

Confederation

Life ASSOCIATION

Head Office,
TORONTO, ONT.

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

W. C. MACDONALD,
ACTUARY.

J. K. MACDONALD,
MANAGING DIRECTOR

Maritime Provinces and Newfoundland:

P. W. GREEN, Manager ... } HALIFAX
A. ALLISON, Secretary ... }

PROVINCIAL AGENCY STAFF.

Manitoba and British Columbia:

D. McDONALD, Inspector... } WINNIPEG
C. E. KERR, Cashier ... }

Ontario and Quebec:

J. TOWER HOVD, Superintendent..... TORONTO
H. J. JOHNSTON, Manager..... MONTREAL

THERE are no conditions in the unconditional accumulative policies issued by this Association, they guarantee Extended Insurance or a Paid-up Policy after two years, or a Cash Value after five years.

PAMPHLETS, either in French or English, giving full particulars of the plans of insurance operated by the Association, will be sent on application to the Head Office, or to any of the Association's Agents.

British Empire Mutual Life Office

Special Policies Providing Old Age Pensions.

For a Premium of \$175 per annum until age 60 a person now aged 30 can secure a sum of \$1,000 a year guaranteed to be then payable to him half-yearly by the Company during the remainder of life, with proportionate payment to the date of death



... NO MEDICAL EXAMINATION REQUIRED
FREQUENTLY an IMPROVEMENT on ENDOWMENT ASSURANCES

For rates at other ages and all information apply Head Office, Montreal.

F. STANCLIFFE,
Managing Director.

A. McDOUGALD,
Manager.

FEDERAL LIFE

Assurance Company.

Head Office. - - - Hamilton, Canada.

Capital and Assets	\$1,226,415.81
Premium Income, 1896	312,398.00
Dividends to Policyholders	42,786.00

DAVID DEXTER,
Managing Director.

S. M. KENNEY,
Secretary.

J. K. McCUTCHEON,
Supt. of Agencies

H. RUSSELL POPHAM, Local Manager Province of Quebec.