

to report a clean sheet. The financial condition was never more satisfactory. Though the repairs completed during 1897 cost about \$2,600 the total indebtedness is less than \$1,700. As compared with \$1,843.24 raised in 1895 and \$2,153.90 in 1896 the congregation raised \$2,567.60 in 1897.

BROOKVILLE.

The annual congregational meeting of St. John's church was marked by a large attendance. The pastor, Rev. D. Strachan, occupied the chair. The Secretary Treasurer submitted his report, as also the reports of the Woman's Foreign Missionary Society, the Mission Band and the Young Ladies' Mission Band. All these reports were eminently satisfactory.

A report of the Sabbath school showed that there was a large increase in the attendance, and a new library had been added.

The report of the Young Peoples' Society showed it to be in a most flourishing condition.

During the evening Rev. Mr. Strachan took occasion to announce that steps were being taken to pay off the floating debt, amounting to something like \$1,090.

PRESBYTERY OF GUELPH.

The Presbytery of Guelph held its stated meeting in Chalmers' church, Guelph, on the 18th January, the Rev. P. J. McLaren, B.A., Moderator.

Mr. Mullan read a notice of motion with reference to the plebiscite and prohibition, but which was referred to the Committee on Conferences.

The committee appointed to prepare an overture to the General Assembly, recommending the establishment of a Board of Examiners empowered to ascertain by written examination the qualifications, so far as scholarship is concerned, of those entering upon the study of theology presented their report, which was approved, and the overture was ordered to be transmitted to the Synod for their sanction, and by them to be forwarded to the Assembly. An appendix was added to the overture containing suggested regulations for the guidance of the Board, if established.

Payments to the Synod, Presbytery, and Assembly funds were called for and taken by the Treasurer.

The Committee on the revival of the standing orders of business reported, and their recommendations were adopted.

A report was read from the Committee on Augmentation, which recommended that application be made to the Young People's Societies in the bounds to raise or donate fifty dollars in aid of the congregations of Hawkesville and Linwood, so that they might be entitled to the grant of \$150 from the General Assembly's Committee on Augmentation, or, failing in this, to congregations for that amount. The report was received and the recommendation adopted.

The report from the Committee on the circular from the Prisoner's Aid Association was postponed till next meeting.

According to notice previously given Mr. Horne moved the appointment of a stand-

ing committee on systematic beneficence, and said committee was appointed, with himself as convener.

Mr. R. Douglas Fraser was heard in support of the interests of a paper which he was representing.

A call from the congregations of Rockwood and Eden Mills to Mr. David Anderson, B.A., was reported by Mr. Macpherson, interim Moderator of Session, and, after hearing commissioners in support of it, sustained. Mr. Anderson being present the call was placed in his hands; he stated that he had come to the conclusion that he should not accept. The call was then set aside, sympathy was expressed with the congregations under their disappointment, and leave was granted to hold another moderation as soon as prepared.

On motion of Dr. Smith, seconded by Dr. Wardrope, it was unanimously resolved that Dr. Torrance be nominated for the Moderatorship of the General Assembly, to meet in Montreal in June next.

The Presbytery proceeded to dispose of the report of the Committee on the appointment of commissioners to the General Assembly, it was referred to the Committee, with the addition of the Clerk to prepare a commissioners' roll.

Reports were called for from Sessions as to their compliance with the recommendation of last General Assembly to take suitable measures for celebrating the 250th anniversary of the completion of the Confession of Faith and Catechism. So far as the reports showed only some had carried out the recommendation.

A reference from Mr. McLane, of Knox church, Elora, asking for an expression of the Presbytery's judgment in regard to a letter which had appeared in the Elora Express was referred to a committee with authority to cite parties concerned, confer with them on the subject and report to the Presbytery.

Reports were given in of the supply in the pulpits of vacant congregations since the beginning of the year.

Attention was called to the business requiring immediate action arising from the minutes of last General Assembly.

It was resolved that the annual conference be held in Central Church, Galt, beginning on Monday afternoon, 21st March, and a committee was appointed to make arrangements for conducting the same.

The next meeting will be held in Central Church, Galt, on the third Tuesday of March, at half-past two o'clock in the afternoon.

SYNOPSIS

OF TWELFTH ANNUAL REPORT OF

THE TEMPERANCE AND GENERAL LIFE ASSURANCE CO'Y.

The above company held its annual meeting at its head office on Tuesday, Jan. 18th.

The report referred to the splendid progress which the company is making. The cash receipts from premiums and interest amounted to \$195,161.98, an increase of \$23,407.30 over the income from these sources in 1896.

The payments to policy holders for death claims, for matured endowments and for cash dividends and surrender values were larger than in any previous year, as would naturally be expected from the larger business and increasing age of the company.

The following statement was made with regard to death claims:—"Our average ratio of death losses for the past twelve years has been 3.34 lives per 1,000 in number and \$3.77 per \$1,000 in amount in our temperance section, and it has been 4.62 lives per 1,000 in number and \$1.91 per \$1,000 of the annual average of our total business for the same period. We believe that this is a smaller loss ratio from death claims that have ever been recorded by any other company on a similar amount of business for

so long a period. This is emphatically true with regard to the experience in our temperance section."

The company's assets increased from \$507,355.50 at the end of 1896 to \$574,291.50 at the end of 1897, although the valuation of outstanding and deferred premiums was more rigid than ever before, and the statement was made that: "The high character of our investments is indicated by the fact that for four years in succession we have been able to report having closed our books promptly on the last day of the year without a single dollar of interest in arrears or a single dollar's worth of real estate on our hands."

"It is interesting in these times of great depression in real estate values to note that we have never foreclosed a mortgage or purchased a dollar's worth of real estate."

The company's liabilities, according to the report, had increased to \$474,140.61.

In this connection the report refers to the general tendency of all companies to adopt a higher standard of valuation, which means larger and therefore stronger reserves, and adds:—"For the business of 1897 we have valued our reserves on the basis of a 4 per cent. earning power, instead of a 4½ per cent standard, as at present required by law. This adds to the strength of our reserves, but of course at the same time correspondingly decreases the surplus we would otherwise show."

With regard to new business the report states that 1,803 applications for \$2,052,100 were received exclusively from Ontario, New Brunswick and Nova Scotia. Of these 1,605, for \$1,790,500, were accepted, and the remaining were either declined or are in abeyance.

The year closed with an aggregate business consisting of 6,314 policies on 5,917 lives for \$7,260,786.

Of these 4,925 policies, for \$5,473,046, were in the temperance section, and 1,389 policies, for \$1,787,740, in the general section.

The report recommends a dividend to policy-holders on the basis of previous allotment and a dividend to shareholders of 5 per cent. on their paid-up capital, and refers in complimentary terms to the company's agents and officers, and says:—"We believe that ours is the only company that has year by year for the past seven years sent its preliminary and completed returns to the Government on the first day of the new year."

The financial statement shows the following figures, as compared with those of 1896:—

	1896.	1897.
No. of applications...	1,683	1,803
Insurance applied for. \$2,022,750	\$2,052,100	
No. of policies in force		
Dec. 31st.....	5,685	6,314
Amount of insurance		
in force Dec. 31st....	6,759,711	7,260,786
Assets, Dec. 31st.....	507,355	507,291
No. of policies gained.	669	629
Amount of insurance..		
gained.....	708,031	501,075

The full report, containing a detailed statement of all features of the company's business, can be had on application to the company.

AN IMPORTANT CASE.

A Pedlar Sent to Prison for Representing an Imitation Pill to be the Same as Dr. Williams' Pink Pills—A Far Reaching Decision.

MONTREAL, Jan. 24, 1898.—A case of more than ordinary interest to the public came before Judge Lafontaine here to day, the facts being as follows: For some time past one A. E. Migner has been going about peddling a pill which he represented as being the same as Dr. Williams' Pink Pills. The Dr. Williams' Medicine Co. placed the matter in the hands of detective Haynes, of the Canadian secret service, who soon had collected sufficient evidence to warrant the arrest of Migner on a charge of obtaining money under false pretences. Meantime Migner had left Montreal, going to St. John, N.B. On his arrival in that city he was at once placed under arrest and an official sent to bring him back here. He was brought before Judge Lafontaine this morning on two charges, and pleaded guilty to both. It was

A Minister's Son

Face was a Mass of Sores—Advice of an Old Physician Followed with Perfect Success.

"Our eldest child had scrofula trouble ever since he was two years old and the doctors pronounced it very serious. His face became a mass of sores. I was finally advised by an old physician to try Hood's Sarsaparilla and we did so. The child is now strong and healthy and his skin is clear and smooth." REV. R. A. GAMP, Valley, Iowa. Remember

Hood's Sarsaparilla

Is the best in fact the One True Blood Purifier. Insist upon Hood's, take no substitute.

Hood's Pills act Lamentably with Hood's Sarsaparilla. See