

CONFEDERATION LIFE ASSOCIATION OF CANADA.

Incorporated by Special Act of the Dominion Parliament.

STOCK AND MUTUAL PLANS COMBINED.

GUARANTEE CAPITAL, \$500,000.

Deposited with Dominion Government for Security of Policy-holders, \$50,000.

HEAD OFFICE, MASONIC HALL, TORONTO, ONT.

PRESIDENT :—Hon. W. P. HOWLAND, C.B.

Offers, among others, the following advantages to assurers :—

1. It is a Canadian institution, under **HOME** management, affording the chief benefits of the stock and mutual plans without the main disadvantages of either.

2. Its Government Savings Bank Policy (a specialty with this Company) affords an absolute security which nothing but national bankruptcy can affect.

3. All its resources are invested in Canada, UNDER OUR OWN LAWS AND COURTS—thus being of national benefit instead of a constant drain of our means from this source into foreign channels. Foreign Life Companies received in 1872 for premiums, \$1,637,348.34. (See last Government Return.)

4. Its rates are comparatively low—its all-life mutual premiums being about 10 per cent. less than those ordinarily charged by mutual companies, and its stock rates over 25 per cent. less than the same.

5. The CONFEDERATION has over **\$250 of Assets** for every **\$100 of Liabilities** to policy-holders.

6. The average ratio of American Companies=**\$108.70 for each \$100** of liabilities. (See last Mass. Report, p. xviii.)

7. The average **ratio of Expenditure to Income** of American Companies=**66.68**. (See last N. Y. Report, p. xlvii.); THAT of the **Confederation=38.41**. Always good openings for Agents.

Apply to **WILLIAM McCABE**, General Manager.

JAS. H. SAMO & Co.,

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—AND—

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