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Year.	Income.	Assets.	Assurance in Force.
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1886.	315,802.22	909,489.78	9,774,548.00
1896	760,403,34	3,404,907.79	20,000,000.00

E. M. SIPPRELL,

St. John, N. B.

Intercolonial Railway.

O^N and after Monday, the 4th October, 1897, the trains of this Railway will run daily, [Sunday excepted] as follows:

TRAINS WILL LEAVE ST. JOHN,	
Express for Campbellton, Pugwash, Pictou,	
and Halifax,	7.00
EXDIESS 101 Hallan,	13.10
	16,85
Express for Quebec and Montreal,	11 10

Passengers from St. John for Quebec and Mon-treal take through Sleeping Car at Moncton at

TRAINS WILL ARRIVE AT ST. U	OHN.
Express from Sussex Express from Montreal and Quebec,	
(Monday excepted)	10.30
Express from Moncton, daily, Express from Halifax,	10,30
Express from Halifax, Pictou and Camp Accommodation from Moneton	'ton 18.30

The trains of the Intercolonial Railway are heated by steam from the locomotive and those between Halifax and Montreal via Levis are lighted by electricity.
All Trains are run by Eastern Standard Time.

Railway Office.

Moncton, N. B.,

30th September, 1897.

D. Pottinger, General Manager

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The authorities at Harvard are gradually increasing the courses offered in their Summer School, and widening the scope of the instruction. During the early years of the school's existence only a few elementary courses in science were taught, but the list of courses to be given in 1898 contains the names of thirty-eight courses in arts and sciences, embracing almost all the subjects taught at the university. Modern languages are represented, as well as the Classics, History and Civil Government, Psychology, Pedagogy, Mathematics, Topographical Surveying, and the whole range of sciences.

The school has become very popular with the more enterprising teachers, who go there for inspiration and to learn the Harvard methods. In the list of 717 students who were registered there last year, are the names of several professors and a large number of superintendents of schools and principals of high schools and grammar schools.

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