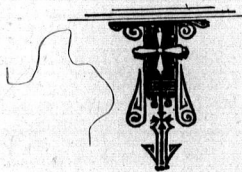


All of our Reports this year have been prepared under severe pressure, caused by the most grievous calamity that could have befallen us, the loss of our beloved partener in life. We hope that any shortcomings will be pardoned on that account.

All which is courteously submitted,

HENRY ROBERTSON,
Chairman.

Collingwood, Ontario, Canada, June 30, 1899.



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