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TORONTO, ONT., JANUARY, 1893

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the managing brain and the capital employed, and if Gooth removes either the basiness must suffer. It often happens that the brains belong to one man and the capital to another. If the manager dies the capital is worth less than before, and if the capitalist dies and his capital is withdrawn, the manager is crippled. It is clear that each has an insurable interest in the life of the other, because the profits of each depend in part upon the life of both. The firm should, therefore, insure for the benefit of the business on either the ten-twenty plan or the modified natural premium life of the Manufacturers'. These are the pians best adapted to suit the requirements of such cases. Let this statement be tested by comparison.

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