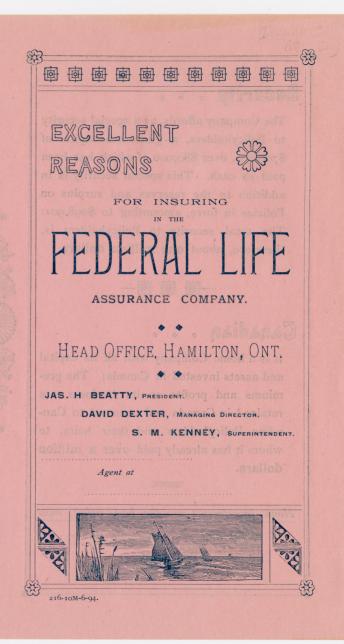


OVER \$1,000,000 PAID TO POLICY-HOLDERS.

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Security . . .

The Company affords, as a special security to Policyholders, a guarantee capital of \$700,000, over \$80,000 of which has been paid in cash. This special security is in addition to the reserves and surplus on Policies in force, amounting to \$298,901. The total security to Policyholders is, therefore, about **one million dollars**.

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Canadian . . .

It is a home Company with all its capital and assets invested in Canada; The premiums and profits on its business are retained in Canada and returned to Canadian Policyholders and their heirs, to whom it has already paid over a million **dollars**.

Home investments are the best, safest, most useful and most profitable to our own people.

Earning Power . .

Through economy in management the Company's expenses have been kept in reasonable proportion to the amount of insurance in force, and by careful investments its interest earnings are equally as satisfactory. In both of these respects the results compare most favorably with other Life Insurance companies. The largely increased income of the past two years and the continued progress of the Company have improved the advantages already afforded its Policyholders.

Accumulation Policies.

These policies, which are world-wide and indisputable after one year, premiums having been paid regularly and age admitted, afford an excellent medium for insurance and investment. The options of this form of Policy are applied to the Ordinary Life, Limited Payment Life and Endowment plans of Insurance, and the Accumulation period is adjusted to the plan or to meet the requirements of the insured.

- At the expiration of the Accumulation period the holder of the Policy will be entitled to his choice of several options, one of which is the withdrawal in cash of the full value of the Policy, consisting of the Legal Reserve (guaranteed in the Policy), and, in addition thereto, all profit accumulations.
- THE policy is almost free from conditions from its issue, AND ABSOLUTELY FREE after one year, excepting as above stated.
- PAID-UP Insurance or a cash value may be had after it has been in force for three or more years, and loans within a reasonable margin of its value will be made on security of this Policy.