

NEW YORK PROTECTION FIRE AND MARINE INSURANCE COMPANY.

JOHN STRYKER, Esq. President. JESSIE MATTHEW, Esq. Vice-President. GEORGE T. THOMAS, Esq. Treasurer.

ELON COMBS, Esq. General Agent. JAS. WATSON, Esq. Secretary. GEORGE T. THOMAS, Esq. Treasurer.

DIGNITY adjustment and payment of LOSSES. A combined with fair rates of Premium have entitled this Corporation to rank among the first of similar institutions in the United States.

M. H. GAULT, AGENT. Office—College Street, first door from McGill Street, N. B.—STREAM AND CANAL BOATS, in Dock or Repairing, INSURED.

BRITISH COMMERCIAL LIFE ASSURANCE COMPANY.

Established in 1826, and empowered by Act of Parliament for the Insurance of Lives, AND THE ENDOWMENT OF CHILDREN, &c.

LONDON, NEW YORK, AND MONTREAL. CAPITAL, \$3,000,000.

Agents in Montreal: J. G. GUY, Esq. and G. MARTIN, Esq. Agents in New York: T. H. BROWN, Esq. and J. H. BROWN, Esq.

THIS COMPANY, which has been established 25 years, commenced with a subscribed Capital of \$3,000,000, and was the first 20 years ago, to offer to the Public two Scales of Premium.

Advantages (CERT) to INSURERS. Very low Rates of Premium on Young Lives. The security of a large realized and invested Capital.

On Insurances for the Whole of Life, one-half of the Premium, if desired, permitted to remain unpaid for the first seven years, as a Loan at interest, and then to be paid, or to remain as a permanent Loan, at the option of the Insurer.

Annual Premiums required for an Assurance on £100, for the whole Term of Life, the rate decreasing at the expiration of every Fifth Year, until the Twentieth, inclusive, after which period no other payment will be required.

TABLE A. For One Year. For Seven Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE B. For Five Years. For Ten Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE C. For Fifteen Years. For Twenty Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE D. For Thirty Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE E. For Forty Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE F. For Fifty Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE G. For Sixty Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE H. For Seventy Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE I. For Eighty Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE J. For Ninety Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE K. For One Hundred Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE L. For One Hundred and Fifty Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE M. For Two Hundred Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE N. For Three Hundred Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE O. For Four Hundred Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE P. For Five Hundred Years. Age. 20..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

BRITANNIA LIFE ASSURANCE COMPANY.

CAPITAL—ONE MILLION STERLING. Empowered by Special Act of Parliament, 6 Vict., Chap. 9.

REDUCED RATES OF PREMIUM—HALF CREDIT RATES OF PREMIUM. THE great and decided success which has attended this Institution, has induced the Directors to REDUCE THE RATES originally required in British North America, to the ordinary European Rates.

The result of such Reduction is to enable parties to avail themselves of the important benefits of Life Assurance, to much lower Rates of Premium than those of any other Assurance Company transacting business in Canada.

The Directors have also resolved to extend British North America the advantages afforded by the HALF CREDIT RATES OF PREMIUM, which have been so highly appreciated, and are so generally adopted by Policy Holders in the United Kingdom.

The most liberal conditions are likewise offered to the Assured in the limits to which they may proceed by sea or land, or other parts of North America without affecting their interest in their respective Policies.

ERASMUS R. FOSTER, Resident Director. London, January 1, 1847. Detailed Proposals, and every necessary information as to the mode of effecting Assurances, may be obtained upon application to...

Agents for Montreal: J. H. MATTIAND. Or to any of the following Agents: ALFRED G. SMITH, Esq., London, C. W. FRANCIS HERBERT, Esq., Toronto, C. W. W. DAVID BURNES, Esq., Coleridge, C. W. ALEX. DAVIDSON, Esq., Niagara, C. W. J. STANNUS GARRETT, Esq., Hamilton, C. W.

THOS. BRIGGS, Esq., Jan., Kingston, C. W. ARCH. DOUGLAS, Esq., Bytown, C. W. MEDICAL REFERRERS: DR. MACK, St. Catherine, C. W. DR. COVINGTON, Simcoe, C. W. DR. J. B. JOHNSTON, Sherbrooke, Stanstead, Eastern Townships.

EXAMPLES OF RATES. TO ASSURE £100 STERLING ACCORDING TO THE FOLLOWING TABLES:

TABLE A. Age. Annual. Half-Yearly. Quarterly. 25..... 36 0..... 18 0..... 4 8 25..... 40 0..... 20 0..... 5 3 30..... 48 0..... 24 0..... 6 4 40..... 60 0..... 30 0..... 8 0 50..... 84 0..... 42 0..... 10 8

TABLE B. Age. First Five Years. 25..... 23 6 30..... 26 4 35..... 30 4 40..... 34 6 45..... 38 6 50..... 42 7

TABLE C. Age. For One Year. For Seven Years. 25..... 1. 21..... 1. 22..... 1. 23..... 1. 24..... 1. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE D. Age. Let 5 Yrs. 2nd 5 Yrs. 3rd 5 Yrs. Last 5 Yrs. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE E. Half Premium Whole Premium. Age. During 7 Years. After 7 Years. 25..... 1. 26..... 1. 27..... 1. 28..... 1. 29..... 1. 30..... 1. 31..... 1. 32..... 1. 33..... 1. 34..... 1. 35..... 1. 36..... 1. 37..... 1. 38..... 1. 39..... 1. 40..... 1. 41..... 1. 42..... 1. 43..... 1. 44..... 1. 45..... 1. 46..... 1. 47..... 1. 48..... 1. 49..... 1. 50..... 1.

TABLE F. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE G. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE H. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE I. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE J. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE K. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE L. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE M. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE N. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE O. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE P. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE Q. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE R. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE S. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

KEATING'S COUGH LOZENGES.

A CERTAIN REMEDY for the cure of the most obstinate Cough, in its various forms, whether it be the result of a cold, or of any other cause, and in all cases, to be used as directed.

Keating's Cough Lozenges are the most efficacious remedy for the cure of the most obstinate Cough, in its various forms, whether it be the result of a cold, or of any other cause, and in all cases, to be used as directed.

Important Testimonial. I have been afflicted with a Cough for several years, and have tried every remedy, but without success. I have since used Keating's Cough Lozenges, and in a few days I have been completely cured.

WILLIAM STREET, EAST BARRA ROAD, NEW YORK. Sole Proprietors: KEATING, BROTHERS & CO.

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TABLE F. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE G. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE H. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

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TABLE K. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

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TABLE M. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE N. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22 0..... 11 3 30..... 48 0..... 24 0..... 12 0 35..... 52 0..... 26 0..... 13 0 40..... 56 0..... 28 0..... 14 0 45..... 60 0..... 30 0..... 15 0 50..... 64 0..... 32 0..... 16 0

TABLE O. Age. Half Premium. Whole Premium. 25..... 22 0..... 44 0 30..... 24 0..... 48 0 35..... 26 0..... 52 0 40..... 28 0..... 56 0 45..... 30 0..... 60 0 50..... 32 0..... 64 0

TABLE P. Age. Annual Premium. Half-Yearly. Quarterly. 25..... 44 0..... 22