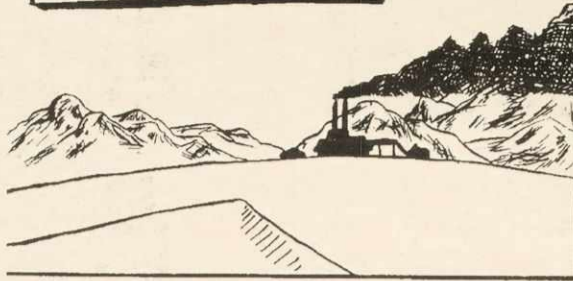


A CHRISTMAS STORY

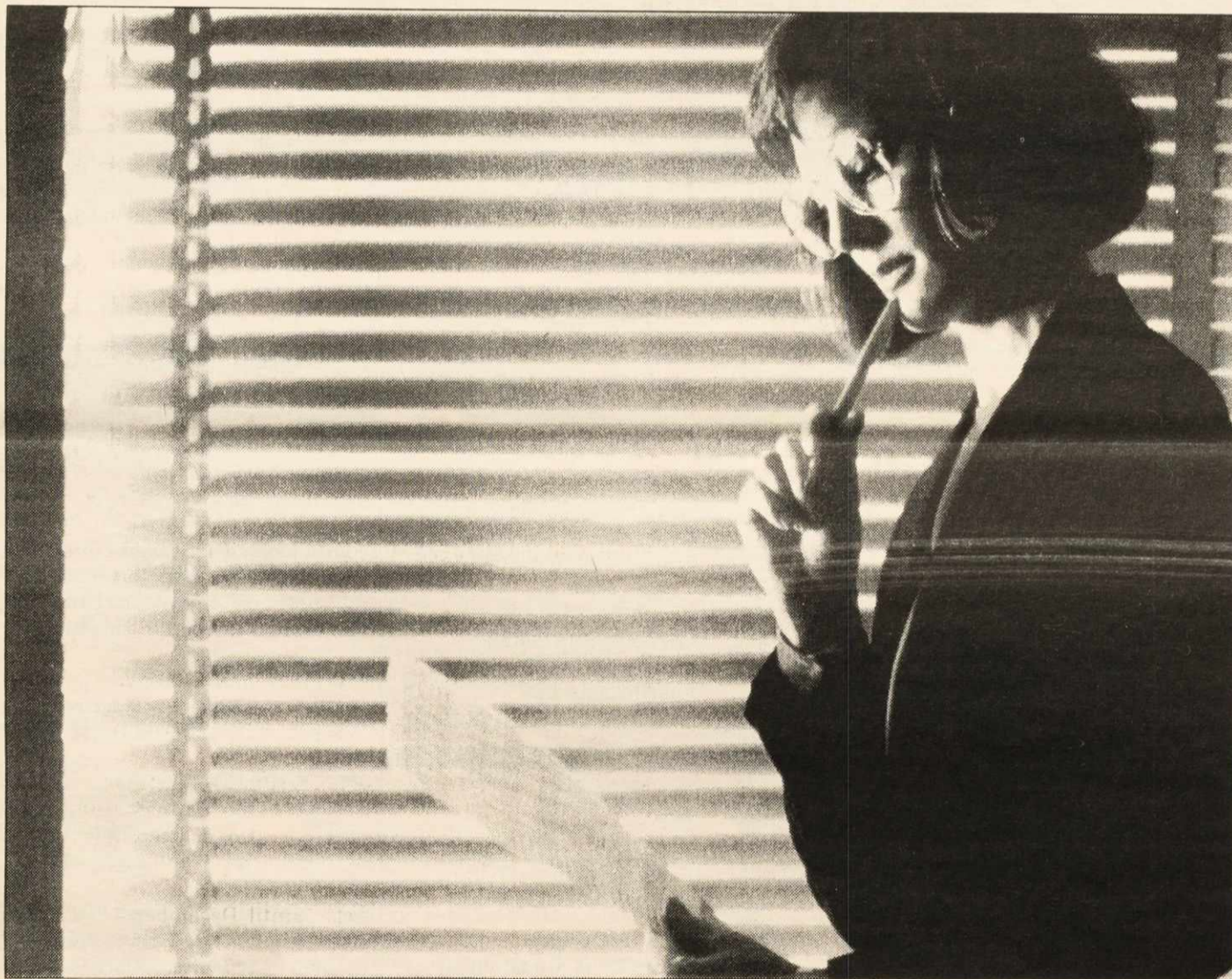
A jolly old soul who knows if you've been bad or good.

HE LIVES

FAR, FAR IN THE NORTH, THE COGS BEGIN TURNING...



TO BE CONTINUED...



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For more information, look for your local Insurance Institute in the white pages or, contact Les Dandridge, B.A., A.I.C., at The Insurance Institute of Canada, 18 King Street East, 6th Floor, Toronto, Ontario, M5C 1C4 (416) 362-8586 FAX (416) 362-1126.

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