and also Father Strubbe, C.S.S.R., who was sent to Belgium lately on another mission, is now bearing fruit in the parish. The society is fortunate in having such an able and zealous director as Rev. Father McPhail, C.S.S.R.

## A VETERAN OF THE CRIMEAN WAR.

Montreal, Feb. 2.—By the death of Prof. M. P. Riordan, which occurred on Friday, the city, and especially the eastern portion, loses one of its oldest and most respected citizens, at the ripe age of 82 years. His death also removes another of the few remaining veterans of the Crimean War.

Prof. Riordan enlisted in the 17th Royal Irish Regiment in 1839, served throughout the Crimean War, was stationed in India for eight years during the troublesome times of that period, and was one of those chosen to form the body guard (Rear Rank Man to the Prince of Wales, now King Edward VII.) at the Duke of Wellington's funeral.

When the 17th Royal Irish were ordered to Canada he accompanied his regiment and served as clerk to Col. Earl, later Major-General in the Commissariat Office in this city, then situated at the old Donegana Hotel. On the removal of the troops from Canada he retired from the service, bearing the rank of sergeant-major.

Prof. Riordan entered the service of the Catholic School Commissioners as professor of the commercial course at St. Mary's Academy, retiring from that position some ten years ago, after a service of twenty-two years, during which time he taught hundreds of young men now in the prime of life, who will learn of his death with regret.

Prof. Riordan was a staunch member of St. Mary's Church since its formation and served as warden and secretary for a number of years.

In 1880 Prof. Riordan saved, at the risk of his own life, that of a young man named Bennet, who had fallen into the St. Mary's Current.

This brave deed was brought to the notice of Major-General Earl, then stationed at Sandgate, by an old comrade in arms, Mr. J. Snaedall, who was an eyewitness of the occurrence. He obtained from the Royal Humane Society, of London, England, a fitting recognition of his action.

In 1852 Prof. Riordan was married to Miss H. Sullivan, of Cork, Ireland, and celebrated his golden wedding in December, 1902. He is survived by his widow, five sons and one daughter, namely, Messrs. Frank A. and John W. of the firm of Riordan Bros.; M. P. Riordan, of Houston, Texas; Denis Riordan, of Washington, D. C.; Edward J., of this city, and Mrs. Frank Landerman.

Very Rev. Dean Egan will deliver a lecture on the Sacrament of Matrimony. Contribution in aid of Altar Society.

Montreal, Feb. 2, 1903.

BARRIE CORRESPONDENCE.

Grand Mission Vespers will be sung in St. Mary's Church, Sunday the 8th inst., at 7 o'clock p.m. Miss Frastley, of Orillia, and others will assist.

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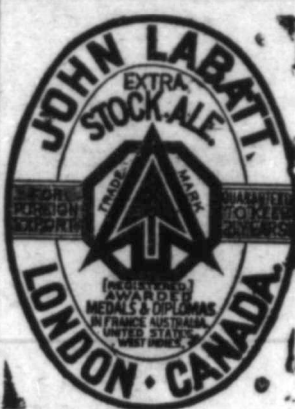
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Adulteration has grown to such a fine art, that it is almost impossible for a woman now-a-days to detect the false from the true; but a chemical analysis will always detect adulteration. Prof. W. Hodgson Ellis, Official Analyst to the Dominion Government, after a number of analyses, reports that "Sunlight Soap is a pure and well-made soap." Try Sunlight Soap—Otago Bar—next wash day, and you will see that Prof. Ellis is right. No one should know better than he. 210

Let us draw near to Jesus, that in His love and service we may find the happiness we have been looking for in vain all our lives.

Kind looks, kind words, kind acts and warm handshakes—these are secondary means of grace when men are in trouble and are lightening their unseen troubles.

Family ties are not severed in Heaven; and Jesus, in raising His Blessed Mother above the saints and angels, teaches us that filial piety is a virtue of eternity.

Real tests of charity lie in trifles. It is not the overwhelming griefs or the great but rare emergencies of life which best unveil the soul and show forth its true stature and proportions. Many a man can rise to the heights of occasion and put forth a marvellous strength of will under excitement, who loses his equilibrium in the most unostentatious battlefields of daily experiences. He vanquishes the giant, and then surrenders to the dwarf.

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## Rowley's Art Calendar

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## THE CANADIAN NORTHWEST

### HOMESTEAD REGULATIONS

Any even numbered section of Dominion lands in Manitoba or the Northwest Territories, excepting 8 and 26, which has not been homesteaded or reserved to provide wood lots for settlers, or for other purposes, may be homesteaded upon by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one-quarter section of 160 acres, more or less.

### ENTRY

Entry may be made personally at the local land office for the district in which the land to be taken is situated, or if the homesteader desires he may, on application to the Minister of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, or the local agent for the district in which the land is situated, receive authority for some one to make entry for him. A fee of \$10 is charged for a homestead entry.

### HOMESTEAD DUTIES

Under the present law homestead duties must be performed in one of the following ways, namely:

(1) By at least six months' residence upon and cultivation of the land in each year during the term of three years, or—

(2) If the father (or the mother, if the father is deceased) of any person who is eligible to make a homestead entry resides upon a farm in the vicinity of the land entered for by such person as a homestead, the requirements of the law as to residence prior to obtaining patent may be satisfied by such person residing with the father or mother, or—

(3) If the settler has his permanent residence upon farming land owned by himself in the vicinity of his homestead the requirements of the law as to residence may be satisfied by residence upon the said land.

### APPLICATION FOR PATENT

Should be made at the end of the three years before the Local Agent, Sub-Agent or the Homestead Inspector. Before making application for patent the settler must give six months' notice in writing to the Commissioner of Dominion Lands at Ottawa of his intention to do so.

### INFORMATION

Newly arrived immigrants will receive at the Immigration Office in Winnipeg, or at the Dominion Lands Office in Manitoba or the Northwest Territories, information as to the lands that are open for entry, and from the officers in charge, free of expense, advice and assistance in securing lands to suit them. Full information respecting the land, timber, coal and mineral laws, as well as respecting Dominion lands in the railway belt in British Columbia, may be obtained upon application to the Secretary of the Department of the Interior, Ottawa; the Commissioner of Immigration, Winnipeg, Manitoba, or to any of the Dominion Lands Agents in Manitoba or the Northwest Territories.

JAMES A. SMART, Deputy-Minister of the Interior.

N.B.—In addition to Free 3200 Lands, to which the Regulations above stated refer, thousands of acres of most desirable lands are available for lease, or purchase from Railroad and other Corporations and private firms in Western Canada.

### W. E. A. FANNON, Optical Doctor

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