

W. C. MACDONALD, Actuary. J. K. MACDONALD, Managing Director.

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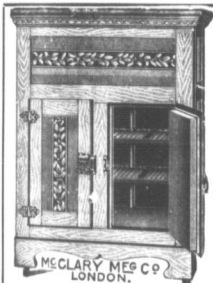
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