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

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

W. C. MACDONALD, ACTUARY.

J. K. MACDONALD, MANAGING DIRECTOR

PROVINCIAL AGENCY STAFF.

Maritime Provinces and Newfoundland:
F. W. GREEN, Manager ..... } HALIFAX
A. ALLISON, Secretary ..... }

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 advantageous Terms.

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.

FOREIGN TRAVEL & RESIDENCE (except in Unhealthy Climates) without extra Charge.
ADVANCES UPON PROPERTY REVERSIONS, &c. Reversions and Life Interests Purchased.
EARLY ASSURANCES on a Novel and Attractive Basis without Medical Examination, at exceptionally 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.,
THOMAS FYSHE, Esq.,
E. GOFF PENNY, Esq., M.P.
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.

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