

# 6% INVESTMENT FIRST MORTGAGE GOLD BONDS.

## LA COMPAGNIE DE PULPE DE CHICOUTIMI,

Incorporated by Letters Patent

**AUTHORIZED CAPITAL.....\$1,000,000.**  
**Subscribed and Paid.....\$ 500,000**  
**Present and Only Issue of Bonds, \$250,000.**

The Denominations of Bonds are as follows: 100 of \$500, 500 of \$100, Payable to Bearer.

The above company, which is a limited liability company, has been authorized to issue bonds to the amount of two hundred and fifty thousand dollars bearing interest at the rate of six per cent. per annum, payable semi-annually. Both principal and interest are payable at the Head Office of the Bank of Montreal, in the city of Montreal, and the principal is payable thirty years after the date of issue, redeemable nevertheless, at the option of the Company, at the end of the first five years by the Company giving notice to that effect to the two mortgagees entitled in Montreal, three months previous to the expiration of the first five years, and without any premium or indemnity whatever to the bondholders.

**DIRECTORS OF THE COMPANY.**  
 J. L. Guay, President, Mayor of Chicoutimi.  
 Nemose Garnier, Vice-President, M. P., Quebec.  
 Doctor J. A. Couture, Quebec.  
 J. E. A. Dubuc, Manager, Chicoutimi.  
 O. A. Porritt, Superintendent, Chicoutimi.  
 F. X. Gosselin, Prothonotary Superior Court, Chicoutimi.  
 Joseph Gagnon, Chicoutimi.  
**PRINCIPAL SHAREHOLDERS.**  
 Nemose Garnier, M. P., Quebec.  
 Joseph Gagnon, Chicoutimi.  
 J. E. A. Dubuc, manager, Chicoutimi.  
 Doctor J. A. Couture, Quebec.

**ORGANIZATION.**  
 The Company was organized in 1897 and has since carried on its business without interruption. It had then a daily output of fifteen tons of dry pulp, later on the capacity of the mill was increased to thirty tons of dry pulp daily. Last spring, owing to the ready sale of the pulp, the directors deemed it advisable still further to increase the production by adding three more grinders and a nine grinder mill, with a capacity of fourteen thousand tons per annum. The Company paid a dividend of six per cent. per annum, the surplus profits over the dividend being spent on improvements and betterments.

**PURPOSE OF THE BOND ISSUE.**  
 The Company has to construct and equip another mill of greater capacity than the present one on a site only eight hundred feet distant. This new mill will have a capacity of twenty-eight thousand tons of pulp per annum, and will be situated on the site of the two mills, forty-two thousand tons of dry pulp per annum.

**MILL SITE.**  
 The mill is situated on the Chicoutimi river, near where it discharges into the Saguenay, and within the limits of the town of Chicoutimi, which town is the terminus of the Quebec and Lake St. John Railway, and the head of navigation. The Richelieu and Ontario Navigation Company make Chicoutimi the terminus of their line from Niagara to the Atlantic.

**WATER POWER.**  
 The water power developed for present requirements is estimated at eight thousand horse power. The head of water is twenty-five feet; fifty cubic feet of water passes through the mill every minute and this all the year round. The water is conducted to the mill by a steel flume, eleven feet six inches in diameter. In the penstock are five wheels, three of four inches, one of twenty-five inches, and one of twenty inches. The Company possesses twenty-five thousand horse power. The water is clear, soft, and free from all impurities. The river flows from Lake Huron, which acts as a reservoir or settling pond; it flows for ten miles to the mill on a rock bottom all the way. The wood is floated down the Chicoutimi river right to the mill, where there is a pond large enough to store nine hundred thousand logs without any danger whatever.

**ROBERTS**  
 General Manager,  
 Montreal.

## ANTOINETTE ROBERTS,

120 St. James Street.

### OUR WINNIPEG CORRESPONDENCE.

By the death of Major Arnold, the bereavement of his family has been brought home to the people of Winnipeg, and especially to the people of St. Mary's parish. Although not a Catholic, Major Arnold has for several years been the mainstay of St. Mary's choir, and the death on the battlefield has cast a gloom over the whole city.

The anniversary of the consecration of his Grace, the Archbishop of St. Boniface, is to be celebrated at the college by the production of a Greek play rendered in the original Greek. The scenery and costumes will all represent as nearly as possible ancient Greece. This will be the first attempt in Canada to put on the boards a Greek tragedy. The tragedy chosen by the students of St. Boniface is *Philoctetes* by Sophocles. The music for all the choral parts of the play is the work of a distinguished composer, a graduate of the Paris Conservatoire, whose masterpiece has been published, and will be a treat to all lovers of music, even if they do not understand a word of the Greek.

The Winnipeg Catholic Club held a very enthusiastic meeting on March 8. In the room of the Foulds Block, the reports of the various committees showed a considerable increase in the

## Western Assurance Co.

The annual meeting of stockholders was held at the company's offices in the city of Montreal, on the 14th inst. The following annual report of the directors, with accompanying financial statement, was read by the President.

**FOURTEENTH ANNUAL REPORT.**  
 The directors beg to submit in review the annual statement of the company's accounts for the year ending 31st of December last.

The revenue account shows a satisfactory growth in premium income, and after payment of loss and expenses there is a profit balance of \$179,042.00 as a result of the year's transactions. Two half years' dividends have been provided for at the rate of 10 per cent. per annum, and the directors are confident that the company's accounts will be increased to \$1,100,000.00.

Taking into account the fact that during the year 1899 the fire losses in the United States were exceptional, the directors are confident that the results must be regarded as eminently satisfactory.

For some time past your directors have had under consideration the question of extending the agencies of the company beyond the limits of the North American continent, and shortly before the close of the year arrangements were completed for the establishment of a branch office in London, England, under what appears to be favorable auspices.

**Summary of financial statement.**  
 Total cash income .....\$2,532,741.50  
 Total expenditure, including appropriation for losses under adjustment 2,414,969.90

Balance .....\$ 118,642.60  
 Dividend declared ..... 100,000.00

Total assets .....\$2,651,382.85  
 Total liabilities (including capital) ..... 1,251,382.85

Reserve fund .....\$1,100,000.00  
 Capital paid ..... 1,000,000.00  
 Capital subscribed ..... 1,000,000.00

Security to policyholders \$1,100,000.00  
 The President, in moving the adoption of the report, said: "It cannot fail to be gratifying to the shareholders as it is to the directors and officers of the company, to note the evidence of the appreciation by the insurance public of the security offered by the Western to its policyholders which is afforded by the growth in the volume of business transacted—the total income for the year having exceeded for the first time in the history of the company, two and one-half million dollars. It is still more satisfactory to note that notwithstanding the exceptional heavy fire losses which have occurred in some of the chief cities in the United States—whereas the Western is generally unprofitable to the companies engaged in it—we are able to show as a result of the year's transactions a profit balance of \$118,642.60, or 10 per cent. on the capital."

Canada was exceptionally favorable and the diminished fire waste in this country is certainly a matter for congratulation, aside from our interests in the business of fire insurance. It is only necessary to refer to the introduction of improved fire protection in cities and towns, and the adoption of more substantial methods in the construction of buildings, will tend to a further reduction of the burden which the payment of one five million dollars per annum by insurance companies for fire losses in Canada impose upon the community, for I need scarcely say that this loss is provided from the premiums collected from the insuring public. I desire to emphasize what I believe to be a most important fact by adopting measures that will reduce this serious annual waste that which the public pay in fire insurance premiums can be brought about, for it is only necessary to refer to the government reports, showing the income and expenditure of companies licensed to do business in the Dominion, to prove that there has been, during the whole period embraced in these reports, but a very small margin of profit to the companies at the rates and under the conditions which have prevailed in this country in the past.

In this connection it may not be out of place to refer to the fact that during the past year a number of new companies have come into existence, offering fire insurance at lower rates than those current with the old established offices. It will be interesting to observe whether these enterprises will prove more successful than previous attempts which have been made to afford indemnity against loss by fire on more favorable terms than companies which have been long engaged in the business feel safe in offering. While as insurers we may hope the secret of combining cheapness with security, we cannot overlook the fact that the record of the fire insurance business in Canada during the past twenty years shows a loss of upwards of two million dollars of capital, which was invested in companies organized to transact business at what are termed "cut rates." We may at least feel assured that companies working upon these lines, whose entire cash assets are limited to fifty or sixty thousand dollars, are scarcely in a position to assume any considerable share of the many millions of liability which fire insurance companies are carrying for the protection of merchants and property owners in Canada, and until it has been shown that with the aid of the security of policyholders, any material reductions can be made in fire insurance rates in this country, your directors do not feel warranted in recommending any departure from the policy we have been following for many years past.

But to return to the consideration of our business during the year under review, it will, no doubt, be interesting to the shareholders to learn that the marine branch, which has been respon-

sible in some instances for the former years, has shown a profit up to the end of 1899 and that two general outlays in the marine branch have been made, the first of which was for the purchase of a schooner from Montreal to Quebec, and the second for the purchase of a schooner from Quebec to Montreal.

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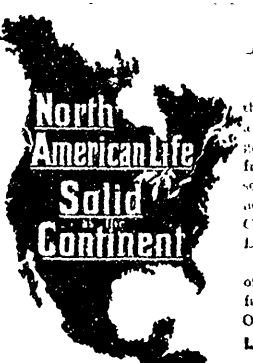
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## Life!

The security of life is the most important of all. It is the foundation of all our hopes and dreams. It is the only thing that we can truly call our own. It is the only thing that we can truly protect. It is the only thing that we can truly give. It is the only thing that we can truly live for. It is the only thing that we can truly love. It is the only thing that we can truly cherish. It is the only thing that we can truly treasure. It is the only thing that we can truly hold dear. It is the only thing that we can truly call our life. It is the only thing that we can truly call our future. It is the only thing that we can truly call our destiny. It is the only thing that we can truly call our hope. It is the only thing that we can truly call our faith. It is the only thing that we can truly call our love. It is the only thing that we can truly call our life. It is the only thing that we can truly call our future. It is the only thing that we can truly call our destiny. 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