

EXTENDED INSURANCE

AFTER

2

YEARS

is granted by the UNCONDITIONAL ACCUMULATIVE POLICY of the

Confederation Life Association

There are no conditions as to residence, travel or occupation in these policies, and they guarantee Extended Insurance or a Paid-up Policy after two years, or a Cash Surrender Value after five years. Pamphlets, either in English or French, giving full particulars of policies of insurance operated by the Association, sent on application to the Head Office, Toronto, or to any of the Association's Agents.

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

J. K. MACDONALD
MANAGING DIRECTOR.

W. C. MACDONALD,
ACTUARY.

PROVINCIAL AGENCY STAFF.

Maritime Provinces and Newfoundland:

Manitoba and British Columbia:

Ontario and Quebec:

W. GIBBEN, Manager..... } HALIFAX
ALISON, Secretary..... }

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

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

The Benefits of Life Assurance

COMBINED WITH

A Sound and Profitable Investment

AT 6 P.C. PER ANNUM

GUARANTEED BY THE

British Empire Life Office,

THIS:—For a yearly premium of \$252.90 a person aged 30 can secure an ordinary assurance for \$10,000, but with the following additional advantages:

- 1. Interest at 6 p.c. per annum, equal to \$600 per annum for ten years from the date of death, is guaranteed by the company, the interest payments being made half yearly.
- 2. At the expiration of the ten year period the full sum assured is payable.
- 3. At any time during the currency of the ten-year period the policy can be surrendered for an amount in excess of the sum assured.

The stability of this guarantee is evidenced by the fact that The British Empire Company stands on a valuation basis of 100 p.c., being 1-2 p.c. better than the Canadian Government requirements, whilst it is believed to be stronger in this respect than any other life company actively doing business on this continent.

Assurance and Annuity Benefits of all kinds.
Head Office for Canada:
MONTREAL.

F. STANCLIFFE, *Managing Director.*

Applications to 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.