

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

HON. SIR W. P. HOWLAND, K.C.M.G., C.B.
PRESIDENT.
PROVINCIAL AGENCY STAFF.
Manitoba and British Columbia:
D. McDONALD, Inspector..... } WISNIPEG
C. E. KERR, Cashier..... } Man.

J. K. MACDONALD,
MANAGING DIRECTOR
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 ad- vantageous Terms.	PREMIUMS LOWER THAN AVER- AGE OF BRITISH LIFE OF FICES. LARGE RESERVES. NON-FORFEITABLE AND INDIS- PUTABLE 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 RE- VERSIONS, &c. Reversions and Life Interests Purchased. EARLY ASSURANCES on a Nove and Attractive Basis without Medical Examination, at excep- tionally low Premiums.	LONG TERM ASSURANCES at very Low Premiums, with option o Continuance. SIX PER CENT. INVESTMENT POLICIES. LEASEHOLD AND SINKING FUND ASSURANCES. DOWRY ASSURANCES.
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DIRECTORS

ROBT. SIMMS, Esq.,
E. GOFF PENNY, Esq., M.P.
THOMAS FYSHE, Esq.,
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,
Supt. of Agencies.

H. RUSSEL POPHAM, Provincial Manager.