

ADVERTISEMENTS.

HAVE YOU INSURED YOUR LIFE?

If not, why not?

Is there any other way in which a man of 35 years of age can invest the small sum of £1 3s. 2d. so that his family will receive the comfortable little sum of £100, if any accident or sudden illness should deprive them of their protector, even the day after he has invested the trifle? *None!*

Is there any other way in which a man of 30 can invest £1 15s. 1d., so as to secure the same benefit to his family under a similar contingency, or by which he can secure the £100 for his own use and benefit at the age of 55, (should he live so long,) by merely paying the same small amount half-yearly, up to that age? *None!*

ASSURANCE FOR WHOLE OF LIFE.

Annual Premiums for the Assurance of £100, to be paid at death, whenever it may happen.

WITHOUT PROFITS.

Age next Birthday.	Annual Premium.	If paid half-yearly.	If paid quarterly.	Age next Birthday.	Annual Premium.	If paid half-yearly.	If paid quarterly.
15	£ 1 5 4	£ 0 13 5	£ 0 6 9	35	£ 2 10 4	£ 1 5 7	£ 0 13 2
16	£ 1 5 10	£ 0 13 7	£ 0 6 10	36	£ 2 12 2	£ 1 6 7	£ 0 13 9
17	£ 1 6 8	£ 0 14 0	£ 0 7 1	37	£ 2 14 0	£ 1 7 7	£ 0 14 2
18	£ 1 7 1	£ 0 14 4	£ 0 7 3	38	£ 2 15 8	£ 1 8 4	£ 0 14 7
19	£ 1 8 0	£ 0 14 9	£ 0 7 5	39	£ 2 17 6	£ 1 9 5	£ 0 15 0
20	£ 1 8 9	£ 0 15 2	£ 0 7 8	40	£ 2 19 6	£ 1 10 4	£ 0 15 7
21	£ 1 9 0	£ 0 15 7	£ 0 7 11	41	£ 2 21 6	£ 1 11 2	£ 0 16 0
22	£ 1 10 4	£ 0 16 2	£ 0 8 2	42	£ 2 23 6	£ 1 12 4	£ 0 16 7
23	£ 1 11 2	£ 0 16 7	£ 0 8 5	43	£ 2 25 6	£ 1 13 7	£ 0 17 0
24	£ 1 12 2	£ 0 17 2	£ 0 8 9	44	£ 2 27 6	£ 1 14 4	£ 0 17 7
25	£ 1 13 4	£ 0 17 8	£ 0 9 0	45	£ 2 29 6	£ 1 15 0	£ 0 18 0
26	£ 1 14 4	£ 0 18 2	£ 0 9 3	46	£ 2 31 6	£ 1 16 4	£ 0 18 6
27	£ 1 15 8	£ 0 18 9	£ 0 9 7	47	£ 2 33 6	£ 1 17 0	£ 0 19 0
28	£ 1 17 0	£ 0 19 4	£ 0 9 9	48	£ 2 35 6	£ 1 18 0	£ 0 19 5
29	£ 1 18 1	£ 0 19 9	£ 0 10 2	49	£ 2 37 6	£ 1 19 0	£ 0 20 0
30	£ 1 19 2	£ 0 20 4	£ 0 10 6	50	£ 2 39 6	£ 1 20 0	£ 0 20 5
31	£ 2 0 2	£ 0 21 0	£ 0 11 0	51	£ 2 41 6	£ 1 21 0	£ 0 21 0
32	£ 2 1 2	£ 0 21 7	£ 0 11 4	52	£ 2 43 6	£ 1 22 0	£ 0 21 5
33	£ 2 2 2	£ 0 22 4	£ 0 11 8	53	£ 2 45 6	£ 1 23 0	£ 0 22 0
34	£ 2 3 2	£ 0 23 1	£ 0 12 2	54	£ 2 47 6	£ 1 24 0	£ 0 22 5
35	£ 2 4 2	£ 0 23 8	£ 0 12 6	55	£ 2 49 6	£ 1 25 0	£ 0 23 0
36	£ 2 5 2	£ 0 24 5	£ 0 13 0	56	£ 2 51 6	£ 1 26 0	£ 0 23 5
37	£ 2 6 2	£ 0 25 2	£ 0 13 4	57	£ 2 53 6	£ 1 27 0	£ 0 24 0
38	£ 2 7 2	£ 0 25 9	£ 0 13 8	58	£ 2 55 6	£ 1 28 0	£ 0 24 5
39	£ 2 8 2	£ 0 26 6	£ 0 14 2	59	£ 2 57 6	£ 1 29 0	£ 0 25 0
40	£ 2 9 2	£ 0 27 3	£ 0 14 6	60	£ 2 59 6	£ 1 30 0	£ 0 25 5

ENDOWMENT ASSURANCE.

Annual Premiums for the Assurance of £100, to be received at 50, 55, 60, or 65 years of Age, or earlier, in case of death.

WITHOUT PROFITS.

Age next Birthday.	50.	55.	60.	65.	Age next Birthday.
15	£ 1 10 10	£ 1 10	£ 1 16 10	£ 1 15 10	35
16	£ 1 10 10	£ 1 10	£ 1 17 10	£ 1 16 10	36
17	£ 1 10 10	£ 1 10	£ 1 18 10	£ 1 17 10	37
18	£ 1 10 10	£ 1 10	£ 1 19 10	£ 1 18 10	38
19	£ 1 10 10	£ 1 10	£ 2 0 10	£ 1 19 10	39
20	£ 1 10 10	£ 1 10	£ 2 1 10	£ 2 0 10	40
21	£ 1 10 10	£ 1 10	£ 2 2 10	£ 2 1 10	41
22	£ 1 10 10	£ 1 10	£ 2 3 10	£ 2 2 10	42
23	£ 1 10 10	£ 1 10	£ 2 4 10	£ 2 3 10	43
24	£ 1 10 10	£ 1 10	£ 2 5 10	£ 2 4 10	44
25	£ 1 10 10	£ 1 10	£ 2 6 10	£ 2 5 10	45
26	£ 1 10 10	£ 1 10	£ 2 7 10	£ 2 6 10	46
27	£ 1 10 10	£ 1 10	£ 2 8 10	£ 2 7 10	47
28	£ 1 10 10	£ 1 10	£ 2 9 10	£ 2 8 10	48
29	£ 1 10 10	£ 1 10	£ 2 10 10	£ 2 9 10	49
30	£ 1 10 10	£ 1 10	£ 2 11 10	£ 2 10 10	50
31	£ 1 10 10	£ 1 10	£ 2 12 10	£ 2 11 10	51
32	£ 1 10 10	£ 1 10	£ 2 13 10	£ 2 12 10	52
33	£ 1 10 10	£ 1 10	£ 2 14 10	£ 2 13 10	53
34	£ 1 10 10	£ 1 10	£ 2 15 10	£ 2 14 10	54
35	£ 1 10 10	£ 1 10	£ 2 16 10	£ 2 15 10	55
36	£ 1 10 10	£ 1 10	£ 2 17 10	£ 2 16 10	56
37	£ 1 10 10	£ 1 10	£ 2 18 10	£ 2 17 10	57
38	£ 1 10 10	£ 1 10	£ 2 19 10	£ 2 18 10	58
39	£ 1 10 10	£ 1 10	£ 2 20 10	£ 2 19 10	59
40	£ 1 10 10	£ 1 10	£ 2 21 10	£ 2 20 10	60

Supposing you have borrowed money on the security of your homestead, and have given a mortgage for the amount; is there any other way in which, by the payment of a small sum, you can provide that—in case of your own sudden death before the mortgage is paid off—your family shall not be deprived of the property? *None!*

One only condition is *absolutely necessary* to enable you to profit by the great advantages offered to you, this condition is—that, *at the time* of making the application you must be in *perfect health*; or the Medical Referee will not recommend the Company to insure you—If you are in good health at the present time, and have no disease or symptom of disease, *now* is the time to get insured, as, although, at the present time, you may fancy your constitution “as sound as a Roach,” and your *circumstances* may appear in equally healthy a condition, still, no man can tell how soon some commercial derangement of the country may affect his position, and if, at the very time you have become convinced that a policy is advisable or even necessary, some sudden illness or accident should occur, or some long concealed but latent disease should become developed—regrets for opportunities wasted will be unavailable—insurance, except at a very heavy premium, will be impossible.

Examine the tables here given as specimens of the rates charged, and see how little it will cost you to secure a sum that, one day or other, you may be glad of.

Are you aware for how small a sum you may secure a comfortable little dowry for your daughters, (if you have not too many of them,) when they arrive at an age when it is likely to be of service to them? or, a nice little sum to enable you to send your sons on their way rejoicing when you start them in life? Did you ever examine tables of “Endowments for Children?” if so, did it ever strike you how small was the annual payment required to enable you to provide for such of your children as might reach maturity? If not, examine the following tables, provided by the Provident Life Assurance Company of Toronto. You will there find that, if you have a child two years old next birthday, you may secure it a hundred pounds at twenty-one, if it lives so long, by paying £1 9s. 10d. every half-year, or fourteen shillings and eleven pence every quarter.

The following are the yearly, half-yearly, or quarterly payments necessary to secure £100 or \$400 to a child when it arrives at the age of 21 or 25.

TO BE RECEIVED AT TWENTY-ONE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
1	£ s. d. 2 10 2	£ s. d. 1 6 4	£ s. d. 0 13 2
2	2 16 9	1 9 10	0 14 11
3	3 3 3	1 13 3	0 16 8
4	3 10 2	1 16 10	0 18 5
5	3 17 9	2 0 10	1 0 5
6	4 6 3	2 5 6	1 2 8
7	4 15 5	2 10 1	1 5 1
8	5 6 5	2 15 11	1 8 0
9	5 18 0	3 2 4	1 11 2
10	6 13 5	3 10 1	1 15 1
11	7 10 11	3 19 3	1 19 8
12	8 12 0	4 10 4	2 5 2

TO BE RECEIVED AT TWENTY-FIVE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
5	£ s. d. 3 2 2	£ s. d. 1 12 8	£ s. d. 0 16 4
6	3 7 11	1 15 8	0 17 10
7	3 14 3	1 19 0	0 19 6
8	4 1 9	2 2 9	1 1 5
9	4 10 0	2 7 3	1 3 8
10	4 19 6	2 12 3	1 6 2
11	5 10 3	2 17 11	1 8 9
12	6 2 11	3 5 7	1 12 4
13	6 18 0	3 12 5	1 16 3
14	7 15 9	4 1 9	2 0 11
15	8 17 2	4 13 0	2 6 6

If you do not like risking the loss of the premiums, by paying a trifle more, all the premiums paid to the Company will be returned to you, in case the child does not live to the age agreed on for the payment of the amount insured.

Yearly, half-yearly, or quarterly payments necessary to secure £100 or \$400 to a child when it arrives at the age of 21 or 25. All the Premiums paid to the Company to be returned, if the child dies before attaining the stipulated age.

TO BE RECEIVED AT TWENTY-ONE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
1	£ s. d. 3 2 0	£ s. d. 1 12 6	£ s. d. 0 16 3
2	3 7 5	1 15 5	0 17 9
3	3 14 3	1 19 0	0 19 6
4	4 1 9	2 2 11	1 1 6
5	4 10 0	2 7 3	1 3 8
6	4 19 5	2 12 3	1 6 2
7	5 10 5	2 18 0	1 9 0
8	6 3 3	3 4 9	1 12 5
9	6 17 11	3 12 5	1 16 3
10	7 16 11	4 2 4	2 1 2
11	8 17 2	4 13 0	2 5 6
12	10 4 6	5 7 4	2 12 8

TO BE RECEIVED AT TWENTY-FIVE.

Age next Birthday.	Annual Payment.	Half-yearly Payment.	Quarterly Payment.
5	£ s. d. 2 15 11	£ s. d. 1 10 11	£ s. d. 0 15 6
6	3 4 6	1 13 11	0 17 0
7	3 10 6	1 17 2	0 18 7
8	3 17 11	2 0 11	1 0 6
9	4 5 11	2 5 1	1 2 7
10	4 15 3	2 10 0	1 5 0
11	5 6 11	2 15 7	1 7 10
12	5 15 3	3 2 7	1 11 1
13	6 12 11	3 9 7	1 14 10
14	7 10 2	3 18 10	1 19 5
15	8 11 6	4 10 1	2 5 1