

THE ONTARIO MUTUAL.

THE ANNUAL MEETING OF THE INSURANCE COMPANY.

Its Exhibit a Favourable One—The Comparative Statement and What it Indicates—The Reports of the Officers and the Reception Accorded to Them.

The seventeenth annual meeting of the company was held at its head office, in the town of Waterloo, Ont., on Tuesday, the 5th day of April, 1887, and in addition to many local members, embracing the leading business and professional men of the town, a large number of representative policy holders from a distance was present.

The president, I. E. Bowman, Esq., having taken the chair, on motion W. H. Riddell, Esq., secretary of the company, acted as secretary of the meeting. Notice, calling the annual meeting, having been read, on motion the minutes of the last annual meeting were taken as read, and the same thereupon confirmed. The president then read THE DIRECTORS' REPORT.

It affords your directors much pleasure to be able to submit to you the following report of the affairs of your company as at the 31st December, 1886, showing that the past year has been one of great prosperity and satisfactory progress.

The volume of new business, the premium income, the interest on our investments, the number and amount of policies in force, the net and total assets, the reserve and surplus, have all been largely increased, and the amount paid for death claims is only a little more than half the amount paid the previous year. These facts are fully verified by the following tabulated statement:

Table with columns for 1886 and 1887, showing financial data such as Total Cash Income, Premiums, and Expenses.

The amount of new business for 1886 is 37 per cent greater than that of 1885, yet the ratio of expense to income has only been increased by one-third of one per cent.

We desire to call your attention to the rate of interest on our investment from which our surplus is so largely derived. Previous to 1881 our interest income enabled us to allow eight per cent on our interest bearing reserves, but the decrease in the rate of interest on investments at this time made it necessary to reduce the rate to seven per cent on reserves, which has been maintained up to the end of 1886.

FINANCIAL STATEMENT.

Table showing Net assets, Dec. 31, 1885 and 1886, with various sub-items like Less cancelled liens, Less deposits, etc.

Table showing Expenditure: To policy holders, Claims under 41 policies, Claims under two matured endowments, etc.

Table showing General expenses: Commissions and superintendant's salary, Medical examinations, Salaries, etc.

Table showing NET ASSETS, including Municipal Debts, Mortgages, Loans on policies, etc.

Table showing ADDITIONAL ASSETS, including Short date notes secured by policies in force, Premiums due and in course of transmission, etc.

MEDALS AND DIPLOMAS.

THEY ARE PRESENTED TO THE ART SCHOOL PUPILS.

The School the Recipient of Many Encouragements—The Exhibit Greatly Admired—The Successful Pupils—The Honors Conferred Upon Them.

Dr. S. P. May, the late commissioner of the education department to the Colonial and Indian exhibition, London, Eng., climbed to the studios of the Art school yesterday afternoon and presented highly embellished diplomas and silver medals to the pupils who had exhibited their work at the great exposition.

Before the gifts were bestowed Dr. May chatted pleasantly with the pupils and others, and viewed the work of the school. Mr. C. F. Gildersleeve, the president, arrived shortly after four o'clock and invited Dr. May to say anything he thought desirable in regard to his mission. The doctor said it was gratifying for him to be present. He little thought, when here before, that his next visit would be to present commemorative diplomas and medals to such a large number of the students of the school.

He spoke of the great exhibition where were gathered the work and products of the sixty-five British possessions, making up a nation of 310,000,000 and having territory that covered 9,000,000 square miles. He spoke of the exhibits from Australia and India, but added that Canada's were incomparably superior to those of any other colony in a practical sense, and of the 5,000,000 visitors nearly all viewed the Canadian court.

The Kingston Art school had a special department where all its work was properly labelled and attracted much attention. The British press was very complimentary in regard to the exhibits, and Prof. Sparks, one of the leaders in art at Kensington, referred in high terms to the mechanical drawings from the Kingston school. The speaker was satisfied that Canada had reaped great benefit by the exhibits it had made, which were far superior to those shown at either Philadelphia or Paris.

Generally the education department of Ontario had reason to be proud of the display it had made. He regretted that the Kingston public schools had not participated in it. It was said that the Kingston people were slow, but he knew that when they did come out they went straight to the front; and this would have been the case had the schools made a display. He then proceeded to DISTRIBUTE THE TOKENS.

Misses Ella Fraser, E. Ferguson, H. Breden, L. Richmond, Jennie Shaw, Helen Fraser, Mabel Carey, May Powell, C. J. Emmis, Rose Berningham, Maggie Brophy, Maud Carruthers, Edith Spangenberg, Mrs. E. A. Power, Mrs. Macdonald, Henry W. Poor, Charles Wrenshall, Henry Smith, A. M. Gildersleeve, H. B. Henderson, J. H. Birkett, were the recipients, and a token went to the school.

Altogether the Kingston school made ninety-three exhibits, consisting of perspective, architectural drawing, mechanical drawing, original designs for industrial uses, designs for oilcloth, anatomical figures, shading from the flat, outline from the round, shading from the round, shading still life, flower drawings, water colors, and oil paintings.

The diplomas presented were very elaborate, of large size, about two feet by two feet six inches. In the centre is a group of figures with allegorical representations of Great Britain receiving tribute from the representatives of the different British possessions. The foremost in this group is India, second Canada, and third Australia, the other countries forming together a very large company. The border of the diploma is formed of small shields giving the names of the various British possessions. In addition to the medal and diploma the minister of education presented to each recipient two pamphlets prepared specially in connection with the work of the exhibition. One of these is Dr. May's report of the exhibition just published.

MANY COMPLIMENTARY REMARKS. In tendering the documents and medals Dr. May was very complimentary. He mentioned the work of Miss Shaw as being worthy of such a painstaking student. Miss Helen Fraser was considered a wonder. She would surprise the people of Kingston some day. The record of Mr. Poor was very good. His efforts had resulted most satisfactory. The rewards given to his pupils were certainly complimentary to him.

It was gratifying, said Dr. May, to tender rewards to C. Wrenshall. His displays were most valuable, and were spoken of for their great excellence. He trusted Mr. Wrenshall would go on in the new field of labor, that his work would become valuable in a pecuniary sense as well as a source of delight. The doctor knew of no lady, besides Mrs. Power, whose work was more varied or who excelled in so many branches.

Then the diploma and medal for the Art school was turned over to the president with the hope that the school would continue to flourish, that its pupils would be the recipients of many rewards, and that the instructions given in it would be of great service to the students in after life.

THE EFFORTS APPRECIATED. Mr. Gildersleeve accepted the reward and expressed appreciation of the interest shown by the education department in the advancement of art. Had it not been for its encouragement an Art school could not have been established in Kingston. Already he had seen practical results from the instruction given in the school. He hoped the students would continue to show their appreciation of the benefits afforded to them. Mr. Poor was asked to make a few remarks, but he said that he was so flattered that he could not say anything. The happy event then terminated by the president intimating that a very large number of persons intended going up for the art examinations, which occur in a few weeks.

MISSIONARY SERVICE. A Union Meeting in Queen St. Methodist Church—Proceedings at it. A public meeting of the local branch of the Women's missionary society of the Methodist church was held in Queen street church last evening. Rev. R. Whiting presiding. Rev. R. Stillwell spoke upon "Consecration"; Rev. S. G. Bland upon "A Purpose in Life"; and Rev. J. W. Spaulding upon "The Need of the Church—Money." The church had many consecrated men and women ready to enter upon the work, but they lacked the sinews of war. Mr. Spaulding said the question was not "Can the heathen be saved without the gospel?" but "Can we be saved if we do not send it to them?" He had more hope of the salvation of the heathen without Christ than the salvation of professed Christians who denied to others the saving power of the gospel. Rev. Mr. Bland thought that the time was rapidly approaching when men and women would give to Christ first, instead of as now giving Him the residue after their own desires had been gratified. Solos were offered by Mrs. Rockwell and Miss Fralick; a quartette was given by Misses A. Britton & S. Lavell, and Messrs. J. Greenwood and J. O'Ford; Mr. J. V. Anglin read a missionary selection; and fervent prayers were offered by several ladies.

Rev. G. J. Low, of Brockville, is recovering from his illness.

LOCAL BREVITIES.

No. 4 Coal.

The best works-coal yard is the best place for the city to purchase genuine Scranton No. 4 coal.

Freckle Lotion. Bell's lotion will remove tan, freckles, sunburn, pimples, blotches, etc. Twenty-five cents at Wade's drug stores.

Nasal Balm. The only medicine in the market that will immediately cure cold in the head, and permanently cure catarrh, hay fever, etc.

He Received a Medal. H. Stratford, who was an exhibitor at the Colonial and Indian exposition, held at London, England, received yesterday from the secretary a bronze medal.

Mission Band Tea. The Methodist mission band will give an orange tea in the lecture room of Sydenham St. church on Friday evening. A good programme has been prepared.

Weight Away. A grocer got a new pair of scales and drew large crowds by advertising "Pretty girls" given a weigh. Hendry & Thompson are drawing the crowd by giving away with their tea and coffee beautiful tea sets, and all description of crockery and glassware.

Police Court—Thursday. John Costello, drunk, decision reserved; H. McDermott, \$5 and costs, or in default of payment one month in goal; W. Lent, \$1 and costs or 10 days; D. Dunn spent \$22.22 yesterday, fined \$1 and costs or 10 days; D. Sly, \$2 and costs; given time to pay it.

A Fine Display. Z. Prevost has in his window a fine display of Scotch tweeds for suitings. An attractive feature is the buttons for the coat and vest, which are of the same material as each piece of goods. These look well as they are now shown on each piece. He guarantees an A 1 fit.

A Promising Musician. Miss Wrenshall played the Easter music, anthems, voluntaries and hymns, in the Sydenham street Methodist church on Sunday, and deserved the compliments of her friends. She is a promising musician, and as a performer upon the organ and piano bids fair to win distinction.

Cases Allowed to Stand. This morning the magistrate stayed proceedings in the case of Mrs. Georgina Staley for keeping a disorderly house, and Joseph Theobald charged with being an inmate. The magistrate said it was not his intention to deal leniently with Theobald, but as Mrs. Staley's case was permitted to stand the same privilege would be accorded to him.

Cure for Dyspepsia. Draw a long breath and repeat the following as rapidly as possible: If the white boot-black blacks the black boot-black's boot, will the black boot-black's boot be blacked? If the white boot-black blacks but one of the black boot-black's boots, what will the black boot-black do? If the above does not cure drink Hendry & Thompson's 40c, 50c or 60c black tea for three months.

The Park Nine Club. The members of the Park Nine base ball club will commence practice next week. The only change in the team this year is the addition of Pomfret, who played with the Kingstons last year, and the loss of Walker, who held down third base. Moran will occupy his position and Pomfret will act as short stop. James Little will not leave the city as reported. He will take charge of the first base.

A New Band Formed. The members of the Glee club of Queen's college have organized a voca-phon band. The instruments are curiously made, but very sweet music can be supplied by them. There are thirteen players in the organization. They will, soon after the closing of Queen's college, give concerts in Wolfe Island, Brockville, Smith Falls, Almonte, Perth and Ottawa. The club expects to give eighteen concerts.

A Church Advancing. The annual meeting of St. Andrew's congregation occurred last evening; Rev. J. Mackie in the chair. The managers—Messrs. J. Minnes, W. Irving, A. Ross, and W. G. Craig—were re-elected, and the financial year changed to run with the calendar year. The Ladies' missionary association raised \$1,000 for the schemes of the church, and the organ fund was reported to have increased to \$3,000. The membership of the church has increased to 338. The receipts for the year were \$3,600, and the expenditure \$4,200, the deficiency being created by extensive repairs to the property. The subject of a new church is still under consideration.

Marine Paragraphs. The steamer Pierrepont will reach Cape Vincent on Saturday. The schrs. Glnair and J. H. Breck have been chartered to carry timber from Toledo to Garden Island. Capt. McMaugh, St. Catharines, purchased a steamer, and proposes running it between Youngstown and Niagara this season. The Vermont Central people has leased the prop. Nebraska for \$28,000. The Chicago and Ogdensburg line will have nine good steamers. Breck & Booth have arranged to ship 10,000 tons of stone from Howe Island to Toronto, to be used in the breakwater about Hanlan's Island.

Model School Work. The following is the standing of the pupils in Mr. Joyner's class in the Model school, for March, 450 marks being obtainable: Donaldson, 415; H. Crane, 368; Dalton, 364; D. Crane, 354; Walkem, 339; Kerr, 322; Ford, 310; Walsh, 303; Oberndorfer, 300; Reid, 300; Allen, 290; Gowdy, 289; Smythe, 287; McDonnell, 287; Jackson, 286; Strang, 280; Rockwell, 280; Carson, 275; R. Wilson, 275; Francis, 270; Graves, 260; Asseltine, 255; McIlroy, 248; Montgomery, 244; Waldron, 232; Hastings, 217; Dowdley, 210; Horsey, 209; Newton, 206; Thurston, 195; W. Wilson, 177; Hall, 170; Spooner, 145; Carmichael, 132; LeHeup, 131; Lyttle, 119; Swindlehurst, 110; Johns, 96; Anglin, 76; Patterson, 75.

Another Girl for the Mercers. Annie McKoon, of Sydenham, arrested yesterday at the instance of her father, was charged this morning with having stolen a dress coat, hat, scarf, boots and rubbers, the property of her sister. She pleaded guilty. Her father said she was inclined to be wild and all his endeavours to reform her had proved useless. Her example might lead his other children astray. The magistrate sent her to the Mercer reformatory for two years.

John T. Raymond, the celebrated comedian, died in Evansville, Ind., on Sunday.

JURY ON PRISON LABOR.

THE CONVICTS SHOULD BE EMPLOYED IN SOME WAY.

Summer Gardening Recommended for the Goal Birds, and Contract Work in the Prison, and upon the Dry Dock and Breakwater, for the Penitentiary Master—What Will the Government Say?

Yesterday afternoon the foreman of the grand jury presented the following report to Sheriff Ferguson, and the jury was by him, pursuant to the judge's instructions, then dismissed: "The grand jury of our lady the queen, for the present court of the assize, beg to report that they concur most heartily in the opinion, expressed by your lordship, touching the prison labour. They are of the opinion that each able-bodied inmate of the goal and penitentiary should be compelled to labour at some useful work. Many of the goal prisoners, being in for short sentences, there is a difficulty in providing permanent employment for them, but the prisoners could, for the summer, be employed in laying out the court house grounds, constructing permanent walks through the same, and adding much to the beauty of the property. They could also be employed in gardening at the general hospital, thus adding to the revenue of this needy institution.

"The jurors recommend that the manufacturing industries, heretofore carried on within the walls of the penitentiary, be revived. They are of the opinion that all the paper required for government use, throughout the dominion, could be, and ought to be, manufactured by the prisoners. At the present time a dry-dock is much required at Kingston, and could be built at Portmouth. When built it would give employment to many mechanics. The jurors are of the opinion that this dock could be built by prison labour. A breakwater, too, is required to be built between the hosiery mill and the Rathburn lumber yard on King street, this work could also be done by the prisoners.

"Touching the temperance question the jurors feel constrained, with regret to say that the Scott act does not accomplish the excellent object aimed at by the promoters of the same. It is within the knowledge of many jurors that the act is openly violated, and that drunkenness is not reduced. Public sentiment in favour of temperance may be, and we believe is steadily growing, but is not yet equal to the enforcement of arbitrary prohibitory measures.

"The jurors visited the goal, city branch asylum, Hotel Dieu, general hospital, Rockwood asylum, and the penitentiary. Mr. Corbett accompanied the jurors through the goal and afforded every information as to the working of this prison. He reported seventeen men and seven women in goal. One of the men is an idiot and has been confined in the goal for three years. The jurors are of the opinion that he should be removed to the asylum. Every part of the premises was spotlessly clean and bore witness to the careful management of the governor. The jurors strongly recommend that the limestone floors in the lower portion of the goal be replaced by concrete floors. The cost of this improvement would be trifling, and would prevent much dampness.

"The jurors regretted to see so little activity among the various workshops in the penitentiary. They believe that the enforced idleness of the prisoners renders them more difficult to manage, and adds much to the possibility to future trouble with them. The jurors fail to see the wisdom of the contention that this class of persons should be forever a burden on the honest people of our country, when they could, by their own industry, contribute much towards their own support in the prison.

"Of the other public institutions visited it is perhaps sufficient to say that the buildings and premises of each were spotlessly clean, and well kept, and that there was every evidence of careful management, and that every effort was made to add to the comfort of the patients."

POOR RELIEF SOCIETY.

The Last Meeting for the Year—The Work It Has Performed. The committee of the Poor Relief Association held its final meeting for the season on Monday last, to wind up the society's work. The following statement of its work and expenditure was submitted and is published by order of the committee. The more detailed report will be given at the annual meeting next November.

The committee appointed at the last annual meeting of the Poor Relief Association have endeavoured to carry on the work of administering relief with as much care as possible. The collections taken up in the city were very good, and as the winter was long and severe, the funds were all needed. While the committee take all possible care to avoid imposture, they find that it is simply impossible always to respect the aid given to those who are called the "deserving poor," though these of course have always the first claim on their assistance. But even the undeserving poor cannot be left to perish for want of food and fuel in bitter winter weather, especially when the innocent children must suffer with the parents, and they believe that the christian sentiment of the community would have been deeply outraged, if, with public funds at the disposal, the committee had allowed even one of the most undeserving to perish from starvation.

From the regular poor relief fund, twenty-two families of the class usually helped by it, i. e., widows or infirm persons received aid during the whole winter. Fifty-seven other families received assistance more or less frequently as they required it. The aid given was usually fuel and bread, meat and groceries being supplied in cases of sickness or special need. Over and above the assistance given out of the ordinary fund, a small special fund was contributed by two or three generous individuals, for the express purpose of relieving the wants of a number of families of unemployed working-men, several of these being lately arrived English immigrants. About twenty-five families were assisted in temporary distress. This special fund amounted to about \$125, of which sum \$50 was given by his worship the mayor, and \$50 by Mr. T. McKay Robertson. It was administered as the donors desired, simply on the ground of urgent necessity, irrespective of any other consideration. The committee cannot, however, in this connection refrain from advertising to the great evil of the long cessation of employment for laborers during the winter as being a most fruitful cause of poverty, vice and crime.

The total amount expended by the committee in these two funds, has been some what over \$820, the largest expenditure that the committee have ever had to report.

Weather Probabilities.

Moderate to fresh winds, mostly easterly; fair weather, rising temperature.

Large stock, lowest goods, low prices, the attraction at Hardy's dress goods depart.

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