

life assured and where they have an income of their own. Those who desire insurance as a means of investment are taken on the endowment plan (presumably at ordinary rates). Husbands will not be made beneficiaries.

LONDON LIFE ASSURANCE CO., London Ont. Females are charged an extra premium of \$1 to \$3 per \$1,000, according to the plan of insurance, the lesser extra premium applying to short term endowments and the greater to long term endowments.

MANUFACTURERS' LIFE ASSURANCE CO., Toronto. If unmarried or married, and after the birth of the first child, an extra premium of \$5 is charged on the ordinary life plan; no extra is charged on limited payment life and endowment plans. Married and before the birth of one child an extra premium of \$10 per \$1,000 is charged on ordinary life plan, and \$5 per \$1,000 on limited payment life and endowment plans. After the age of 48 no extra premium is charged. The amount of insurance is limited where the age is under 48, and no females will be accepted on the term plan.

ONTARIO MUTUAL LIFE ASSURANCE CO., Waterloo. Accepts women from ages 20 to 50 on 10, 15 and 20 payment life plans and on any form of endowment not exceeding 25 years' duration; after the attainment of age 50 will accept on any plans at ordinary rates.

ROYAL VICTORIA LIFE ASSURANCE CO., Montreal. Females are accepted on all the ordinary plans without an extra premium excepting on the without profit plans and on term insurance. The amount of the insurance is limited and the beneficiary must be a child of the insured. In cases of unmarried women, each case would be rigidly scrutinized before acceptance.

SUN LIFE INSURANCE CO. An extra premium of \$5 is charged on female lives under the age of 50; exceptions occasionally made on endowment policies on widows and married women where the insurance is taken out chiefly for the investment of money.

STANDARD LIFE INSURANCE CO., Canadian Office, Montreal. Discourages agents from canvassing for female risks. When applications are received, however, the risks are accepted at the same rates as male risks. No extra is charged in the case of married women if one child has been born. If applicant has been recently married, an extra of \$10 per \$1,000 is made until the first child is born. If there are no children the same extra is charged up to four or five years after marriage.

THE SCOTTISH LIFE INSURANCE COMPANIES (J. I. A. XIX., 209) associated some time ago and determined after very careful consideration to charge an extra premium of 5 shillings per cent. per annum on the sum assured, that is \$2.50 per \$1,000 until age 50 was attained; after that age the extra was discontinued. If the applicant be pregnant for the first time, it was thought that circumstances might exist, not discoverable to the company's medical examiner, involving an unusual risk in the confinement, which may have led to proposal for insurance being made; an additional \$5 per \$1,000 for the first year was suggested.

BRITISH AND IRISH LIFE INSURANCE COMPANIES (J. I. A. XXIX., 75). Some years ago a circular letter was addressed to all the British and Irish