

CONFEDERATION LIFE ASSOCIATION.

The London Post Magazine contains an interesting appreciation of the Confederation Life Association, particularly in regard to its British business. One contemporary says:—

"It was in the autumn of 1906 that the Confederation Life Association, of Toronto, extended its operations to these Islands, after an experience of 35 years in the Dominion. No great flourish of trumpets heralded its arrival, and it has persevered as quietly as it began in a field wherein it could not be said that the labourers were few, immature, or of one type. The three years immediately preceding that in which war broke out showed a growing response to the cultivation of connections in the United Kingdom, for whereas the new business completed here in 1911 consisted of 344 life policies for £119,527 in net sums assured, and annuity contracts bringing in £3,501 by way of consideration, the corresponding figures for 1913 were 600, £262,304 and £76,107, while the total net premium income similarly derived advanced from £13,462 to £28,488. Consequent on the international conflagration, the output of last year (1914) declined to 365 life assurances for a net £144,516, with annuities carrying a consideration of £46,817. The total net premiums nevertheless moved slightly upward, to £31,176.

The foregoing details naturally represent only a fraction of the entire business of the Association, except that in regard to the annuity contracts the transactions on this side of the Atlantic show a marked preponderance. Special attention has evidently been given to the annuitant class, for, in addition to very favourable rates for ordinary immediate annuities, tables are published under which 10, 15 or 20 payments respectively are guaranteed, with others under which, in the event of the annuitant dying before having received in annuity payments an amount equal to the purchase price, the difference becomes payable to his estate. Where it is not absolutely essential that the maximum annuity should be secured, these adaptations are helpful in meeting objections to the simple form of contract."

Never before—certainly not in the life-time of living men—has there been a year with such a succession of financial surprises and discredited expert economic prediction. It will be the task of a good many economic text-books of the future to explain why everything happened exactly as it did.—N. Y. Evening Post.

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SUBURBAN TIME TABLE, 1915

Lachine :

From Post Office—
10 min. service 4.40 a.m. to 8.00 a.m. 10 min. service 4 p.m. to 7.10 p.m.
20 " " 8.00 " 4 p.m. 20 " " 7.10 p.m. to 12.30 mid.
From Lachine—
20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 8.00 p.m.
10 " " 5.50 " 4.00 p.m. 20 " " 8.50 p.m. to 12.10 a.m.
20 " " 4.00 " 4 p.m. Extra last car at 12.50 a.m.

Sault aux Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent—
15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.35 p.m.
20 " " 8.00 " 4.00 p.m. Car to Henderson only 12.00 mid.
15 " " 4.00 " 7.00 p.m. Car to St. Vincent 12.40 a.m.
20 " " 7.00 " 8.00 p.m.
From St. Vincent to St. Denis—
15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m.
20 " " 3.30 " 4.30 p.m. Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 p.m. 12.20 a.m.
20 " " 7.30 " 8.30 p.m. Car from St. Vincent to St. Denis
1.10 a.m.

Cartierville :

From Snowdon's Junction—20 min. service 5.20 a.m. to 8.40 p.m.
40 " " 8.40 p.m. to 12.00 mid.
From Cartierville— 20 " " 5.40 a.m. to 9.00 p.m.
40 " " 9.00 p.m. to 12.30 a.m.

Mountain :

From Park Avenue and Mount Royal—
20 min. service 5.40 a.m. to 12.00 midnight
From Victoria Avenue—
20 min. service 5.50 a.m. to 12.30 a.m.
From Victoria Avenue to Snowdon—
10 minutes service 5.50 a.m. to 8.50 p.m.

Bout de l'Île :

60 min. service 5.00 a.m. to 12.00 midnight.

Tetraultville :

15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 3.30 p.m. to 7.00 p.m.
30 min. service 8.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 8.30 p.m.

Pointe aux Trembles :

15 min. service 5.00 a.m. to 9.00 a.m. 30 min. service 7.00 p.m. to 11.00 p.m.
20 " " 9.00 a.m. to 3.30 p.m. 60 " " 11.00 p.m. to 1.00 a.m.
15 " " 3.30 p.m. to 7 p.m.