

# The Mutual Life Association

OF CANADA.

Chartered by Act of Dominion Parliament.

GOVERNMENT DEPOSIT OF \$50,000.

Home Office: Wentworth Chambers, Hamilton.

**BOARD OF DIRECTORS.**

JAMES TURNER—James Turner &amp; Co.

ALEXANDER HARVEY—A. Harvey &amp; Co.

J. M. BUCHAN, M.A., Inspector of High Schools and Collegiate Institutes.

D. B. CHISHOLM, BARRISTER, President Manufacturers and Merchants Fire Ins. Co.

PLUMMER DEWAR—President Landed Banking and Loan Co.

JOHN HARVEY—John Harvey &amp; Co.

DONALD MCINNIS—President Bank of Hamilton.

DANIEL MCKENZIE—Merchant, Sarnia.

HENRY T. RIDLEY, M.D.

JOHN TURNER—John Turner &amp; Co., Toronto.

JAMES WATSON—President Strathroy Knitting Co.

J. M. WILLIAMS, M.P.P.—Manufacturer.

**OFFICERS.**

JAMES TURNER ..... President.

ALEXANDER HARVEY ..... Vice-President

DAVID BURKE ..... Manager.

H. B. WITTON, Inspector of Agencies.

WILLIAM SMITH, Secretary.

All kinds of Life and Endowment Insurance effected at the lowest rates consistent with security.

**JAMES FORSTER,**

General Agent for Toronto and vicinity.

35 ADELAIDE STREET.

# CONFEDERATION LIFE ASSOCIATION.

Head Office—Temple Chambers, Toronto.

**PRESIDENT.**

HON. W. P. HOWLAND, C.B.

**VICE-PRESIDENTS.**

HON. WM. McMASTER.

WM. ELLIOT, ESQ.

The recent failure of Two Life Insurance Companies in the State of New York.

And the attention which the leading press of the United States and Canada have given to the subject of Life Insurance, have very naturally caused policy holders and intending insurers much anxiety as to the safety of the provision sought to be made and led them to ask the question, "What will render Life Insurance Companies safe beyond all doubt?"

The question is proper and all important. The following will be a good answer:

- 1st. By adopting a Table of Mortality, which has been proved by experience to be correct and consequently safe
- 2nd. By using a rate of interest sufficiently low to be certain of attainment during the many years covered by an insurance contract, and to compensate for any loss by bad investments or otherwise.
- 3rd. By ANNUAL VALUATIONS instead of only every FIVE or SEVEN years, and Annual Balance Sheets.
- 4th. This to be done under thorough governmental supervision by Statutory enactment, and an Insurance Superintendent.

The Confederation Life Association is the only Canadian Company that has furnished to the public these three conditions of safety, while the Board of Directors, by Memorial presented to the Minister Finance, and by personal representation sought to bring about the fourth.

**J. K. MACDONALD, Managing Director.**

# CANADA LIFE ASSURANCE CO.

The "MINIMUM" system of Assurances has just been adopted by this Company, where,

By a partial application of the profits, rates of premium are charged

LOWER THAN HAVE EVER BEFORE  
BEEN OFFERED FOR LIFE ASSURANCE.

The following are the rates for Assurance of each \$1,000, with profits upon the system referred to:

AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.	AGE.	ANNUAL PREMIUM.
21	\$12 80	31	\$18 10	39	\$23 80	49	\$34 10
23	13 50	33	19 20	41	25 60	51	37 60
25	14 70	35	20 40	43	27 40	53	41 70
27	15 80	37	22 00	45	29 60	55	46 40
29	16 90	.....	.....	47	31 60	.....	.....

The above table, and a full explanation of the "Minimum" system, are published and may be had upon application.

**A. C. RAMSAY, Managing Director.****R. HILLS, Secretary.**

R. POWNALL, Montreal, General Agent for Province of Quebec  
J. W. MARLING, Halifax, General Agent for Lower Provinces.

AGENT IN TORONTO—J. D. HENDERSON.

Canada Life Buildings, 46 King Street West.

# WESTERN ASSURANCE COMPANY.

INCORPORATED 1851.

**CAPITAL,** ..... **\$800,000.**  
With power to increase to \$1,000,000.

**FIRE AND MARINE.****HEAD OFFICE: TORONTO, ONT.****President.**

HON. JOHN McMURRICH.

**Vice-President.**

CHARLES MAGRATH.

**Directors.**

JAMES MICHIE, Esq.

JOHN FISKIN, Esq.

A. M. SMITH, Esq.

NOAH BARNHART, Esq.

ROBERT BEATY, Esq.

WM. GOODERHAM, JR., Esq.

**BERNARD HALDAN, Managing Director.****FRED'K C. C. LOVELACE, Secretary.**

J. J. KENNY, Fire Inspector.

JAMES PRINGLE, General Agent.

Marine Inspector.

**Insurances** effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.  
On Hull, Cargo, and Freight against the perils of Inland Navigation  
On Cargo Risks with the Maritime Provinces by sail or steam.  
On Cargoes by steamers to British Ports.