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| Late Visit to Buffalo Continued-What that City had in the year 1848-Some Irish-American Citizens that I had not Forgotten-Where I Sought Employment and got it-GreatSteamboat days in Buffalo Harbor -The "Fres Soil" Convention of General James Shields and the Ending of the Mexiversity Buildings Superior -Buffalo has Better and Cheaper bor and Surroundings. |  |  |  |  |  |
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| No endowment whatever, except HOPE.Not a great kind of endowment, you will |  |
| say, good reader. Ah, well! Who knows?Great things have, as a rule, very small |  |
| Great things have, as a rule, very smallbeginnings. There was the stable of Beth- |  |
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| this latest Mission, opened by the Bishop ofNorthampton, will, in due course, become Northampton, wa great Mission. |  |
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| sympathetic and pitying eye upon me in my struggle to establish an outpost of the |  |
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| God's sake, and with the other "littles" that are done I shall be able to establish this new Mission firmly. |  |
| frmly. <br> DON'T TURN A DEAF EAR TO MY URGENT APPEAL | Shampooing in Toronto 431 Yonge Street, |
| - May God bless and prosper your en- |  |
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FOUNTAIN, "My Valet"







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According to the Government calculations, on a most
conservative basis, the present value on December conservative basis, the present value on December
31st. 1905, of the liability of the company to its policy-holders was $\$ 8,201,905$. This amount the
company held in uncriticizable, gil $\mathbf{t}$-dged securities. company held in uncriticizable, gilt-edged securities.
$\mathbf{\$ 9 0 6}, \mathbf{9 1 2} .64$. Certainly no company of its
of its policy-bolders better.

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This Company Has Been Examined by the Royal Commission
and the investigation proved thoroughly honest management. The company is sound to the core, and its affairs are conducted along scientific and popular lines, solely and economically in the best interests of its policyholders.

## Gilt-edged Assets, Dec. 31, 1905-\$9,296,092

Not a dollar of unauthorized securities.
Not a dollar of speculative investments
Not a dollar "written up" in its list of securities
"rtackholders : every dollar for policyholders.
The company is in the enviable position that it can convert on demand its
The Real Estate
$\$ 1,000$
Expense Rate Unusually Low
Being the LOWEST OF ALL Canadian Companies for the pear 1905
notwithstanding that the LARGEST VOLUME OF NEW BUSINESS

Remarkably Favorable Mortality Experience
The losses by death in 1905 were only $49 \%$ of the losses that were normally expected to occur. The fine quality of this company's business is shown by ONLY $53 \%$ OF THE EXPECTED.

The Rapid Growth of the Company's Income
$\$ 735,079$, w
$\$ 1,956,519$. $\$ \mathbf{5 6 8}, 945$

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