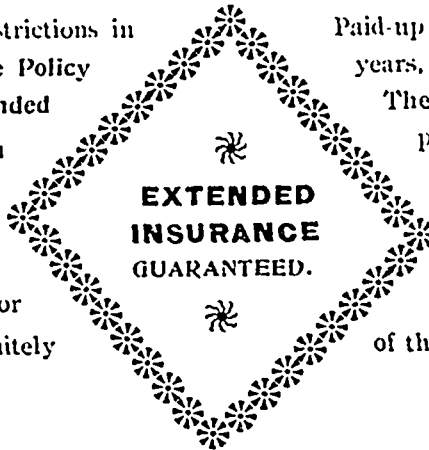


# Confederation Life Association

HEAD OFFICE, - TORONTO.

There are no conditions or restrictions in the Unconditional Accumulative Policy of this Association. The Extended Insurance clause, provides that in case the third or any subsequent premium is not paid, the insured will be held covered for the full amount of the Policy for a term of years which is definitely stated therein.



Paid-up Policies are guaranteed after two years, and Cash Values after five years. The Association publishes a set of pamphlets, giving full particulars of the different plans of insurance operated by them, and will be glad to send them, on application to the Head Office, Toronto, or to any of the Association's Agents.

W. C. MACDONALD,  
Actuary.

J. K. MACDONALD,  
Managing Director.

## Provincial Agency Staff:

*Maritime Provinces and Newfoundland:*  
F. W. GREEN, Manager - - - }  
A. ALLISON, Secretary - - - } HALIFAX

*Manitoba, N. W. T. and British Columbia:*  
D. McDONALD, Inspector - - - }  
C. E. KERR, Cashier - - - } WINNIPEG

*Ontario and Quebec:*  
J. TOWER BOYD, Superintendent, TORONTO  
H. J. JOHNSON, Manager, - MONTREAL

THE  
BEST  
COMPANY  
FOR THE  
BEST  
RISKS.

## Important Facts!

Our average ratio of death losses for the past twelve years has been 3.34 lives per 1,000 in number, and \$3.77 per \$1,000 in amount, in our Temperance Section, and it has been 4.02 lives per 1,000 in number and \$4.91 per \$1,000 of the annual average of our total business for the same period. We believe this is a smaller loss ratio from death claims than has ever been recorded by any other company on a similar amount of business for so long a period. This is emphatically true with regard to the experience of our Temperance Section.

The high character of our investments is indicated by the fact that for four years in succession we have been able to report having closed our books promptly on the last day of the year without a single dollar of interest in arrears, or a single dollar's worth of real estate on our hands.

These facts, and other important facts, are stated in the latest Annual Report of

**THE**

# Temperance and General LIFE ASSURANCE CO.

The T. and G. is emphatically **THE TOTAL ABSTAINERS COMPANY.** No better Company to insure in, and no easier Company to work for.

HON. G. W. ROSS,  
President.

H. SUTHERLAND,  
Managing-Director.