

BRITISH COMMERCIAL LIFE ASSURANCE COMPANY,
 Limited, 100, Old Broad Street, London, E.C. 4.
FOR THE INSURANCE OF LIVES, AND ENDOWMENT OF CHILDREN, IN LONDON, NEW YORK, AND MONTEAL.
CAPITAL, \$2,000,000.

THIS COMPANY, which has been established for 50 years, commenced with a subscribed capital of \$2,000,000, and was the first, 20 years ago, to offer to the Public two Scales of Premium— the lower, to insure only a fixed amount; the higher, entitling the Insurers to a participation in the profits.

Very low Rates of Premium on Young Lives. The security of a large realized and invested Capital. Large Bonuses on Policies effected on the high Scale. Prompt settlement of Losses. The full value given for Policies when discontinued. On Insurances for the Whole of Life: one-half of the Premium, if desired, permitted to remain on any part of the Whole of Life, as a Loan at interest, and then to be paid, or to remain as a permanent Loan, at the option of the Insurer. Loans upon Policies for the Whole of Life, after payment of three Premiums, in proportion to the value of same. The acceptance of Naval, military, Climate, and Special Risks of all kinds, on payment of a commission. Premiums. Age admitted on the Policy when issued, if desired, on proof of date of birth. Permission for the Lives insured to reside in any part of Europe without extra premium or special license, and to, at and from California, at a small extra premium. Insurances, if required immediately, may be effected any day between the hours of 10 and 4. The Pamphlets published by this Company fully set forth the merits of Life Insurance; and copies thereof may be had, on application, to the Agents who are also prepared to furnish every information that intending Insurers may require.

THOMAS PROCTOR,
 2, St. Sacramento Street, AUBURN.

May 14, 1890. 103

BRITANNIA LIFE ASSURANCE COMPANY,
 Limited, 100, Old Broad Street, London, E.C. 4.
CAPITAL—ONE MILLION STEELING.
 Empowered by Special Act of Parliament, & 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 this Reduction is to enable parties to avail themselves of the important benefits of Life Assurance at much lower Rates of Premium than those of any other Assurance Company in any part of the world.

The Directors have also resolved to extend to British North America the advantages afforded by the HALF CREDIT RATES OF PREMIUM which have been so highly appreciated, and are generally adopted by Policy Holders in the United Kingdom. The most liberal conditions are like those which obtain in the limits to which they may be applied by sea or land, or other parts of North America without affecting their interest in their respective Policies.

PETER MORRISON,
 Resident Director.
 London, January 1, 1847.

Detailed Prospectuses, and every necessary information as to the mode of effecting Assurances, may be obtained upon application to
J. H. HATFIELD,
 10, St. James Street, Montreal, Agent for Montreal.

Or to any of the following Agents:
ALFRED G. SMITH, Esq., London, C. W. FRANCIS BIRD, Esq., Toronto, C. W. DAVID BURN, Esq., Cobourg, C. W. ALEX. DAVIDSON, Esq., Niagara, C. W. J. STANNIS GARRETT, Esq., Hamilton, C. W. THOS. BINGHS, Esq., Jun., Kingston, C. W. ARCH. DOUGLAS, Esq., Bytown, C. W. MEDICAL EXPERTS:
DR. MACK, St. Catherine, C. W. DR. JOHNSON, Simcoe, C. W. DR. J. B. JOHNSON, Sherbrooke, Stannard, Eastern Townships.

EXAMPLES OF RATES TO AMOUNT £100 STEELING ACCORDING TO THE FOLLOWING TABLES:

Age.	Annual.	Half-Yearly.	Quarterly.
25	30	15	7
30	35	17	8
35	40	19	9
40	45	21	10
45	50	23	11
50	55	25	12
55	60	27	13
60	65	29	14
65	70	31	15
70	75	33	16
75	80	35	17
80	85	37	18
85	90	39	19
90	40	41	20

TABLE 2.
 Annual Premiums required for an Assurance of £100, for the whole Term of Life, on a healthy male, aged 25, and in good health, and who will be required to pay the same for the first five years, and then for the remainder of his life.

Age.	For One Year.	For Seven Years.
25	21	110
30	22	117
35	23	124
40	24	131
45	25	138
50	26	145
55	27	152
60	28	159
65	29	166
70	30	173
75	31	180
80	32	187
85	33	194
90	34	201

TABLE 3.
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