

## CONGREGATIONAL MEETINGS.

**SARNIA:** The annual meeting of St. Andrew's Church took place on the 15th ult. The treasurer's financial statement showed the income for congregational purposes to be \$4,074.77, and the expenditure \$4,005.18, leaving a balance of \$69.59 in hand. The Missionary Association reported \$492.08 for the schemes of the church, and in addition a contribution was being made to raise \$100 specially for the Augmentation Fund. The Sabbath School reported \$395.69; of this sum \$270.11 was raised for the schemes of the Church. The W. F. M. S. raised \$98.56, and the Boys Brigade \$204.67. The total sum raised for all purposes being \$5,365.77. The various reports were considered very satisfactory and compared favorably with previous years. Votes of thanks were passed to the ladies of the congregation, and to the choir for their valued services during the year.

**TILSONBURG:** The annual meeting of Avondale Church was held on the evening of January 30th, and was well attended. A very pleasant feature was a congregational social tea served by the ladies in the school room. The reports were all of an encouraging character and indicated progress. During the year the long existing connection with the congregation of Culoden was terminated. Thirty-three new members were added. The congregational offerings were \$250 in advance of last year, and the offerings for the schemes doubled. The Ladies Aid Society raised \$400 and wiped off the debt on the fine new organ, leaving a good balance on hand. A branch of the W. F. M. S. was also organized and is doing well. The Sabbath School has outgrown its present accommodations and the Church building will soon be enlarged. A spirit of harmony and hopefulness prevails among the people.

The annual social of Knox Church Sabbath school, Toronto, was held lately. Mr. James Knowles, Jr., superintendent, presided. Tea was served from six till half past seven, when views were given of Canada and the Pacific coast by Mr. Whittemore, after which the pastor, Rev. Dr. Parsons, presented eighty-three prizes to pupils for regular attendance. The secretary's report showed an average attendance of 236, being an increase over last year, while the handsome sum of \$464 was collected for missions, which was divided among the Home, Foreign, French Evangelization, Wall Mission and Augmentation Fund. At a special meeting of the teachers, the following officers were re-elected, viz.: Superintendent, J. Knowles, Jr.; Assistant-Supt., J. Moreschfelder; Treasurer, Albert Maas; Secretary, George G. Mowat; Librarians, W. Tennant, A. P. Jamieson and W. J. S. Graham. Among the gratifying features of the work during the past year might be mentioned the public confession of Christ and uniting with the Church of six of the scholars and the good order and attendance maintained.

## YOUNG PEOPLE'S PRESBYTERIAN UNION OF TORONTO.

The annual meeting of the Toronto Young People's Presbyterian Union was held on Monday evening of last week in Westminster Church, Bloor St. East. The great majority of the city churches sent strong representations from their Y.P.S.C.E., all of whom were most cordially welcomed by the good people of Westminster Church. In the audience were noticed Rev. J. Neil, Rev. J. McP. Scott, Rev. W. A. Martin and Rev. J. G. Potter. Rev. W. G. Wallace, president of the Union, took the chair and the yearly business of the Union was proceeded with. The report of the Executive Committee showed that the efforts of the Union during the past year had been directed to promoting a more social and friendly spirit among the different societies of young people of the Pres-

byterian churches in the city, and in urging these societies to greater missionary efforts both in the Home and Foreign fields. The Union has also endeavored to put itself in communication with young Presbyterians coming from country districts to reside in the city. Pastor outside the city have been requested to send to the President of the Union the address of any such strangers that they may be cared for and introduced to the nearest church. Among the recommendations coming from the Executive Committee, the following which was unanimously adopted is perhaps the most important:—Resolved that during the coming year the Young People's Presbyterian Union direct all or the greater part of its efforts in the direction of diffusing more information about Presbyterianism and kindred subjects among the young people of our Church. Also to make an effort to cause our young people to take a more active interest in the growth of the Presbyterian Church in Toronto. Four regular meetings of the Union are to be held during each year as follows: on the second Monday in the months of February, May, October and December. The following motion was presented to the meeting by Mr. H. H. King, seconded by Mr. Armstrong:—Resolved "That whereas there is before the city council a motion by Ald. Lamb to close the saloons and all places where liquor is sold at the hour of 9 p.m. instead of 11 p.m., as at present, we the representatives of the Presbyterian Young Peoples' Societies of this city do hereby place on record our hearty approval of the motion as being calculated to lessen the evils and crime resulting from the traffic, and pledge ourselves to do our utmost by voice and influence to support the same." The resolution was heartily endorsed by the meeting and the secretary asked to send a copy of the same to Ald. Lamb. The following officers were appointed for the year:—President, Rev. W. G. Wallace, B.D., Bloor Street Church; 1st Vice-President, Geo. T. Graham, B.A., Westminster Church; 2nd Vice-President, Rev. J. McP. Scott, B.A., St. John's Church; Recording Secretary, Miss Anna Flaws, St. James Square Church; Corresponding Secretary, Miss Christie, Bloor Street Church. At the close of the business Rev. W. A. J. Martin gave an interesting and instructive address on "Higher Religious Instruction," and in a very forcible manner laid before the young people the great good to be gained by taking up one or all of the courses laid down by the General Assembly. Westminster Church choir rendered a number of choice and appropriate musical selections during the evening. After the meeting was formally closed the visitors were most hospitably entertained in the lecture room by the young people of the church. Too much praise cannot be given to Westminster Church, their pastor and choir leader, who all so ably assisted in making this annual meeting the most pleasant and successful in the history of the Union.

## AUGMENTATION.

## DEFICITS AND REDUCTION OF SALARIES.

MR. EDITOR.—There is one feature of the Augmentation Scheme to which attention should be directed. The Assembly's Committee has resolved not to incur debt, but to spend only the amount of money contributed by the Church from year to year. Should this not be sufficient to pay the grants in full, the salaries of ministers in augmented congregations are reduced. This is a wise, business-like policy. The General Assembly has approved of it and it will of course be adopted by all other committees and boards of the Church. It would be manifestly unfair to apply it simply to the salaries of ministers in augmented charges and not to foreign missionaries, French missionaries, home missionaries, college professors and all whose salaries come in whole or in part from the funds of the Church. Judging from present indications, there is to be a shortage this year in all Church funds, so that reductions in salaries will be necessary all round. This would be a greater hardship, were it not that all of those who contribute to these funds have impaired incomes this year. It ought, however, to be borne in mind that while those with salaries of \$2,500 and \$3,000, and even those with salaries of only \$1,000 or \$1,200 can afford without much discomfort to have reductions made, it means very great hardship and privation to augmented ministers with salaries of only \$750. Whatever shortage there may be in other funds, surely the Church will not again allow the most poorly paid of her minister to suffer. Last year \$36 had to be deducted by the committee from the small salary of each of these ministers, whilst all others were paid in full. It will not be to the credit of the Church if this has to be repeated. Let ministers, and especially minister with large salaries, see to it that such is not the case. The remedy is largely in their hands. NEMO.

## Western Assurance Company.

## FORTY-FOURTH ANNUAL MEETING OF SHAREHOLDERS.

DIRECTORS' REPORT AND FINANCIAL STATEMENT—THE PRESIDENT'S ADDRESS—SATISFACTORY RESULTS OF THE PAST YEAR'S BUSINESS—THE OLD BOARD UNANIMOUSLY RE-ELECTED.

The Annual Meeting of the Shareholders of the above Company was held at its offices in this city yesterday. Mr. Geo. A. Cox, President, occupied the chair, and Mr. C. C.

Foster, having been appointed to act as secretary to the meeting, read the following

## ANNUAL REPORT.

The Directors beg to present herewith their Annual Report, showing income and expenditure of the Company for the year 1894, together with profit and loss account and statements of assets and liabilities at the close of the year.

The premium income, owing mainly to general business depression and depreciation in values, shows a falling off compared with that of the preceding year, but this was more than counterbalanced by reduced losses, and the revenue account shows an excess, \$111,463.47 of income over expenditure. Two half-yearly dividends at the rate of ten per cent. per annum have been declared; \$10,000 carried to reserve fund, which now amounts to \$1,100,000; and after providing an ample reinsurance reserve to meet liabilities on outstanding policies, the net surplus of the Company has been increased to \$377,247.59.

Your Directors feel assured that the Shareholders will have learned with deep regret of the recent loss which the Company has sustained in the death of its late President, Mr. A. M. Smith, who, as a Director for the past twenty-nine years, and as President since 1883, had, by his wise counsel and the active personal interest he had always taken in its affairs, contributed largely to the success of the Company.

The vacancies caused by Mr. Smith's death have been filled by the election of the Vice-President, Mr. Geo. A. Cox, to the Presidency; and of the Managing Director, Mr. J. J. Kenny, to the position of Vice-President; the vacancy on the Board being filled by the appointment of Mr. J. K. Osborne as a Director.

## SUMMARY OF FINANCIAL STATEMENT.

Revenue account—	
Total Income.....	\$2,193,873 05
Total Expenditure (including appropriation for all losses reported to 31st December, 1884).....	2,082,419 58
Cash Capital.....	1,000,000 00
Reserve Fund.....	1,100,000 00
Total Assets.....	2,373,604 02

The President, in moving the adoption of the report, said:—

I am sure that I express the sentiments of every Shareholder of the Company when I say that the absence from the chair of one who for so many years has presided over our annual gatherings, and maintained such a constant oversight of the affairs of the Company, is a source of sincere regret. This feeling is painfully impressed upon us at this, the first Shareholders' meeting for thirty years from which our late President has been absent. You will, I am sure, agree with me that we are fortunate in having secured for our Boardroom so excellent a portrait as that before you of one who has so well earned a place of honor upon its walls, and whose kindly disposition, business integrity, and blameless life have left upon the annals of our business community, and more particularly upon the minds of those intimately associated with him, a record which must afford us pleasure, as well as profit, to contemplate. Although in failing health for some time past, Mr. Smith continued to take a deep interest in the business of the Company, and to fulfil the duties of his office until after the close of the year with which the report just read deals, and I feel, therefore, in presenting it that I am rendering, on his behalf, an account of the final year of his Presidency rather than submitting a report by virtue of the position to which the Directors have recently done me the honour to elect me. In performing this duty my task is a comparatively light one, for the statement of the accounts of the year, which has been in the hands of Shareholders for some days, is one which appears to call for no lengthened explanations, and certainly requires no words of apology at my hands. From a Shareholder's point of view, and taking into account the depressed condition of general business over the entire continent during the year, it must be regarded, I think, as an eminently satisfactory statement, showing, as it does, that after paying out of the profits of the year our usual dividend of ten per cent. upon the capital, we have been able to add \$10,000 to our reserve fund; and that after providing an ample reserve for running off outstanding risks we have made a substantial addition to our net surplus. On the whole, therefore, I say that I think we may congratulate ourselves, as well as the officers and agents of the Company upon the result of the years transaction's, bearing evidence, as it does, of that careful selection of risks and judicious supervision which

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is so essential in times when depreciation in the value of all classes of property is liable to increase the hazard of fire underwriting. Although the report deals only with the business of 1894, I may be permitted to refer briefly to matters relating to the present year, and in this connection I may first allude to the unfortunate experience of our own city during the early part of January, when by two fires, occurring within a week of each other, property to the value of close upon one million and a half dollars and embracing several of what were regarded as our best mercantile risks, were destroyed, involving a loss of nearly one million dollars, to insurance companies. With the large interests which the "Western" has in Toronto, it is needless to say that we could not hope to escape heavy losses in such disasters; but I am pleased to be able to inform you that our lines were so well distributed, and on the larger risks reduced by reinsurance, that our net loss by these two fires was \$37,200, an amount not sufficient to seriously affect, with our present large income, the average of the year's losses. As a result of these fires the improved fire protection which has long been urgently needed in Toronto seems likely to be afforded. It will be of interest also to shareholders to know that a contract has been entered into under which we have reinsured the Canadian business of the United Fire Insurance Company, of Manchester, England, which Company has ceased doing business in the Dominion, being, in fact, now in course of liquidation. This will naturally bring some increase in the volume of our Canadian fire business, from which we have, in the past, derived a fair profit, and from which we feel that we may reasonably look for satisfactory results in the future.

The Vice-President seconded the adoption of the report, which was carried unanimously.

The election of Directors for the ensuing year was then proceeded with, and resulted in the unanimous re-election of the old Board, viz.:—Messrs. Geo. A. Cox, Hon. S. C. Wood, Robt. Beatty, G. R. Cockburn, M.P., Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne and J. J. Kenny.

At a meeting of the Board of Directors, held subsequently, Mr. Geo. A. Cox was re-elected President, and Mr. J. J. Kenny, Vice-President, for the ensuing year.

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