

# Confederation Life

## ASSOCIATION

### HEAD OFFICE: TORONTO.

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

### Policies Issued on all Approved Plans of Insurance.

W. C. MACDONALD,  
ACTUARY.

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

J. K. MACDONALD,  
MANAGING DIRECTOR

Maritime Provinces and Newfoundland:  
F. W. GREEN, Manager... ..  
A. ALLISON, Secretary... ..

HALIFAX

PROVINCIAL AGENCY STAFF.  
Manitoba and British Columbia:

D. McDONALD, Inspector... ..  
C. E. KERR, Cashier... ..

WINNIPEG  
Man.

Ontario and Quebec:

J. TOWER BOYD, Superintendent... ..  
H. J. JOHNSTON, Manager... ..

TORONTO  
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 BONUS 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 INDIS-  
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-  
VERSIBLE, &c. - reversions and  
Life Interests Purchased.

EARLY ASSURANCES on a Novel  
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.

THOMAS FYSHE, Esq.,

Joint General Manager, Merchants Bank of Canada

A. McDUGALD, Manager for Canada.

# THE FEDERAL LIFE

## Assurance Company

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

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,

Supt. of Agencies.

H. RUSSEL POPHAM,

Provincial Manager.