



# Confederation Life Association

HEAD OFFICE, - - - - - TORONTO

**PRESIDENT :**

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

**VICE-PRESIDENTS :**

E. HOOPER, Esq.      W. H. BEATTY, Esq.

**DIRECTORS :**

Hon. JAMES YOUNG      S. NORDHEIMER, Esq.      W. H. GIBBS, Esq.      A. McL. HOWARD, Esq.      J. D. EDGAR, Esq., M.P.  
WALTER S. LEE, Esq.      A. L. GOODERHAM, Esq.      W. D. MATTHEWS, Esq.      GEO. MITCHELL, Esq.      FRED'K WYLD, Esq.

J. K. MACDONALD, MANAGING DIRECTOR.

W. C. MACDONALD, ACTUARY.

## Progress

**MADE DURING THE YEAR 1895:**

Increase in Lives Insured . . . . .	746	Increase in Interest Income . . . . .	\$14,187.39
Increase in Policies in Force . . . . .	965	Increase in Cash Surplus . . . . .	32,581.12
Increase in Dividends to Policyholders, \$29,853.57		Increase in Total Income . . . . .	58,326.70
Increase in Premium Income . . . . .	44,139.31	Increase in Assets . . . . .	453,605.13
Increase in Insurance in Force . . . . .			\$1,156,376.00

THE UNCONDITIONAL ACCUMULATIVE POLICY ISSUED BY THIS COMPANY CONTAINS BUT ONE CONDITION, VIZ.: THAT THE PREMIUM SHALL BE PAID. EXTENDED INSURANCE IS GRANTED AFTER TWO YEARS FOR THE FULL FACE VALUE OF THE POLICY. . . . CASH SUR-RENDER VALUE AND PAID-UP POLICY GUARANTEED. RATES AND FULL INFORMATION WILL BE SENT ON APPLICATION TO THE HEAD OFFICE, TORONTO, OR TO ANY OF THE ASSOCIATION'S AGENTS.

**PROVINCIAL AGENCY STAFF**

MARITIME PROVINCES AND NEWFOUNDLAND:  
F. W. GREEN, Manager.....  
A. ALLISON, Secretary .....

MANITOBA AND BRITISH COLUMBIA:  
D. McDONALD, Inspector.....  
C. E. KERR, Cashier. ....

ONTARIO AND QUEBEC:  
J. TOWER BOYD, Superintendent, TORONTO.  
H. J. JOHNSTON, Manager.... MONTREAL.

