

WESTERN ASSURANCE CO. FIFTY-SECOND ANNUAL REPORT.

The Annual Meeting of Shareholders was held at the Company's Offices, Toronto, on Thursday, 26th February, 1903.

The Directors have pleasure in submitting their fifty-second Annual Report to the Shareholders of the Company with balance sheets showing the result of the year's transactions...

The net losses, including provision for those under adjustment, are \$2,157,238.55, being \$9,768.88 less than those of last year.

In order to provide the additional office accommodation required by the growth of the Company's business, the building on Wellington Street, adjoining the Head Office premises, part of which was previously rented, has been purchased since the close of the year.

Financial Statement of the Western Assurance Company for the Year Ending December 31, 1902.

REVENUE ACCOUNT. Table with columns for various revenue items like Fire losses, Marine losses, and General expenses, with corresponding amounts.

PROFIT AND LOSS ACCOUNT. Table showing profit and loss items such as Reserve fund, Depreciation in investments, and Balance to profit and loss.

ASSETS and LIABILITIES. Table detailing the company's assets (United States and State bonds, etc.) and liabilities (Capital stock paid up, etc.).

RE-INSURANCE FUND.

Estimated liability on Outstanding Risks \$1,018,553.55. Includes names of officers: GEO. A. COX, President; J. J. KENNY, Vice-President and Managing Director.

AUDITOR'S REPORT.

Gentlemen—I hereby certify that I have audited the books of the Company for the year ending December 31st, 1902, and have examined the vouchers and securities relating thereto...

The President, in moving the adoption of the Report, said: The figures embraced in the Report, which has just been read, and which has been in the hands of the Shareholders for some days, are, taken as a whole, of such a satisfactory character...

There has been, compared with the preceding year, an increase of some \$158,000 in the total premium income, which is the more gratifying to us from the fact that we know that this is more attributable to advanced rates than to an increase in the amount of risks assumed.

dividends at the rate of six per cent. per annum, there has been a very substantial addition—over \$80,000—made to the Company's Reserve Fund.

Taking the different branches of the business separately, I may say that the Canadian Fire premiums show an increase of upwards of \$80,000 over those of 1901, having for the first time in the Company's history exceeded half a million dollars...

The United States Fire business shows considerably better results than in 1901, having yielded a small profit. The conflagrations that occurred in the beginning of February, which were referred to at the last Annual Meeting, made the business of the earlier months unprofitable to Companies generally...

The volume of business in the Marine Branch was somewhat less than in 1901, and while the results of the year's underwriting have been satisfactory, the loss ratio shown in the year's accounts has been materially increased in running off business previously written through some unprofitable Agencies...

As intimated in the Report, arrangements have been completed for the purchase of the premises adjoining our Head Office—a portion of which has been for some years past under lease by the Company.

I cannot close my remarks without placing on record an expression of the Directors' appreciation of the work of the Officers and Staff at the Head Office and Branches during the year, and of the valuable services rendered by the agents of the Company throughout the entire field of its operations.

The Vice-President seconded the adoption of the Report, which was carried unanimously. The appointment of Directors for the ensuing year was then proceeded with, resulting in the unanimous re-election of the following gentlemen...

At a meeting of the Board of Directors, held subsequently, Hon. Geo. A. Cox was re-elected President, and Mr. J. J. Kenny Vice-President for the ensuing year.

Senior Fourth Form—Excellent, T. McCool, H. Campbell, B. Buckel, F. Albert, W. Orr, F. Martin, J. Witmer, A. Dee, C. McCurdy, M. Keating, J. Haffey, J. Clarke, J. Curran, G. O'Leary, J. Lynch, J. Murray, L. Curran, W. Hyland, Eugene Landreville.

THE BIBLE IN THE SCHOOLS.

Will the Reading of it, "Without Note or Comment," Stop the Rush Towards Infidelity?

Albany, Feb. 23.—Nearly 3,000 persons filled Harmanus Bleecker Hall last evening, when Rev. William O'Brien Pardow lectured on "The Bible and the Twentieth Century."

The audience, which was composed of people of many shades of religious belief, was carried along by the speaker, highly pleased, until the end. Father said in part:

"The question of the Bible in the twentieth century cannot be fully treated if we restrict our consideration of it to the place it is to occupy in the pulpit and the church. The school also must be looked to. On all sides from those who are conversant with the results of our public school education comes the mighty question: 'How shall we increase the moral power of the classroom?'

"There is one way of increasing the moral power of the public schools and of solving the school question. It is the way in which such great nations as England, Germany and Russia have solved it. Is America to be always an intellectual dwarf compared with these? The Catholic Church in the United States insists on having religion taught in her schools, and for this expends some \$25,000,000 every year."

A CURE FOR ASTHMA.

Asthma sufferers need no longer leave home and business in order to be cured. Nature has provided a vegetable remedy that will permanently cure Asthma and all diseases of the lungs and bronchial tubes.

Well Made. Pure flour and pure yeast do not necessarily mean good bread. It may be spoiled in the making. Just so; material is not everything. Prof. W. Hodgson Ellis, Official Analyst to the Dominion Government, after a number of analyses, reports that "Sunlight Soap is a pure and well-made soap."

ST. PATRICK'S SCHOOL.

Boys' Honor Roll for February.

Form IV.—Excellent, C. March, F. Rooney, M. Meehan, F. Shearns, J. Neville, J. Scott, G. Roche, J. Regan, W. Chase, T. Hennessey, T. O'Hearn, E. Halloran, E. Horley, R. Cox, C. Higgins, good, N. Moore, H. Giblin, J. Cleary.

Form III.—Excellent, J. Brown, J. Burns, L. Cleary, C. Hewk, J. Mulrooney, J. Murray, J. Mohan, E. Roach, T. Boyd, J. Fletcher, W. Menton, C. O'Leary, E. Hurst, good, T. Fox, F. Guay, A. Keeler, P. Quigley, W. Clune, F. Kenny, J. Lohraico, B. Newton, F. O'Hagan, J. O'Neill.

Form II.—Excellent, A. Guay, C. O'Leary, J. McNamara, A. Traying, R. O'Donoghue, W. Shipley, A. Lohraico, F. Tobin, W. Dunbar, A. Castucci, J. Clune, J. Boomer, good, C. Abdon, E. McGee, W. Wells, R. Lohraico, J. Muto.

Form I.—Excellent, C. March, F. Rooney, M. Meehan, F. Shearns and J. Neville.

Form III, Sen. Div.—J. Murray, J. Mohan and E. Roach.

Form II, Sen. Div.—C. O'Leary, R. O'Donoghue and A. Guay.

Form I, Sen. Div.—J. Boomer, F. Tobin and W. Wells.

ST. MARY'S SCHOOL.

Honor Roll for February.

Senior Third Form—Excellent, W. Overend, J. Bauer, W. Bourdon, W. Denison, T. McConvey, good, W. Maloney, A. Snider, N. Kelly, J. McTague, J. Martin, J. Byrne, J. Bellmore, M. Moad, L. Jenkins, H. Terry, W. Monahan, Leo Doyle.

Junior Third Form—Excellent, T. O'Brien, W. Ayers, T. Lundy, J. Nicholson, F. Campbell, F. O'Brien, W. Gibbs, E. Curtis, good, W. Vahy, T. Real, E. Lane, R. Grossi, J. Hartford, E. Hanson, N. Brodie, L. Albert, E. Doyle, N. Hickey, B. Donovan, J. McLaughlin, D. McCarty.

Senior Second Form—Excellent, T. Shannon, H. Landreville, L. Murphy; good, F. Fensom, J. Cronin, J. Deferati, T. Cavanagh, O. Byrne, A. Gavin, P. Haffey, E. McTague.

APPENDICITIS

The Terror of the Civilized World Caused by Dyspepsia—Dodd's Dyspepsia Tablets the Preventative.

For some years past medical science has wrestled with the question "What Causes Appendicitis?" For years the question has remained unanswered. So eminent an authority as Dr. Sir James Crichton Brown has come forward with the answer and that answer is "Indigestion."

"The increase of Appendicitis is largely due to indigestion resulting from imperfect mastication and the hurried methods of living."

Given that indigestion is the cause of Appendicitis and the rest is easy. Get rid of the indigestion and there is no further need to fear Appendicitis. And Dodd's Dyspepsia Tablets are a sure cure and preventive of Dyspepsia and Indigestion.

THE THISTLE OF SCOTLAND. There is no thistle so interesting as the common purple thistle of Scotland. To be sure, it is neither a handsome nor an agreeable flower in itself, but it is the national flower of Scotland, and it must be honored for that reason.

And this is how it chanced to become the national flower of Scotland: Once upon a time, many hundred years ago, the Danes made war upon the Scots and invaded the country. The Danes did not believe in making an

PATENTS PROMPTLY SECURED. We solicit the business of Manufacturers, Engineers and others who realize the advisability of having their Patent business transacted by experts.

SYMINGTON'S EDINBURGH COFFEE ESSENCE. Makes delicious coffee in a moment. No trouble, no waste. In small and large bottles, from all Grocers.

COWAN'S Perfection Cocoa, Royal Navy Chocolate, Famous Blend Coffee, Chocolate Cream Bars, Chocolate Wafers, Chocolate Ginger and Cowan's Oake Icings.

COWAN CO., Limited TORONTO.

Although the medicine business should, above all, be carried on with the utmost conscientiousness and sense of responsibility, the unfortunate fact is that in no other is there so much humbug and deception.

HIRAN WALKER & SONS LIMITED. which will, we are sure, be an ample guarantee of the truth of every representation made concerning

IRON-OX TABLETS. The Iron-ox Remedy Co., Ltd. Walkerville, Ont.

attack upon an enemy in the night. But on this occasion they turned aside from their usual custom, and dearly did they pay for it.

His cry awoke the soldiers of the Scotch army. They sprang to their arms and drove back the Danes with great slaughter, and so saved Scotland. From that time the thistle has been the national flower of Scotland.

Over the gate of the now ruined palace of Linlithgow, where Mary Queen of Scots was born, the thistle, with this motto, is engraved: "Touch me who dares."

MR. TOM COONEY IN TOWN. Mr. Thomas Cooney, pleasantly remembered by many of the younger generation of Irishmen in Toronto, was a visitor in the city last week.

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W. E. A. FANNON, Optical Doctor. EYES CAREFULLY EXAMINED.

THE ODD PENNIES. For the sake of saving odd pennies don't buy an inferior emulsion when you really need Scott's Emulsion.

COSGRAVE BREWERY CO. OF TORONTO, Limited. Maltsters, Brewers and Bottlers TORONTO. ALES AND BROWN STOUTS.

FREE. A YAMABER Book on How to Invest in Dominion Lands. Koenig Med Co., 100 Lake St. Chicago.

THE CANADIAN NORTHWEST

HOMESTEAD REGULATIONS

Any even numbered section of Dominion lands in Manitoba or the Northwest Territories, excepting 8 and 26, which has not been homesteaded or reserved to provide wood lots for settlers, or for other purposes, may be homesteaded upon by any person who is the sole head of a family, or any male over 18 years of age, to the extent of one-quarter section of 160 acres, more or less.

ENTRY. Entry may be made personally at the local land office for the district in which the land to be taken is situated, or if the homesteader desires he may, on application to the Minister of the Interior, Ottawa, the Commissioner of Immigration, Winnipeg, or the local agent for the district in which the land is situated, receive authority for some one to make entry for him. A fee of \$10 is charged for a homestead entry.

HOMESTEAD DUTIES

Under the present law homestead duties must be performed in one of the following ways, namely:

(1) By at least six months' residence upon and cultivation of the land in each year during the term of three years, or—

(2) If the father (or the mother, if the father is deceased) of any person who is eligible to make a homestead entry resides upon a farm in the vicinity of the land entered for by such person as a homestead, the requirements of the law as to residence prior to obtaining patent may be satisfied by such person residing with the father or mother, or—

(3) If the settler has his permanent residence upon farming land owned by himself in the vicinity of his homestead the requirements of the law as to residence may be satisfied by residence upon the said land.

APPLICATION FOR PATENT

Should be made at the end of the three years before the Local Agent, Sub-Agent or the Homestead Inspector. Before making application for patent the settler must give six months' notice in writing to the Commissioner of Dominion Lands at Ottawa of his intention to do so.

INFORMATION

Newly arrived immigrants will receive at the Immigration Office in Winnipeg, or at the Dominion Lands Office in Manitoba or the Northwest Territories, information as to the lands that are open for entry, and from the officers in charge, free of expense, advice and assistance in securing lands to suit them.

JAMES A. SMART, Deputy-Minister of the Interior. N.B.—In addition to Free Grant Lands to which the Regulations above stated refer, thousands of acres of most desirable lands are available for lease or purchase from Railroad and other Corporations and private firms in Western Canada.

W. E. A. FANNON, Optical Doctor. EYES CAREFULLY EXAMINED.

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