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G. MONTEGU BLACK

TEN CENTS \$3 PER ANNUM

BARTLE M. ARMSTRONG



The Canadian Appraisal Company, Limited

Full consideration must be given to the present conditions of high costs if adequate insurance is to be conditions of high costs if adequate insurance is to be provided, an adverse operation of the Co-insurance Clause is to be avoided, and a satisfactory adjustment is to be assured in the event of fire. Buildings erected only a few years ago may very possibly be worth double their original cost to day. This increased value is insurable and must be insured. A

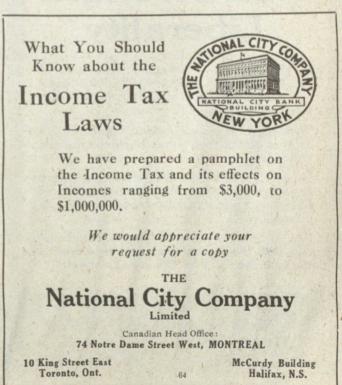
bitter experience awaits the manufacturer who has not considered this necessity and who may have to rebuild

after a fire. To guess at values when insuring is obviously bad business. A leading Insurance Company states "It is a fact that 85 per cent of manufacturers do not carry enough fire insurance, as compared with their present valuations.

An Appraisal made on the basis of to-day's costs of labour and material is the only sound foundation for correct methods of insurance.

Correspondence Invited

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