The Queen and the Marquis of Lorne. On one occasion last month the Queen was accompanied her drive by the Marquis of Lorne. The tie between the Queen

and her Scotch son-in-law has been very much close: of late. Her Majesty has seen more of Lord Lorne, and readily appreciated his really great talent and sturdy independence of character. Lord Lorne refused a dukedom on the occasion of his marriage, preferring to succeed to that of Argyll, but the Queen would have been more pleased had her daughter been at once a duchess. There were misunderstandings, too, on other matters, and the Marquis of Lorne had a great deal to put up with. He did it with rare sweetness of disposition, and yet with dignity, and he is now very much in favor with Her Majesty, who has a great respect for his opinion. The affection between the Queen and Lord Lorne gives Princess Louise is devoted to her husband.

A dry goods salesman may be an expert with the shears, but it hurts the establishment to call him "jack the ripper."

ASSURANCE CO.

Annual General Meeting of the Shareholders.

Forty-Second Annual Report-Eminently Satisfactory Results of the Year's Operations -The Dividends Substantial and the Reserve Fund Largely Added To-Mr. G.R.R. Cockburn Added to the Directorate and the Old Board Re-Elected.

The Annual Meeting of the Sharcholders of the above Company was held at its offices at Toronto, on Wednesday, 22nd February, 1893. Mr. A.M. Smith, President, occupied the chair, and Mr. J. J. Kenny, Managing Director, was appointed to act as Secretary to the meeting. The Secretary read the following

FORTY-SECOND ANNUAL REPORT.

The Directors have pleasure in submitting to the Shareholders their Report on the business of the Company for the year ending 31st December last, together with accounts relating

The increase in premium income, which was anticipated on causes referred to in the last Annual Report, has been fully realized; the total premium receipts of the Company (after deducting the amount paid for reinsurance) having reached the sum of \$2,25,283.59.

It must be a matter of general regret that statistics compiled in relation to fires in Canada and the United States show that the total fire waste on this continent in 1892, as in the preceding year, was considerably in excess of what has, in the past, been the average amount of such destruction. Among the serious losses of the year may be mentioned a conflagration of considerable magnitude at Milwaukee, Wis., and one involving a loss of some \$15,000,000 at St. John's, Nfld. In this latter disaster, however, this Company was not involved, it having been deemed inadvisable to establish an agency in Newfoundland. During the closing months of the season of inland navigation there were also some exceptionally heavy losses to lake shipping, which materially reduced the profit of that branch of the business.

Taking into account, therefore, the fact that these unfavourable experiences have made the year a trying one generally to companies engaged in Fire and Marine underwriting, your Directors feel that the results of the business of 1892 to the "Western" must be eminently satisfactory to the Shareholders. These results may be briefly summarized as follows:-

The profit balance on the year's transactions is \$221,456.78. Two half-yearly dividends, at the rate of 10 per cent, per annum have been paid, and \$190,000 has been carried to the reserve fund, which now amounts to \$1,000,000. The amount estimated as necessary to run off or reinsure existing risks is \$738,772.57; and, after deducting this from the total surplus funds of the Company, a net surplus remains over capital and all liabilities of \$356,281.08.

The Directors regret to have to record the loss during the year of one of their number in the death of Mr. A. T. Fulton, who for the past nine years had been a valued member of the Board. The vacancy thus caused was filled by the election of Mr. G. R. R. Cockburn, M.P. In closing this report the Directors desire to

express their appreciation of the efficient services of the Officers and Agents of the Company during the past year.

STATEMENT OF BUSINESS FOR THE YEAR ENDING DECEMBER 31ST, 1892,

REVENUE ACCOUNT. Fire premiums \$1,86,351 75 Marine premiums..... 691,709 26 \$2,557,961 01 Less re-assurance 290,777 42 \$2,256,283 59

\$2,313,913 26 Fire losses, including an appropriation for all losses reported to Dec. \$1,007,593 47 31, 1892 Marine losses, including an appropriation for all losses reported to General expenses, agents, commission, and all other charges 707,239 85 Balance to profit and loss 221.455 78 \$2,313,913 26 PROFIT AND LOSS ACCOUNT. Dividend No. 62.....\$ 26,701 33 Dividend No. 62 Carried to reserve fund...... 199,000 00 5,054 05 Balance \$ 211,603 24

Balance from last year 25,965 10 Premium on new stock..... Profit for the year 221,456 78 \$ 251,603 24 LIABILITIES. Capital stock, paid up .. \$ 600,000 00 Losses under adjust-29,847 86

Balance profit and loss. 5,051 05 1,095,054 05 \$1,938,460 48 ASSETS.

United States and State bonds.....\$ 442,360 00 Dominion of Canada stock 262,660 75 Bank, Loan Company, and other Company's building...... 65,000 00 Cash on hand and on deposit...... 239,139 15 Bills receivable..... 77,110 41 Mortgages 15,434 88 Interest due and accrued...... Agents' balances and other ac-

\$1,938,460 48 A. M. SMITH, President.

J. J. KENNY. Managing Director.

Western Assurance Offices, Toronto, Feb. 11th, 1893.

Toronto, Feb. 11, 1893.

AUDITORS' REPORT. To the President and Directors of the Western

Assurance Company: GENTLEMEN, -We hereby certify that we nave audited the books of the Company for the year ended 31st December, 1892, and have examined the vouchers and securities in connection therewith, and find the same carefully kept correct, and properly set forth in the

above statement. R. R. CATHRON. JOHN M. MARTIN, F.C.A., Auditors.

In moving the adoption of the report, the

President said : When addressing the last annual meeting of Shareholders, I referred to the withdrawal from business of a number of Fire Insurance Companies in Canada and the United States during the preceding year; and I predicted that, as a consequence of this, as well as from advances in rates that were being effected in many quarters, companies remaining in the field and offering to the public undoubted security in the form of large capital and assets might during the year 1892 look for a consider-

ably increased volume of business. These predictions, as the accounts now presented to you show, have been fulfilled in the case of the "Western." A net premium income of upwards of two and a quarter million dollars is something of which we may we'l feel proud, demonstrating, as it does, not only the popularity of the Company, but the energy and the zeal of its representatives throughout the extensive fiels of its operations. But in Fire Insurance, as in most other matters, quantity must be regarded as a secondary consideration to quality, and the handsome balance which is shown on the credit side of the revenue account great satisfaction, as Her Royal Highness | at the close of a year which has been, generally speaking, anything but a favourable one to Fire Insurance Compan'ez, demonstratez, better than any words of mine could do, that sound judgment and care are exercised by the manager, officers, and agents of the Company in the selection of risks and the supervision of its business; in fact the report which you have just heard read, with its accompanying accounts presents so clear and at the same time what I think must be considered so satisfactory an exhibit of the past year's transactions, that I need do no more, in moving its adoption than commend the figures to your careful consideration.

Before resuming my seat, however, I may perhaps be allowed, in view of this being the twenty-seventh anniversary of my election as a director, and the tenth annual meeting at which I have had the honor of filling the President's chair, to refer briefly to the past history of the Company. In looking over the annual statements which we have submitted to the Shareholders for the twenty years from 1873 to 1892 inclusive. I find that our total income during that period has been \$25,845,753, and our expenditure for losses and expenses \$23,937,470. Out of the profit balance that remained we have paid in dividends \$1,015,000, and carried nearly \$900,000 to our reserve fund.

It must be remembered, however, that some individual years of those twenty, which as a whole show such favorable results, were unprofitable ones, and this must impress upon us the wisdom, or rather the necessity, in such a business as ours, of increasing our reserve fund in favorable years, so that regular dividends may be maintained in less fortunate seasons. I might also point out that during the twenty years ending 31st December last, to which I have referred, our Shareholders have received an average return of twelve per cent per annum upon their paid up capital. This capital in 1873 was \$200,000, and since that date we have, from time to time, as the increase in our business seemed to call for it, made additions to it, until we have reached our present position with \$600,000 paid up, while our stock stands on the share list at a premium of seventy per cent. So much for the past; and now a word as to the future. As you have been advised by circular, the Directors think that the time has come when, in regard to its paid-up capital, as well as in other respects, the "West ern 'should take its stand among the" millionaire" companies of the country. The business has now attained such proportions | blue it has been decided that the earth must that we think-basing our judgement upon the past exphrience of the Company-that we may safely assume the responsibility of earning and continuing to pay satisfactory dividends to Sharcho'ders upon the increased capital. If the resolutions are adopted which are to be

submitted to you to-day, to complete the issue of the capital which is provided for by the Company's charter, namely \$2,000,000-fifty per cent. of which will be paid up, thus giving us a cash capital of One Million Dollars-this action, we feel confident, will materially aid us, and those who are to come after us, in maintaining the position of the "Western" in the frent rank of the companies doing business on this centinent. The President then referred to the relations which had been recently established between

the "Western" and the British America Assurance Company, and explained at some length the advantages which might be looked for from these two Toronto companies working in harmony, particularly in the management and supervision of their business at the more dis-

Mr. Geo. A. Cox. Vice-President, in seconding the adoption of the report, said :-

I am glad to have the opportunity, Mr. President, to second the adoption of a report that must, I am sure, be eminently satisfactory to the Shareholders. I also desire to extend to yourself and to the Shareholders my congratulations upon the magnificent record that you have given us, showing the result of the Company's business for the last twenty years. An average annual dividend of over twelve per cent. for twenty consecutive years, notwithstanding the vicissitudes and serious conflagrations that have overtaken the Company during that long period, is certainly very reassuring; but to return to the statement under consideration, it is the more gratifying to be able to meet our Shareholders with such an exhibit as has been made there to-day, when it is evident from the reports published thus far that many Fire Insurance Companies in Canada and the United States, as well as in other parts of the world, have found the year of 1892 an unprofitable one.

In comparing the figures of this report with those presented a year ago, it is encouraging to find that the ratio of losses to premiums is considerably lower in 1892 than it was in 1891, and it is perhaps still more important to observe that while, as a result of the largely increased business, the aggregate amount paid for general expenses is in excess of similar charges in the preceding year, the actual percentage of expenses to premium income is 1.37 per cent. below that of 1891. This saving in itself is

equal to a profit of some \$31,000. In regard to the proposed increase in the capital of the Company, I heartily concur in all that the President has said as to the advisability of taking the final step to bring our capital up to the authorized amount. It may be said that our present assets are quite large enough to command public confidence but there are few, if any, companies to day doing the amount of business which the "Western" transacts on a smaller cash capital than \$1,000,000. In reference to the price at which it is proposed to allot the new stock to Shareholders. I would point out that taking into account the present low rate of interest obtainable on investments, and bearing in mind that the Directors desire to maintain the present rate of dividend, 140 must be considered a favourable price to Shareholders. This new issue of stock, besides increasing the cash canital by \$400,000, will, it must be borne in mind, add a further \$160,000 to the surplus

funds of the Company. The Vice-President also fully endorsed the views expressed by the President as to the advantages likely to accrue from the connections which have been established between this Company and the British America Assurance Com-

The report having been unanimously adopt ed, it was moved by Mr. W. B. McMurrich, seconded by Mr. Robt. Thompson, and carried, that a cordial vote of thanks be passed to the President and Board of Directors for their services and attention to the interests of the Company during the past year,

Messra, J. E. Robertson and J. K. Niven having been appointed scrutineers, the election of Directors for the ensuing year was proceeded with, which resulted in the unanimous reelection of the old Board, viz :- Messrs. A. M. Smith, Geo A. Cox, Hon. S. C. Wood, Robert Beaty, G. R. R. Cockburn, M.P., George Mc-Murrich, H. N. Baird, W. R. Brock, and J. J.

At the close of the Annual Meeting the question of increasing the capital stock of the Company to \$2,0 0,000 was submitted (as required by the Company's charter) to a special meeting of the Shareholders and unanimously approved; the new stock (\$800,000) to be issued at a premium of \$8 per share (ferty per cent, on the amount called up), and allotted to Shareholders in the proportion of two shares to every three held by them on 15th March next, and payable in five equal instalments of \$5,60 pershare each on the 1st days of April, June, August, October

and December, 1893, respectively. At a meeting of the Board of Directors held subsequently Mr. A. M. Smith was re-elected President and Mr. George A. Cox Vice-President for the ensuing year.

The French still fight an average of four thousand duels a year.

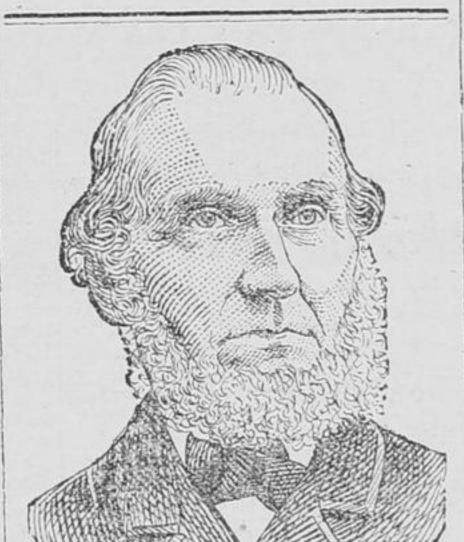
Frankness Before Marriage.

No man should become engaged to a womwith her in regard to his means, and the woman should be quite as honest in telling of her qualifications and willingness to mas- For nothing goes right when mammas' away. ter the problem of making a home on the income that seems assured to them both, writes Maria Parloa in a valuable article on the "Division of the Family Income, in the February Ladies' Home Journal. More than this, they both should go over this question deliberately, looking at all sides of it. The changed mode of living, the self-denials, the added expense of sickness, if it should come, all should be carefully considered. The man who for years has spent his income upon himself, living, perhaps like his neighbor, who has a fortune back of him, will often be frightened at the picture of the future, which this careful weighing of the subject presents to him, and he may decide either to wait a few years or else do what unfortunately, a great many young married people think they life, her father being able to support her in of Liberty?" comfort and perhaps, elegance. The picture may have as little charm for her as for the man who has asked her to marry him, and she too, is glad to settle upon the boarding house as promising more style and ease for less money than can the simple home. This is one solution of the problem. An- perfect cough medicine in the market. Fod other common happening is that either one | sale everywhere. or the other finds-or, perhaps both the man they remain single ; for we have to-day too are. many people who are trying to live as if they had an income of many thousands, when, in fact, it is often the case that they have less than two thousand.

If You Could.

"If you could stand on the moon," says an astronomer, "the earth would appear to you to be sixty-four times larger than the sun appears to the residents of this mundane sphere; this is because the earth has eight times the diameter of the moon, therefore she must necessarily show the moonites sixty-four times as much surface as the moon shows us. The sun, on the other hand. would appear no larger to you from your observatory on the moon than it does from our globe. The earth's atmosphere being appear as a blue ball to all outside onlookers. What a glorious sight it must be to our lunarian neighbors to look upon a bright blue, swift-revolving ball sixty-four times larger than the sun !'

A. P. 648



Mr. David M. Jordan of Edmeston, N. Y.

Colorless, Emaciated, Helpiess A Complete Cure by HOOD'S

SARSAPARILLA. This is from Mr. D. M. Jordan, a re- That people would have been regularly using spected citizens of Otsego Co., N. Y. "Fourteen years ago I had an attack of the gravel, and have since been troubled with my

Liver and Kidneys

gradually growing worse. Three years ago I got down so low that & could scarcely walk. I looked more like a corpse than a living being I had no appetite and for five weeks I ate nothing but gruel. I was badly emaciated and had no more color than a marble statue. Hood's Sarsaparilla was recommended and I thought I would try it. Before I had finished the first bottle I noticed that I felt better, suffered less, the inflammation of the bladder had subsided, the color began to return to my face, and I began to feel hungry. After I had taken three bottles I could eat anything without hurting me. Why, I got so hungry that I had to eat 5 times a day. I have now fully recovered, thanks to

Hood's Sarsaparilla I feel well and am well. All who know me marvel to see me so well." D. M. JORDAN.

HOOD'S PILLS are the best after-dinner Pills. assist digestion, cure headache and biliousness.

THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PARTY indeed is he whose blood is poor,

who has lost his appetite and his flesh and seems to be in a rapid decline; but

Of Pure Norwegian God Liver Oil and

flesh and rich blood, and so giving him energy and perfect physical life, cures Coughs, Colds, Consumption, Scrofula and Bronchitis. IT 13 ALMOST AS PALATABLE AS MILK. Prepared only by Scott & Bowne, Belleville.

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can make it rich again by restoring appetite,

Home Without a Mother.

The room's in disorder, The cat's on the table,

an without having a perfectly frank talk The flower-stand upset, and the mischief to

And Johnny is screaming As loud as he's able,

What a scene of discomfort and confusion home would be if mamma did not return. If your wife is slowly breaking down, from a combination of domestic cares and female disorders, make it your first business to restore her health. Dr. Pierce's Favorite Prescription is without a peer as a remedy for feeble and debilitated women, and is the only medicine for the class of maladies known as female diseases which is sold under a positive guarantee from the manufacturers that it will give satisfaction, or the money will be refunded. It is a postive cure for the most complicated cases of womb troubles.

The Humorous Immigrant.

On arriving in the harbor of New York an must do-go to a boarding house. The immigrant saw the Statue of Liberty. He woman may have lived an aimless, careless | asked one of the crew : "Is that the Statue

"Yes, that is Liberty." "Then give me death!" and he plunged

overboard.

Dr. Harvey's Southern Red Pine for coughs and colds is the most reliable anr

The poor shrub dreams by native longing and woman do-that they have not the in- of a splendid blossom which it has never dependence and moral courage to be willing seen, but is dimly conscious that it ought to live in such a simple, unfashionable man- somehow to produce. This is the way in ner as their means would compel them to. which the ideal life, the life of full comple-When two people feel that way it would be tion, haunts us all. We feel the thing we better for them and the world at large that ought to be beating beneath the thing we

> GIBBONS' TOOTHACHE GUM acts as a temporary filling, and stops toothache instatly. Sold by druggists.

Love onto the dignity of thy nature, and leave it not disputable at last whether thou hast been a man. Desert not thy title to a divine particle and union with the invisible. Let thy thoughts be of things which have not entered into the hearts of beasts.



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ny Sufferer. Give Express and Post Office address. T.A. SLOCUM & CO., 186 West Adelaide Street, Toronto, Ont.

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CORRECT AND CHEAP. Send Stamp for Illustrated Book ----CHAS. CLOTHE SURCIDAL MACHINIST, 134 KING STREET W., TORONTO

The Hon. J. W. Fennimore is the Sheriff of Kent Co., Del., and lives t Dover, the County Seat and Captal of the State. The sheriff is a gentleman fifty-nine years of age, and this is what he says: "I have 'used your August Flower for sev-'eral years in my family and for my 'own use, and found it does me "more good than any other remedy. "I have been troubled with what I " call Sick Headache. A pain comes 'in the back part of my head first, "and then soon a general headache 'until I become sick and vomit. "Atotimes, too, I have a fuliness 'after eating, a pressure after eating "at the pit of the stomach, and "sourness, when food seemed to rise "up in my throat and mouth. When "I feel this coming on if I take a "little August Flower it relieves "me, and is the best remedy I have "ever taken for it. For this reason "I take it and recommend it to "others as a great remedy for Dys-"pepsia, &c."

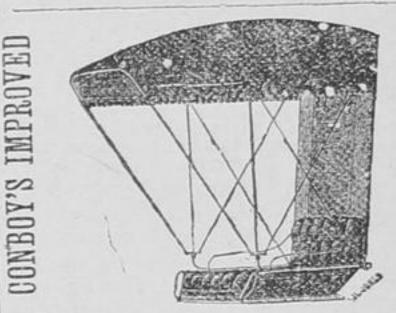
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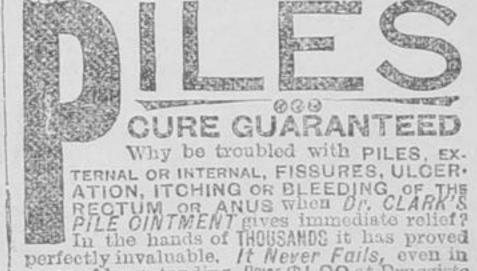
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