

Confederation Life

ORGANIZED
1871.

HEAD OFFICE,
TORONTO.

OVER

— \$8,500,000 —

ASSETS AND CAPITAL.

BUSINESS IN FORCE, \$18,000,000.00.

PRESIDENT, - SIR W. P. HOWLAND, C.B., K.C.M.G.

Vice-Presidents:

WILLIAM ELLIOT.

EDWARD HOOPER.

Directors:

HON. CHIEF JUSTICE
MACDONALD.
W. H. BEATTY.
J. HERBERT MASON.

S. NORDHEIMER.
W. H. GIBBS.
A. MCLEAN HOWARD.
M. P. RYAN.

HON. JAS. YOUNG.
J. D. EDGAR, M.P.
WALTER S. LEE.
A. L. GOODERHAM.

REMEMBER!

A Home Company, with all its assets invested in first-class Canadian mortgages, debentures and securities.

It has a **SPECIAL CLASS FOR CLERGYMEN**, with very low rates.

Its Premium Rates are from ten to fifteen per cent. lower than those of British or American Companies.

All Policies are *incontestable* after three years (subject only to proof of age).

All Policies are free from all restrictions as to residence and travel after three years.

Policies are non-forfeitable after the payment of two full annual premiums.

Profits, which are unexcelled by any Company doing business in Canada, are allocated every five years from the issue of the policy, or at longer periods, as may be selected by the insured.

PROFITS so ALLOCATED are ABSOLUTE and not liable to be reduced or recalled at any future time under any circumstances.

Participating Policy-holders are entitled to not less than 90 per cent. of the profits earned in their class, and for the past seven years have actually received 95 per cent. of the profits so earned.

Profits may be applied in any one of the following ways, the policy-holder having the right of selection at the first quinquennial division:

(a) In the purchase of a bonus addition to the sum assured.

(b) In the purchase of a reduction of the premiums, either permanent or temporary (i.e. for five years).

(c) Drawn in cash, or used in the purchase of new insurance.

Death Claims are paid immediately upon receipt of proofs, without discount, or delay for the expiration of the sixty days stipulated in the policy.

W. C. MACDONALD,

J. K. MACDONALD.

Actuary.

Managing Director.