7.—**Premiums may be paid** *annually, half-yearly,* or *quarterly.*

8.—**Thirty Days' Grace** allowed for the Payment of Renewal Premiums on Annual Policies and **Fifteen Days** on those paid half-yearly or quarterly.

9.—**Lapsed Policies** may be redeemed within three months, upon satisfactory evidence of unimpaired health, by payment of a fine of ten shillings per cent. and the premium in arrear together with the interest thereon.

10.—**All claims** on policies paid within three months after satisfactory proof of death.

11.—In all cases of **Suicide, Duelling, or Deaths by the hands of Justice,** the Association will pay claims under policies *bona fide* and legally assigned; but where the policy is held by the assurer, at the time of his death, the premiums paid will be returned to his representatives.

12.—**Officers in the Army or Navy** assured at ordinary rates, when not engaged in actual service.

13.—**Transfer of Policies** by Special Endorsement without charge.

14.—**No Extra Premiums** required in time of peace, from persons travelling to or residing in Europe, Australasia, Bermuda, Madeira, Cape of Good Hope and Prince Edward Island.

15.—**Tables of Premiums** to cover every risk and contingency, whether for Families, Joint Lives or Individuals.

Agencies will be at once established in all the principal cities and towns of Nova Scotia, New Brunswick, Newfoundland and Prince Edward Island, and Local Directories wherever they may seem to be required.

Applications for Insurance—Life or Fire—Shares and Agencies—to be made to the Secretary, Merchants' Exchange Building, Halifax.