

The Temperance & General Life Assurance Company OF NORTH AMERICA.

HEAD OFFICE, - - TORONTO.

Guarantee Fund, \$100,000.

INCORPORATED BY SPECIAL ACT OF THE PARLIAMENT OF CANADA.

HON. G. W. ROSS, Minister of Education, PRESIDENT.

H. O'HARA, MANAGING DIRECTOR.

The question has often been asked, Why don't our prominent temperance and business men organize a Life Assurance Company in Canada, on the basis of the United Kingdom Temperance and General Provident Institution of Great Britain? To meet this want the above Company is being formed, and applications will now be received, and policies granted on the organization of the Company.

This is the only Canadian Company that in any way secures to abstainers the full benefit of their superior health and lives.

The Importance of Assuring in the Abstainers' Section of this Company will be manifest from the following:

1.—The Death Rate amongst the General Insuring Public is fully **one-third higher** than the experience amongst abstainers.

2.—All Policies on the lives of Abstainers are kept apart from the General Business of the Company, the whole extra profits being thus preserved for the benefit of members in that section.

The experience of the "United Kingdom Temperance and General Provident Institution" for the last eighteen years is over thirty per cent in favor of Total Abstainers. The Manager of the Whittington Life Assurance Company of England says: "Three years ago I stated that the death rate in the Temperance Section had in three years been 23 per 1,000 against 50 per 1,000 in the General Section. For the last three years it has been a little more favourable, being 22 per 1,000 in the Temperance Section, and 51 per 1000 in the General Section."

The Manager of the Sceptre Life Assurance Company of Britain, calls attention to the fact, that, for the past ten years, the deaths in the Total Abstinence branch of the Company, amounted to only forty-five per cent of the number anticipated.

ACTIVE AGENTS WANTED THROUGHOUT THE DOMINION.

Apply to H. O'HARA, Managing Director,

30 Adelaide Street East, To 1cto.