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desiring to represent a foremost British Life Insurance Office are invited to communicate with the

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A Company affording its policy-holders security unsurpassed by that of any Office in the world. Reserves valued at 3 p.c. Expenses 83 p.c. of income. The same rate of profitsto policy holders has been paid for 40 years. Moderate premiums. Guaranteed values after payment of 2 years' premiums. ADDRESS ARCH. R. HOWELL, LIFE SUPERINTENDENT

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\$3,293,913.93 CAPITAL AND ASSETS 236,425,38 PAID POLICYHOLDERS IN 1905 3,329,537.05 ASSURANCE WRITTEN IN 1905

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