

Confederation Life ASSOCIATION

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.

Head Office,
TORONTO, ONT.

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 }
A. ALLISON, Secretary } HALIFAX

PROVINCIAL AGENCY STAFF.
Manitoba and British Columbia:
D. McDONALD, Inspector }
C. E. KERR, Cashier } WINNIPEG
Man.

Ontario and Quebec:
J. TOWER BOYD, Superintendent } TORONTO
H. J. JOHNSTON, Manager } MONTREAL

BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

LIFE ASSURANCE FOR THE RISING GENERATION.
IMPORTANT TO PARENTS AND GUARDIANS.

For a yearly premium of only \$12.50, ceasing at age 50, a child under one year of age can be assured as follows:—

- 1. Under endowment Assurance Plan: Sum assured payable at age 50, or at death if between ages 21 and 50 \$1,000
- 2. Under whole life plan: Sum assured payable at death if after age 21 \$1,470

All premiums returned in full if death occur before age 21.
Bonuses allotted to these policies after age 21. No Medical Examination required.

Absolutely the Best Provision for Children.

F. STANCLIFFE,
Managing Director,
MONTREAL.

Applications and remittance to
A. McDUGALD,
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.