**Companies**

THE WESTERN ASSURANCE COMPANY
INCORPORATED 1851
FIRE and MARINE
HEAD OFFICE - TORONTO, ONT.
CAPITAL $2,000,000
Assets .... $3,260,000
Annual Income .... 3,380,000
Losses paid since organization .... 33,000,000

DIRECTORS
PRESIDENT Hon GEO. A. COX | VICE-PRESIDENT AND MANAGING DIRECTOR J. J. KENNY
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Geo. McMurrich, Esq Geo. R. R. Cockburn.
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THE EXCELSIOR LIFE INSURANCE CO
HEAD OFFICE. TORONTO
Incorporated 1889.
Our Annual Report for 1901 shows as the result of the year's operations the following Substantial Increases in the important items shown below:
Gross Assets........$769,918 75

| | | An increase of |
|---|---|---|
| Premium Income.. | $139,282 45 | $24,172 43 |
| Interest Income... | 19,721 61 | 5,690 27 |
| Net Assets....... | 477,308 69 | 76,959 13 |
| Reserve.......... | 399,928 53 | 74,860 04 |
| Insurance in force | 4,429,756 50 | 422,734 35 |

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RESERVE - - - $250,000
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J. W. Langmuir, Managing Director. A. D. Langmuir, Assist. Manager
James Davey, Secretary.
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For further information see the Corporation's Manual

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INVESTED FUNDS (exceed) . . 500,000
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# CHILDREN'S CORNER

## A PRUDENT MAID.

Miss Dorothy Dot, before going to wade,
Takes her little tin bucket and little tin spade,
And Bobbie and she work away with a vim
Till her little tin bucket is full to the brim
"With this sand we can build us a little dry spot
If the ocean's too wet," says Miss Dorothy Dot,
—Harriet Brewer Sterling, in the August St Nicholas.

## VACATION AT THE SEA SHORE

"Look out there, Tim Willis!" a man's husky voice called sharply above the roar of the hurling waters. "What d'ye mean by getting down there, where one of them logs might make an end of ye quicker'n a flash of lightning?"

The boy at whom the hoarse warning was flung turned and limped slowly back to a place of greater safety, his slender body, supported on one side by a crutch, bending before the force of the wind.

"Here she comes! Look at her; big enough for a derrick pole! Whew—"

A workman from one of the granite quarries drew a deep breath and an involuntary "Oh!" burst from the crowd of watchers as a huge log was hurled against a pile of granite rock, sucked back again by a receding wave, and finally flung, like a toy of the ocean, far up on the shore

"Look at this corker, dad, coming in end on!"

The boy who spoke had grasped his father's arm in excitement. Suddenly he dropped it and turned quickly to where Tim Willis stood beside him Was it a sob that had reached his ears above the fury of the storm? He tossed a mop of tawny curls—which were Stephen Arnold's own bane; but the admiration of every summer visitor to the cape—from his forehead, and laid an arm around the lame boy's shoulders.

Something of what was passing in his companion's mind Steve could guess. The son of a quarry foreman himself, he could only imagine from seeing the inside of their tiny cottage how little Tim and his widowed mother had to live on, and here was wood enough which, if hauled up, sawn and split, could be sold for fair prices to the owners of summer cottages if—. Tim looked down at his crippled foot, and the moisture on his face was not all from the ocean's spray.

"I'll haul some of it for him myself. I'll—"

Steve's eager musing was cut short by a hand clapped on his shoulder.

"Hello, Steve, old fellow!"

He turned to look into the dark scholarly face of the lad, about a year his senior.

"Why, Cliff! When did you come?"

"Just in on the last train from Boston Say, isn't it great, though? The best northeaster I've ever seen on the Cape"

Clifford Carter, son of the owner of Cape Ord's largest granite quarry, drew a breath of keen delight at the element's fury. Ever since his father had purchased the Pigeon Hill Quarry where Steve's father was foreman, six years before, all his summers were passed at the Cape, and a firm friendship had sprung up between the two boys

"You haven't spoken to Tim yet," Steve suggested, now in a lowered voice

"Why, Tim, what a quiet fellow you are, hiding there behind Steve's shoulder! How are you anyway?" and the son of the man who could count his money by tens of thousands grasped the lean, brown hand of the boy to whom a few logs of wood meant wealth.

An hour later, as they walked together from the shore, Steve propounded to his city friend the scheme which had been hatching under his tawny curls ever since that sob of Tim's reached his ears.

"Say," he began, facing round suddenly "don't you want to help set Tim Willis up in business for the summer? You and I could do it, if we'd a mind to"

"Surely I want to help, but how?" Clifford asked eagerly.

"Why there'll be thousands of dollars' worth of timber strewn around the Cape by morning. If we could haul up some for Tim—he's strong enough in the arms to do almost anything with them—he could saw and split it himself, and—"

"When can we begin?" Clifford demanded, his dark eyes sparkling.

"Then you'll do it, Cliff?"

"Do it? Look here, I'll let you see that you haven't got all the muscle there is, if you do live in the rear round on the Cape!" was the laughing response.

"Old Cap'n Thorpe says the wind is falling," Steve went on, "and it'll be low tide at five to-morrow morning. That's our time, and Folly Cove will be the easiest place to get the logs, but there'll be a crowd there hustling to save that wood, I tell you."

"Then why can't we be on hand an hour before low tide. There ought to be logs stranded before then."

"Surely, and Cliff—"

"Well?"

"If we could only get old Billy," Steve went on with a burst, "he's the strongest horse hauling granite for the quarry, and knowing as a human."

"Father will write an order for us to get him," Clifford replied, confidently. "I'll attend to that if you can get some rope. I suppose we'll want rope?"

"I should think so And I'll get it, even if I have to borrow mother's clothes-line. Now I'm off to tell Tim our plan."

The gray dawn had hardly spread over the Cape when two men paused in their descent to the shore to watch three boys—one lame—and an old gray horse hauling logs along the smooth sand to a place where the tide could not reach them.

Already four lay side by side, and a sign, which Clifford had printed the night before by the aid of an oil lamp, was stuck into the sand beside them. "This is Tim Willis's pile."

"That's the boss's son!" one of the men exclaimed. "The one stooping to hitch the rope to that log. Pity his father can't see him; maybe 't teach him a thing or two about helping the under man."

An hour later his father did see him through a mist and with a lump rising in his throat.

"I can't possibly go back to town for a couple of days, father," the lad exclaimed, springing towards him; "we are helping to set Tim up in business, Steve and I, and there'll be more logs stranded with every tide."

"All right, son. But what is Tim going to do with the logs?"

"Oh, saw and split them. Steve will help him. We've got to buy our wood from Tim this summer, father. Hold on there, Steve, I'll help you with that monster!" and with a wave of his cap the boy sprang back.

The Carters were not the only people who patronized Tim's wood yard. It proved so convenient to have a supply of fuel right at the point, instead of sending orders into the village that his stock was soon sold out. But it was mysteriously replenished, only Clifford, his father Tim knew by whom.

And to-day, though Clifford Carter is a rising young lawyer in Boston, and Steve is be[illegible] ry company, the[illegible] office adjoining [illegible] they love to me[illegible] stormy days, wh[illegible] old Billy—now [illegible] ed re t—they helped [illegible] in business.—M. L. [illegible] and Girls.


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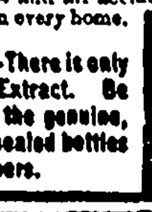
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## THREE LITTLE RULES

Three little rules we all should keep
To make life happy and bright—
Smile in the morning, smile at noon,
And keep on smiling at night!
—Stella George Stern, in the August St. Nicholas.


There are cases of consumption so far advanced that Bickle's Anti-Consumptive Syrup will not cure, but none so bad that it will not give relief. For coughs, colds and all affections of the throat, lungs and chest, it is a specific which has never been known to fail. It promotes a free and easy expectoration, thereby removing the phlegm, and gives the diseased parts a chance to heal


## DOMESTIC READING.

To accept death with resignation outweighs all other penance

The best portion of a good man's life—his little nameless, unremembered acts of kindness and of love.

One decides things hastily—on the spot, very often—but the decision which takes twenty seconds is the result of twenty years of self-denial and self-training.

It is astonishing how soon the whole conscience begins to unravel if a single stitch drops, one single sin indulged in makes a hole you could put your head through

Seek to mingle gentleness in all your rebukes; bear with the infirmities of others; make allowances for constitutional frailties, never say harsh things if kind things will do as well.

All the doubts of sceptics are as nothing, or as very little, compared with the great doubt which arises in men's minds from the ways of Christians themselves—saying one thing and doing another

Tell me what you feel in your solitary room when the full moon is shining in upon you and your lamp is dying out, and I will tell you how old you are, and I shall know if you are happy.—Amiel

Censure and criticism never hurt anybody. If false they cannot hurt you unless you are wanting in manly character, and if true, they show a man his weak points and forewarn him against failure and trouble.

How can a man learn to know himself? By reflection never; only by action. In the measure in which thou seekest to do thy duty shalt thou know what is in thee. But what is thy duty? The demand of the hour.

It is a sublime and beautiful doctrine of the early Fathers that there are guardian angels appointed to watch over cities and nations, to take care of good men, and to guard and guide the steps of helpless infancy.

I consider beyond all wealth, honor, or even health, is the attachment due to noble souls, because to become one with the good, generous, and true is to be, in a manner, good, generous and true yourself —Dr Arnold.

There are no circumstances in which we may not build character, and character is all there is to live for. Be patient, therefore, and the morning will break at last Be cheerful even in the twilight of illness greatly prolonged and the shadows will disappear


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Many a friendship, long, loyal and self-sacrificing, rested at first on no thicker a foundation than a kind word Two men were not likely to be friends Perhaps each of them regarded the other with something of distrust They had possibly been set against each other by the circulation of gossip. Or they had been looked upon as rivals, and the success of one was regarded as incompatible with the success of the other But a kind word, perhaps a mere report of a kind word, has been enough to be the commencement of an enduring friendship.


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