

# 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 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 Novel  
and Attractive Basis without  
Medical Examination, at excep-  
tionally 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.,

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 . . . . . \$1,475,283.41

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.