

The Australian Provincial Assurance Association, Limited

(ESTABLISHED 1912)

HEAD OFFICE . . . NEW SOUTH WALES

77 King Street, SYDNEY

(Offices lately occupied by the Commonwealth Bank of Australia)

BRANCHES:

Victoria	Queensland	South Australia	Western Australia	Tasmania	New Zealand
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AUTHORIZED CAPITAL	-	-	-	-	\$1,000,000
SUBSCRIBED CAPITAL	-	-	-	-	551,000
PAID-UP CAPITAL	-	-	-	-	334,000
GOVERNMENT DEPOSITS	-	-	-	-	175,000

The Association has completed, in the Ordinary Department, New Business for the past five years totalling
\$14,431,535

The New Business for the Fifth Financial Year exceeded
\$6,250,000

The Revenue totalled \$505,000

The Managing Director of this young and progressive Association invites high grade and ambitious field Insurance men and others in the Insurance profession to communicate with him:

c/o Mr. John L. McNab, Attorney-at-law,

Suite 409, Nevada Bank Building, 14 Montgomery St., San Francisco.

SELBY P. WOOD, Managing Director.

A Newspaper Devoted to Municipal Bonds

THERE is published in New York City a daily and weekly newspaper which has for over twenty-five years been devoted to municipal bonds. Bankers, bond dealers, investors and public officials consider it an authority in its field. Municipalities consider it the logical medium in which to announce bond offerings.

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"First in the
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Do YOU know anything about
"loadings" ???

When the average Life Assurance Actuary figures out your premium he first finds the "net" premium, then adds to it a percentage called a "loading" to provide for expenses.

This method has been condemned by world famous actuaries for over half a century.

The Northwestern is the only Canadian Life Company that uses a scientific method of providing for expenses, and this results in

LOWER PREMIUMS

Write for our circular entitled "Life Assurance Rates" exposing the unsound methods generally followed and justifying our claim to be

Canada's only scientific Life Company.

The Northwestern provides the highest reserves of any Canadian Company.

The Northwestern Life

Assurance Company

WINNIPEG

CANADA