

# Confederation Life

## ASSOCIATION

27 Years' Record to January 1st, 1899.

INSURANCE IN FORCE	\$29,677,418.00
NEW INSURANCE (Written and taken up 1898.)	3,106,880.00
INCOME 1898	1,231,197.39
ASSETS	6,825,116.81
CASH SURPLUS above all liabilities, Government Standard	416,206.05

Total Surplus Security for Policyholders **\$1,416,206.05**  
INCLUDING CAPITAL STOCK

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..... HALIFAX  
A. ALLISON, Secretary.....

PROVINCIAL AGENCY STAFF.  
Manitoba and British Columbia:  
D. McDONALD, Inspector..... WINNIPEG  
C. E. KERR, Cashier..... Man.

Ontario and Quebec:  
J. TOWER BOYD, Superintendent... TORONTO  
H. J. JOHNSTON, Manager..... 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 BONUSES 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-  
VERSIONS, &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. McDOUGALD, Manager for Canada.

# 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.