

# THE FEDERAL LIFE

## Assurance Company

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

Capital and Assets . . . . .	\$1,475,283.41
Surplus to Policyholders . . . . .	717,884 21
Paid Policyholders in 1898 . . . . .	143,702.25

**MOST DESIRABLE POLICY CONTRACTS.**

**JAS. H. BEATTY,**  
*President.*

**DAVID DEXTER,**  
*Managing Director.*

**J. K. McCUTCHEON,**  
*Supt. of Agencies*

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

ESTABLISHED 1825.

## Standard Life Assurance Company

OF EDINBURGH, SCOTLAND.

HEAD OFFICE FOR CANADA, MONTREAL.

INVESTED FUNDS, . . . . .	\$44,700,000
INVESTMENTS IN CANADA, . . . . .	14,150,000
DEPOSITED WITH CANADIAN GOVERNMENT, over . . . . .	3,737,000

Low Rates, Absolute Security, Unconditional Policies.  
Claims settled immediately on proof of death and title.

**No delays.**

**J. HUTTON BALFOUR,**  
*Secretary.*

**W. M. RAMSAY,**  
*Manager for Canada*

## British Empire Mutual Life Assurance Company

FOUNDED 1847

MONTREAL

**SECOND to NONE in Canada for :**

1. Strength of Reserves, as measured by Stringency of Valuation.
2. Low Cost of Working; the Ratio of Cost (Commissions and all Management Expenses) to the Net Life Premium Income in 1898 was only 16.83%.
3. Bonus Yielding Power.

**Next Valuation and Bonus Division, as at 31st December, 1899.**

Bonuses Steadily Increasing  
Valuations made increasingly Stringent, and  
Reserves further Strengthened } At each Successive valuation.

Openings at Halifax and Vancouver for reliable Agents showing a good record.

Applications to **A. McDougald,** - - - - - **Manager for Canada.**