

Confederation Life

ASSOCIATION.

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J. K. MACDONALD,

MANAGING DIRECTOR.

Royal Insurance Company

LIFE DEPARTMENT.

Assurances in Force over

ONE HUNDRED MILLION DOLLARS.

Assets over **FORTY MILLION DOLLARS.**

Expenses 12½ per cent. of premium income—8½ per cent. of total income.



Policies contain the most approved benefits including Loans, Surrenders and Paid-up Insurances commencing after payment of two years' premiums. Rates of premium are moderate.

APPLICATIONS FOR AGENCIES ARE INVITED.

Head Office for Canada: MONTREAL

Queen Insurance Company

Fire Insurance only—Absolute Security.

WM. MACKAY, Manager.

J. H. LABELLE, Asst. Manager.

THE FEDERAL LIFE

Assurance Company

Head Office, . . . Hamilton, Canada.

Capital and Assets	\$3,293,913.98
Paid Policyholders in 1905	286,425.35
Assurance Written in 1905	3,329,537.06

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER

President and Managing Director,

H. RUSSEL POPHAM.

Manager, Montreal District.