

# Central Canada

## Loan and Savings

COMPANY

OFFICE:

26 King St. East

TORONTO, CANADA.

### President

HON. GEO. A. COX, Senator

### Vice-Presidents

FRED. G. COX

E. R. WOOD (Managing Director)

J. W. Flavelle  
Sir Thos. W. Taylor  
Richard Hall  
Robert Jaffray  
Wm. Mackenzie  
Chester D. Massey  
J. J. Kenny  
Rev. John Potts, D.D.  
A. A. Cox  
Fred'k C. Taylor  
J. H. Housser

Capital Subscribed, \$2,500,000.00

Capital Paid-up - 1,250,000.00

Reserve Fund - 450,000.00

Total Assets - 6,187,412.71

**Deposits Received**  
Interest Allowed

**Debentures Issued**  
Interest payable half-yearly

**Money to Loan**  
at Lowest Rates

**Government and Municipal**  
**Debentures Purchased**

FOR FURTHER INFORMATION APPLY TO

**E. R. Wood,**

Managing Director

**F. W. Baillie,**

Assistant Manager

**FIRST AND PARAMOUNT—ABSOLUTE SECURITY TO POLICY-HOLDERS**

## Imperial Life

Ass'ce Co'y  
of Canada

### THE POLICY CONTRACT

An important feature to be considered when taking out a policy of insurance, is the terms of the Policy Contract. The following provisions, as contained in the Imperial's policy, make it one of the simplest, safest, and most desirable contracts issued by Canadian life insurance companies.

1. The immediate payment of the sum assured upon approval of the usual proofs.
2. A grace of one month within which to pay renewal premiums, during which time the policy is in full force and effect.
3. Thirteen months within which to make application for reinstatement of a lapsed policy.
4. The automatic continuation of the policy so long as the surrender value is sufficient to pay premiums.
5. The Policy in its terms is indisputable after one year from its date.
6. The Contract is absolutely non-forfeitable after three years' premiums have been paid.
7. Cash Values, Loan Values and Paid-up Values specifically set forth and guaranteed, increasing yearly after three annual premiums have been paid.
8. Freedom, as regards residence or travel.
9. The Option of having the amount assured payable in one sum or in from two to twenty annual instalments.
10. Favorable Options to the holder at the expiration of certain periods selected by the assured.

**HEAD OFFICE—TORONTO, CANADA**

HON. SIR OLIVER MOWAT, P.C., G.C.M.G. President

A. E. AMES, 1st Vice-President

F. G. COX, Managing Director

T. BRADSHAW, F.I.A., 2nd Vice-President & Actuary

J. O. MCCARTHY, Supt. of Agencies