

# LIFE INSURANCE

## FEDERAL LIFE



### Assurance Company

HEAD OFFICE:  
Hamilton, Ont

Capital and Assets,  
\$1,119,576.90  
Surplus Security,  
\$703,955.02

Accumulation Policies.

Guaranteed 4% Insurance Bonds

AND ALL OTHER

Desirable Forms of Insurance.

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JAMES H. BEATTY, President.

DAVID DEXTER, Managing Director

1884  
Assessment System. — MUTUAL PRINCIPLE.  
1895

The Provincial Provident  
Institution of St. Thomas,  
Ont., furnishes sound Life  
Insurance at the lowest  
possible cost consistent  
with absolute security.  
Agents wanted through-  
out Canada.

## The Temperance and General Life Record.

Not a Dollar of Interest Overdue Dec. 31, '94  
Not a Dollar of Interest Overdue Dec. 31, '95  
Not a Dollar's Worth of Real Estate Owned  
in 1886-7-8-9-90-1-2-3-4-5 (10 Years).

TRUST FUNDS, such as money paid for  
Life Insurance, should not be used for specu-  
lative investments, but should be invested in  
absolutely safe securities.

HON. G. W. ROSS H. SUTHERLAND  
PRESIDENT. MANAGER.

No man acts wisely who fails in early life  
to do something to create a fund which will be  
available to supply his needs when he can no  
longer by daily toil secure the daily necessities  
of life.

## The Excelsior Life Insurance

INCORPORATED 1889

### Company of Ontario

(LIMITED)

Subscribed

Capital

\$354,500.00

HEAD OFFICE

N. E. Corner Adelaide  
and Victoria Streets  
TORONTO

A Home Company with  
most Liberal and Attractive  
Plans and Features.  
LARGEST ASSETS in Com-  
parison to Liabilities.  
HIGHEST RATE of Interest  
on Investments. LOWEST  
for Cost of Management,  
in cost of obtaining new  
business and in rate of  
mortality. Policies Non-  
Forfeitable, Incontestable,  
and Entitled to Large Per-  
centage of Profits. Vacan-  
cies for good, Reliable  
Agents.

E. MARSHALL

E. F. CLARKE

Secretary

Managing Director