

Confederation Life

ASSOCIATION

27 Years' Record to January 1st, 1899.

INSURANCE IN FORCE	\$29,677,418.00
NEW INSURANCE (Written and taken up 1898)	3,106,550.00
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
INCLUDING CAPITAL STOCK **\$1,416,206.05**

W. C. MACDONALD,
ACTUARY.

HON. SIR W. F. 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 ROYD, Superintendent... TORONTO
H. J. JOHNSTON, Manager..... MONTREAL

British Empire Mutual Life Assurance Company

FOUNDED 1847

MONTREAL

New Assurances issued and paid for during 1898, after deducting Re-Assurances	\$ 2,998,500
Total Assurances in force (Less Re-Assurances), over	43,000,000
Total Assurance and Annuity Funds	13,600,000
Total Claims paid	15,000,000

Cost of managing the Business during 1898,
being ratio of Expenses plus Commission to
Net Premium Income (NOT to Total Income
from all sources) only. } **16.94%**

NEXT BONUS DIVISION - **31 December, 1899.**

For further information write to

THE MANAGER.

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.

J. K. McCUTCHEON,

DAVID DEXTER,
Managing Director.

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

Supt. of Agencies