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100 Barrels
Brown West India SUBAR
For Sale by
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F. B. McCURDY \& CO
C. A. C. BRucE, Manager, St. John's, Nidid

The Surplus Earned.
In 1912 the Canadian Life earned surpis earnings of exceeding by over $\$ 237,000$ the amount the earnings of any previous year. This is of importance to policyholders, for
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