

# Confederation Life

ASSOCIATION

HEAD OFFICE: TORONTO.

Insurance in Force over - **\$31,500,000.00**

Policies Issued on all Approved Plans of Insurance.

**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  
O. 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

<p><b>MUTUAL ASSURANCE.</b> NO PROPRIETARY. LIBERAL BONUSES EQUITABLY APPORTIONED NO PERSONAL LIABILITY OF MEMBERS. TEMPERANCE SECTION, Yielding Increased Bonus. NAVAL &amp; MILITARY OFFICERS' RISKS (War and Climate) on advantageous Terms.</p>	<p>PREMIUMS LOWER THAN AVERAGE OF BRITISH LIFE OFFICES. LARGE RESERVES. NON-FORFEITABLE AND INDISPUTABLE POLICIES. IMMEDIATE SETTLEMENT OF CLAIMS AT MONTREAL. INVALID LIVES on Equitable Conditions.</p>	<p>FOREIGN TRAVEL &amp; RESIDENCE (except in Unhealthy Climates) without extra Charge. ADVANCES UPON PROPERTY REVERSIONS, &amp;c. Reversions and Life Interests Purchased. EARLY ASSURANCES on a Novel and Attractive Basis without Medical Examination, at exceptionally low Premiums.</p>	<p>LONG TERM ASSURANCES at very Low Premiums, with option of Continuance. SIX PER CENT. INVESTMENT POLICIES. LEASEHOLD AND SINKING FUND ASSURANCES. DOWRY ASSURANCES.</p>
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### DIRECTORS

**ROBT. SIMMS, Esq.,** **THOMAS FYSHE, Esq.,**  
**E. GOFF PENNY, Esq., M.P.** Joint General Manager, Merchants Bank of Canada  
**A. McDUGALD, Manager for Canada.**

# THE FEDERAL LIFE

Assurance Company

Head Office, . . . . . Hamilton, Canada.

Capital and Assets . . . . .	\$1,669,660 80
Surplus to Policyholders . . . . .	723,257.77
Paid Policyholders in 1899 . . . . .	125,454.89

**MOST DESIRABLE POLICY CONTRACTS.**

**JAS. H. BEATTY,**  
President.

**DAVID DEXTER,**  
Managing Director.

**J. K. McCUTCHEON,**

H. RUSSEL POPHAM, . . . . . Provincial Manager.  
Supt. of Agencies.