



**SEALED TENDERS** addressed to the undersigned, and endorsed "Tender for improvements in Quebec Harbour," will be received at this office until Friday, 22nd August, inclusively, for the construction of crib work, concrete and pile work in Quebec Harbour.

Plans and specification can be seen at this Department and at the offices of H. A. Gray, Esq., Resident Engineer, Confederation Life Building, Toronto; C. Desjardins, Esq., Clerk of Works, Post Office, Montreal; Ph. Beland, Esq., Clerk of Works, Post Office Building, Quebec; E. T. P. Shewen, Esq., Resident Engineer, St. John, N.B., and C. E. W. Dodwell, Esq., Resident Engineer, Halifax, N.S.

Tenders will not be considered unless made on the printed form supplied, and signed with the actual signatures of the tenderers.

An accepted cheque on a chartered bank, payable to the order of the Honourable the Minister of Public Works, for seventy-five thousand dollars (\$75,000), must accompany each tender. The cheque will be forfeited if the party decline the contract or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender.

By order,  
**FRED. GELINAS,**  
Secretary.

Department of Public Works,  
Ottawa, 31st July, 1902.

Newspapers inserting this advertisement without authority from the Department will not be paid for it.

## **EASTERN TOWNSHIPS BANK**

(ESTABLISHED 1850)

Capital Authorized, \$2,000,000. Capital paid up, \$1,742,555  
Reserve Fund, \$1,080,000

Board of Directors:

R. W. HENEKER, President; Hon. M. H. COCHRANE, Vice-President  
ISRAEL WOOD, J. N. GALER, N. THOMAS, G. STEVENS, C. H. KATHAN  
H. B. BROWN, K.C., J. S. MITCHELL.

Head Office: **SHERBROOKE, Que.**

WM. FARWELL, General Manager.

Branches: Province of Quebec—

Montreal,	Rock Island,	Granby,	Magog,
Waterloo,	Coaticook,	Huntingdon,	St. Hyacinthe,
Cornwallville,	Richmond,	Bedford,	Ormstown,

Province of E.C.: Grand Forks, Phoenix, Windsor Mills  
Agents in Canada: Bank of Montreal and Branches, Agents in London, Eng.  
National Bank of Scotland. Agents in Boston: National Exchange Bank  
Agents in New York: National Park Bank.

Collections made at all accessible points and remitted.

## **INSTITUTE OF ACTUARIES, STAPLE INN HALL, LONDON. COLONIAL EXAMINATIONS.**

NOTICE IS HEREBY GIVEN:—

1. That the Annual Examinations of the Institute of Actuaries will be held in the Colonial centres, Melbourne, Sydney, Adelaide, Wellington, Montreal, Toronto, Ottawa, and Cape Town, on Friday, 17 April 1903, and on Saturday, 18 April 1903. If necessary the Examination will be continued on Monday the 20 and Tuesday the 21 April, for Part IV.
2. That the respective Local Examiners will fix the hours of the Examinations, and inform the Candidates thereof, and of the address at which they will be held.
3. That Candidates must give notice in writing to the Honorary Secretaries in London (England), and pay the prescribed fee of one guinea, not later than 31 January 1903.
4. That Candidates must pay their current annual subscriptions prior to the 31 December 1902.

(By order) F. SCHOOLING, } Hon. Secs.  
GEO. TODD, }  
T. B. MACAULAY, F.I.A.,  
Supervisor in Montreal.



## **THE CROWN LIFE Insurance Company.**

SIR CHARLES TUPPER, President.  
JOHN CHARLTON, M.P., Vice-President.  
GEO. H. ROBERTS, Managing Director

DIRECTORS FOR PROVINCE OF QUEBEC:

Hon. Henri B. Rainville,	Lieut.-Col. F. C. Henshaw
Rodolphe Forget,	Charles Cassils,
	H. Markland Molson.

STANLEY HENDERSON, General Manager, Province of Quebec,  
Offices: Victoria Chambers, 232 McGill St., Montreal.

THE

(Incorporated 1875.)

## **MERCANTILE FIRE INSURANCE COMPANY.**

All Policies Guaranteed by the LONDON AND  
LANCASHIRE FIRE INSURANCE COMPANY,  
OF LIVERPOOL.

The ..

## **London & Lancashire Life**

**OFFERS** an ideal contract.  
It is the best form of protection and security obtainable. It is free from conditions, world wide and may be revived without evidence of health.

The record of the Company shows steady progress.



**COMPANY'S BUILDING, MONTREAL.**

## **The London and Lancashire Life**

Extracted from Report for 1901.

New Assurance	\$3,635,680
Net Premium Income	1,322,413
Addition to the Funds	808,803
Total Invested Funds	8,147,610

Board of Directors:

LORD STRATHCONA and MT. ROYAL,  
R. B. ANGUS, Esq., C. M. HAY, Esq.,  
H. STIKKEAN, Esq., E. L. PEARSE, Esq.,  
C. R. HOMER, Esq.,  
B. HAL BROWN, Manager.