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Yours very truly,

HOWSON BROS.

Teeswater, Ont., Feb. 6th, 1889.

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year including:	
year including:	\$ 7,275,301 68
gain in income of	3,096,010 06
gain in new premiums of	2,333,406 00
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gain in new business of	33,756,791 85
gain of risks in force	54,496,951 85
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