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 pupils \$28.00. or further particulars
 apply to
 REV. J. R. TEEFY, *President.*

SEALED TENDERS addressed to the
 undersigned and endorsed "Tenders
 for excavations for New Drill Hall Toron-
 to," will be received at this office until
 Tuesday the 17th Feby., 1891, for excava-
 tions required for the New Drill Hall to be
 erected in the rear of Osgood Hall Toronto.
 Tenders to state the price per cubic yard
 for excavating and carting away the
 material from the premises and also ex-
 cavations required for draining the site.
 Tenders will not be considered unless
 made on form supplied by this Department
 and must be signed with the actual signa-
 tures of the tenderers
 Conditions and forms of tender can be
 obtained on application to the undersigned.
 An accepted bank cheque for \$200.00
 payable to the order of the Minister of Pub-
 lic Works, must accompany each tender.
 This cheque will be forfeited if the party
 decline the contract or fail to complete the
 work contracted for, and will be returned
 in case of non-acceptance of tender.
 The Department does not bind itself to
 accept the lowest or any tender.
 By order,
 E. F. E. ROY,
Secretary.
 Department of Public Works }
 Ottawa, 9th Feby. 1891. }

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 Positively CURED
 with Vegetable
 Remedies. Have
 cured many thou-
 sand cases pro-
 nounced hopeless. From first dose symptoms rapidly disappear,
 and in ten days at least two-thirds of all symptoms are removed.
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 TEN DAYS TREATMENT FURNISHED FREE by mail
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surplus over and above our capital and all liabilities to the public equal to about 75 per cent. of our paid-up capital.

The splendid position of the Western on its fortieth anniversary fully justifies the President in feeling proud of the Company and proud of his long and honourable connection with it; and I shall also indulge a little in the same way. The best standard by which to judge a Company is the relative position it occupies at home, and the Western for many years has stood in the front rank, its income from fire and marine premiums in Canada exceeding that of any other Company doing business here—English, American, or Canadian—and what is still more gratifying, its loss ratio on its Canadian business is considerably below the average of both the home and foreign Fire Insurance Companies making returns to the Dominion Insurance Department.

I may also refer to the relative position of the Company on this continent. Of one hundred and sixty companies reporting to the Canadian and New York Insurance Departments only some twenty exceed the Western in volume of business; and the steadily improving character of the Company's United States business, as shown by its diminishing loss ratio, affords good grounds for anticipating that the continued efforts in that direction of its representatives in the United States will make an equally favourable record for it there, to that which it enjoys at home. It is gratifying to know that, notwithstanding some exceptionally trying years, the business of that branch shows a fair profit to the Company, and that the year just closed has been one of the most favourable in its experience.

I very heartily concur, Mr. President, in all that you have said as to the obligations we are under to our Managing Director, who brings to bear upon the business of the Company a thorough and ever-increasing knowledge of the insurance world and the insurance business in all its details. It is to his intelligence and close supervision of the Company's interests and to his efficient and well selected staff that we are largely indebted for the position that we are so proud of to-day. I have much pleasure in seconding the resolution for the adoption of the report.


On motion of Mr. A. Nairn, seconded by Mr. William Ross, a cordial vote of thanks was passed to the President and Board of Directors for their services and attention to the interests of the Company during the past year.

Messrs. F. J. Stewart and J. K. Niven having been appointed scrutineers, the election of Directors for the ensuing year was proceeded with, which resulted in the unanimous re-election of the old Board, viz.:—Messrs. A. M. Smith, Geo. A. Cox, Hon. S. C. Wood, Robert Beaty, A. T. Fulton, George McMurrich, H. N. Baird, W. R. Brock, and J. J. Kenny.

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.

A letter from Rome states that the Pope has written the following dedication for the pedestal of the statue of himself which will be sent to the Catholic University at Washington as a gift from Count Joseph Florimond de Loubat.

LEONI XIII. P. M.
 Quo Auspice Lyceum
 Ad incrementa omnium disciplinarum
 Washingtoniensibus Apertum
 Josephus Florimond de Loubat Com.
 P. P. S.

BE  

 **SURE**

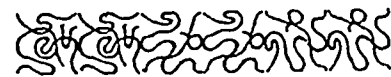
to examine the list of

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in another page of

this issue



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 introduced are

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