

# 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. **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 advantageous 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.
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### DIRECTORS

**ROBT. SIMMS, Esq.,** **THOMAS FYSHE, Esq.,**  
**E. GOFF PENNY, Esq., M.P.** 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.