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 FORREST F. DRYDEN, President. Home Office, NEWARK, N.J.
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ACCIDENTS OF ALL KINDS
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 (INCLUDING AUTOMOBILE.)

PLATE GLASS AND FIDELITY GUARANT

Head Office for Canada, Confederation Life Building, TORONTO
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Transacts:
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 F. J. J. STARK, General Manager.

THE FEDERAL LIFE ASSURANCE COMPANY OF CANADA

made a record for 1913 that will be hard to surpass. The Annual Report just issued showed improvement and increase in every item of the Company's operations. One of the most gratifying was that the Total General Expenditure WAS LESS THAN IN EITHER 1912 OR 1911, despite a large increase in business in force and new business written. The percentage of General Expenses to Premium Income showed the large decrease of 2.2 per cent. An Agency with this Company would therefore be desirable.

—Write—

C. L. SWEENEY, Provincial Manager for Quebec, 180 St. James Street, Montreal.