The following are the General Rules and Regulations of this Company.

1st. Those in good health, free from hereditary tendencies unfavorable to life, between the ages of fourteen and sixty years, will be insured at the rates in the table on page 6. Females at the same rates as males.

2d. On whole life policies, if the annual premium is $30 or more, a note for half the premium may be given, if desired, for any five payments. If a note is given on the *first* premium, a surety is required; the interest on the notes to be paid annually in advance. Such notes may be paid at the convenience of the insured, or remain a charge upon the policy.

3d. No credit will be given for any special permit, or on any except LIFE POLICIES.

4th. This Company is authorized to issue policies to married men upon their own lives, for the benefit of their wives and children, secure from any demands of their creditors, if the annual premium does not exceed $200. Unmarried females may insure the life of a father, or brother, for their own benefit, free from all claims of their creditors.

5th. Creditors may insure the lives of their debtors; or, debtors, themselves, for the protection of their creditors.

6th. All persons whose lives are insured with this Company, are permitted to travel on any of the regular mail routes in the United States and territories, by steamboats or otherwise, and to travel inland, or on any of the Northern or upper Lakes, by steamboat or other conveyances, without extra premium.

7th. No person is liable beyond the amount of the premium.

8th. Losses will be paid three months after satisfactory proof of death.

9th. Should the holder of a Life Policy, after three or more years, wish to surrender it, he will receive its equitable value in cash.

10th. The Company will require notice in case of an assignment or transfer of a policy; and when any notes are held by the Company for part of the premium, said policy is liable to be forfeited, in case the interest or assessment is not paid upon said notes.

11th. The age will be taken as that nearest the birth day.

12th. Those only who take a policy for the whole term of life, share in the profits.

13th. No risk will be taken on any one life for more than $10,000, or any policy issued for less than $100.

14th. The premiums will be increased from the rates of the Table, if the applicant is in the Navy, Army, or is a manager of, or connected with the business of a Steam Engine, or Railroad Locomotive, or Steamboat, or the manufacture of Gun Powder, or any business or occupation particularly hazardous to life. Persons insured in this Company, at the usual rates, will not be allowed to engage in any of the above occupations without previously obtaining the consent of the Company and paying the increased premiums.

15th. Persons insured at the rates of the Tables of premiums are not to reside south of the southern line of Virginia and Kentucky, or west of the Mississippi river, (except in the settled portions of the States of Missouri and Iowa, and of Minnesota, Kansas and Nebraska Territories,) between the first day of June and the first day of November, but may reside north of the southern line named, within the United States, or settled parts of the Northern British Provinces, and may pass on the usual Mail and Steamboat routes, or travel in any place within said limits. Between November 1st and June 1st, they may travel or reside in any settled portion of the United States.

16th. The premiums are to be paid annually, the first on taking out the policy, and annually thereafter; or, if desired, it may be paid in a gross sum when the insurance is made, or semi-