

Confederation Life ASSOCIATION

27 Years' Record to January 1st, 1899.

INSURANCE IN FORCE	\$29,677,418.00
NEW INSURANCE (Written and taken up 1898.)	3,106,880.00
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**

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..... HALIFAX
A. ALLISON, Secretary.....

PROVINCIAL AGENCY STAFF.
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 ad-
vantageous 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.,
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	\$1,475,283.41
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.