

*Mr. W. C. MacDonald*

# THE NEW Accumulative Policy

ISSUED BY  
**The Confederation Life Association**

should appeal to those contemplating insurance. Up-to-date in every particular. Full information furnished on application to the Head Office, Toronto, or to any of the Agents of the Association : : :

## St. Andrew's College TORONTO

A Residential and  
Day School  
for Boys.



**Spring Term  
Commences  
on  
January 26,  
1903**

Two Hundred Pupils in Attendance.  
Nine Masters, in addition to the Principal, in Residence.  
Boys prepared for the Universities and Royal Military College.  
**Upper and Lower Schools.**  
**Separate Residence for Juniors.**

**REV. D. BRUCE MACDONALD, M.A.,**

**Principal**