

THE COLONIAL LIFE ASSURANCE COMPANY.

INCORPORATED BY SPECIAL ACT OF PARLIAMENT.

CAPITAL---ONE MILLION STERLING.

HEAD OFFICE:---Edinburgh, Scotland, and Montreal, Canada.

☞ The Books of this Company Close for the year at 25th May. All parties Assuring by that date are entitled to two years Bonus at the next Division in 1859.

T HIS COMPANY was specially Established for the transaction of Life Assurance in British North America and the other Colonies, and their attention having been devoted to that class of business, they are enabled to hold out great advantages to Assurers. They would direct particular attention to the large Bonus declared in 1854; as an Example, a Policy taken out in 1847, for £1000 Sterling, was increased to £1160, and if the next Division in 1859 is on a like scale, the same Policy will be of the value of £1260, although the party only pays the original Premium.

The Income now exceeds £90,000 Sterling, and the accumulated Fund is £258,000. The Colonial Assurance Company has already paid to the heirs of parties deceased, assured in *Canada*, the sum of Thirty Thousand Pounds Currency. Many of these Policies were largely increased from the original Sum assured, by the *Bonus*, declared from Profits accumulated, resulting from cautious management. The Bonus, if preferred, may be taken in Cash or deducted from the Premium payable on the Policy, or, it may be added to the amount assured—a choice not generally offered.

The Company, also, grant Assurances on the Half Credit System, which is that of requiring only half the Annual Premium, to be paid for the first 7 years with interest, and the remaining half to be charged as a debt on the Policy, (without security) and deducted at settlement of the claim, or at any time during the assured's life, if preferred and convenient. Under this system, the following statement shows the amounts required at different ages to assure £500 Currency:—

AGE 20	-	-	-	-	-	-	-	-	\$19.59
" 25	-	-	-	-	-	-	-	-	\$22.09
" 30	-	-	-	-	-	-	-	-	\$25.20
" 35	-	-	-	-	-	-	-	-	\$28.89
" 40	-	-	-	-	-	-	-	-	\$33.47
" 45	-	-	-	-	-	-	-	-	\$39.48
" 50	-	-	-	-	-	-	-	-	\$47.57

The Funds are invested partly in England and partly in the Colonies.

Thirty days of grace are allowed for payment of Premiums, and should the Assured party die during the thirty days, and payment of the Premium be made, the risk binding on the Company.

Age admitted on the Policy on reasonable proof.

No expenses whatever, in effecting Assurances, besides the premium.

To sum up, to those looking for perfect security, and for performance of contracts undertaken, the Colonial Assurance Company, specially address themselves.

Policy Holders are not liable for any claims against the company.

Loans advanced on policies to the amount of their Surrender value on the Security of Mortgage of the Policy.

BOARD OF DIRECTORS AT MONTREAL.

The Hon. PETER MCGILL, President of the Bank of Montreal.

The Hon. JUSTICE McCORD.

BENJAMIN H. LEMOINE, Esq., Cashier, Banque des Peuples

HENRY STARNES, Esq., M.P.P.

ALEX. SIMPSON, Esq.

R. S. TYLER, Esq., Merchant.

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MEDICAL ADVISER.

GEORGE W. CAMPBELL, M.D.

MANAGER.

JAMES G. DICKSON.

INSPECTOR OF AGENCIES.

WILLIAM MILLER RAMSAY.

LOCAL BOARDS OF DIRECTION AT

TORONTO—56 King Street, G. S. McKay, Agent and Secretary.

HAMILTON—Richard Bull, Agent and Secretary.

QUEBEC—A. J. Maxham, Agent and Secretary.

KINGSTON—W. G. Draper, Agent and Secretary.

LONDON—T. R. Westcott, Agent and Secretary.

Agencies in every town in Canada.

Prospectuses and all information may be had (or will be forwarded, on application) at the Company's Head Office, Montreal, or at any of the Agencies.

JAMES G. DICKSON,
Manager.