

Confederation Life

ASSOCIATION

HEAD OFFICE: TORONTO.

Insurance in Force over - **\$31,500,000.00**

Policies Issued on all Approved Plans of Insurance.

HON. SIR W. P. HOWLAND, K.C.M.G., C.B.
PRESIDENT.

J. K. MACDONALD,
MANAGING DIRECTOR

W. C. MACDONALD,
ACTUARY.

PROVINCIAL AGENCY STAFF.

Maritime Provinces and Newfoundland:
 F. W. GREEN, Manager..... } HALIFAX
 A. ALLIBON, Secretary..... }

Manitoba and British Columbia:
 D. McDONALD, Inspector.... } WINNIPEG
 C. E. KERR, Cashier..... } Man.

Ontario and Quebec:
 J. TOWER BOYD, Superintendent... } TORONTO
 H. J. JOHNSTON, Manager..... } MONTREAL

British Empire Mutual Life Assurance Company

HEAD OFFICE FOR CANADA, - - MONTREAL.

ESTABLISHED OVER HALF A CENTURY

Funds in hand about - - \$14,000,000.00
 Annual income over - - \$ 2,000,000.00

SPECIAL ADVANTAGES

MUTUAL ASSURANCE.
 NO PROPRIETARY.
 LIBERAL BONUSES EQUITABLY
 APPORTIONED
 NO PERSONAL LIABILITY OF
 MEMBERS.
 TEMPERANCE SECTION, Yielding
 Increased Bonus.
 NAVAL & MILITARY OFFICERS'
 RISKS (War and Climate) on ad-
 vantageous Terms.

PREMIUMS LOWER THAN AVER-
 AGE OF BRITISH LIFE OF
 FICES.
 LARGE RESERVES.
 NON-FORFEITABLE AND INDI-
 PUTABLE POLICIES.
 IMMEDIATE SETTLEMENT OF
 CLAIMS AT MONTREAL.
 INVALID LIVES on Equitable
 Conditions.

FOREIGN TRAVEL & RESIDENCE
 (except in Unhealthy Climates)
 without extra Charge.

ADVANCES UPON PROPERTY RE-
 VERSIONS, &c. Reversions and
 Life Interests Purchased.

EARLY ASSURANCES on a New
 and Attractive Basis without
 Medical Examination, at excep-
 tionally low Premiums.

LONG TERM ASSURANCES at very
 Low Premiums, with option of
 Continuance.

SIX PER CENT. INVESTMENT
 POLICIES.
 LEASEHOLD AND SINKING FUND
 ASSURANCES.
 DOWRY ASSURANCES.

DIRECTORS

ROBT. SIMMS, Esq.,
E. GOFF PENNY, Esq., M.P.
A. McDOUGALD, Manager for Canada.

THOMAS FYSHE, Esq.,
 Joint General Manager, Merchants Bank of Canada

THE FEDERAL LIFE

Assurance Company

Head Office, - - - - - Hamilton, Canada.

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|----------------------------|----------------|
| Capital and Assets | \$1,669,660.80 |
| Surplus to Policyholders | 723,257.77 |
| Paid Policyholders in 1899 | 125,454.89 |

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY,
President.

DAVID DEXTER,
Managing Director.

J. K. McCUTCHEON,
Supl. of Agencies.

H. RUSSEL POPHAM, - - - **Provincial Manager.**