INDUSTRIAL INSURANCE.

WHAT IS IT !--- It is Life Insurance on the most improved adapted to the circumstances and requirem plans, specially ada

with specially adapted to the circumstances and requirements of the Industrial Classes. WED MAY INSTRE.—All persons from 1 to 55 years of age, whether male or female, are eligible for insurance, if in good health. Applications for Infantile Policies may be signed by

Call Applications for the company calls upon either parent. BOW IT 10 2008.— An Agent of the Company calls upon you, takes the application and delivers the Policy when issued. You takes the application and delivers the Policy when issued. The payable weekly thereafter. The first neekly payment must be made when the application is taken. PATMEENT OF CLAIMS.— The London Life pays all claims the in-adiase within the magnet four hours after receipt at the

under its policies within twenty-four hours after receipt at the Head Office of the necessary claim papers, thus rendering the insurance available to those of limited means when most needed.

RATE TABLE.

INDUSTRIAL WHOLE LIFE INSURANCE.

DITTIC	Sums	Payat	de at	Death	for un	dermon	tioned	Weekl	y Prez	niums
next]	5c.	10c.	15c.	20c.					death	
-	\$123	\$246		1					under t	
	121	242							the d	
	110	238	1		the	Policy	v. as	many	twelft	hs of
									ll cal	
	117	234	\$351							
	115	230	345						after	
3	113	226	339		of the	he Po	licy w	ill be	paid.	No
;	111	222	333		bene	fits wi	ill be a	due or	paya	ble i
	109	218	327						ne cal	
)	106	212	318	\$424						endai
Ł	104	208	312	416	mon	th from	m dat	e of is	ssue.	
2	102	204	306	408			1			
3	99	198	297	396	25c.	30c.	35c.	40c.	45c.	50c.
ł	97	194	291	388						
	95	100	285	380	8475					
	95	184	276	368	400	1				
	90	180	270	360	450		1		k	
	88	176	264	352	440	1				
	85	170	255	3401						
		166				18.00				
1	83 81		249	332	415	\$498 486				
	78	162	243	324	405	400				
	70		234	312	390 380	456		1		
		152		304						
	74	148	222	296	370	444				1
	72	144	216	288	360	432				
5	69	138	207	276	345	414	\$483			
	67	134	201	268	335	402	469			1
1	65	130	195	260	325	390	455			
	63	126	189	252	315	378	441			
	60	120	180	240	300	360	420	8480		
	58	116	174	232	290	348	405	464		
	56	112	168	224	280	336	392	448		
	54	108	162	216	270	324	378	432	\$486	
	52	104	156	208	260	312	364	416	468	1
		100					250	400	150	
	50 48		150	200	250	300 288	350	384	450	\$480
	40	96 92	144	192 184	240	280	336	304	432	460
		88	130	104	230 220	270	308	352	396	400
	44	84	120	168	220	252	294	336	378	440
	40	80	1:0	160	200	240	280	320	360	400
	38	76	114	152	190	228	266	304	342	380
	37	74	111	148	185	222	259	296	333	370
	35	70	105	140	175	210	245	280	315	350
	34	68	103	136	170	204	238	272	306	340
	32	64	96	128	100	102	224	256	288	320
	31	62	93	124	155	186	217	248	279	310
	29	58	87	116	145	174	203	232	- 261	290
	28	56	84	112	140	168	196	224	252	280
	26	52	78	104	130	156	182	208	234	260
			1			1		200		
	25	50	75	100	125	150	175	102	225	250
	24	48	72	96	120	144	100	192	210	240
	23	46	69 66	92 88	115	138	101	176	198	230
	22	44 42	63	84	110	132	154	168	180	220
			60	80					180	
	20	40			100	120	140	160		20

Infantile Table.

AMOUNT OF INSURANCE if life is rated UNDER 12 YEARS OF AGE. If a weekly premium of only **3 conts** be payable, the **a**mount insured will be only half that payable under the fol-lowing s cent table. If a weekly premium of **10 conts** be payable, the amount insured will be double that payable under the following s cent

table

hday.	An	the	child	insu	for a red of for t	lie af	ter t	he P	olicy	has	ents been	if
Ag	Un- der TYr.	1 Yr.	2 Tr.	3 Tr	4 Tr	5 Tr.	6 Tr.	7 Tr.	8 Tr.	9 Tr.	10 y.	11 y.
2 3 4 5 6 7 8 9 10 11	For each full calendar month elapsed, one-twelfth of amount shewn in next column.	24 28 34 40 48 56 66 80 100		100 124 to t	40 48 56 66 80 100	48 56 66 80 100 124 con time erms be c	56 66 80 100 124 ble tinue of th and lue o	to 1 reacted at the per condition of the per condit	80 100 124 inst the te hes 3 hat s son i itions vable	100 124 the ured \$124.4 sum of the if de	ed, su he Po eath	hen ount ding is ta- will g the bjec olicy.

Three or five cents weekly are the only premiums that will be accepted on the lives of children under six years of age next birthday, and **ten cents** weekly is the limit on ages between is and eleven inclusive.

ALL MUST DIE -Consider the fact that you have no lease of And word Dig — Consider the fact that you have no lease of e, and that you may be called upon at any time to leave those whose welfare you take the deepest interest, and you will, no subt, call to mind many a once happy family left in want, or pendent upon the charity of friends, under such circumstances. dependent upon the charity of friends, under such the unit of the What guarantee have you that your own household will not be alcosed in this unenviable readition?

placed in this unervisible position? BOW MODE DO 700 GAVE 1-Comparatively few are able to save a competency against the time of need, and of those who are able not one in ten do so. When a reliable Company, such as *The London Life*, for a few cents per week, offers in case of sudden bereavement in your family to supply you with what is truly the one thing needful—money—or, in case of your death, to stand between your family and disress, does not common same direct that your plain duty is to take out a Policy at once, and thereby ave your loved ones from humiliation?

INDUSTRIAL ENDOWMENT INSURANCE

Combines all the advantages of reliable Life Insurance for a specified term of years with that of a Savings Bank Investment, and has been specially designed to meet the requirements of a large class who desire to avail themselves of the protection afforded by the former and yet participate in the advantages the latter.

The latter. Parents are now afforded an opportunity to insure their ikidren at an outbay so small—scents per week and upwards— not to be compared with the many advantages gamed; for addition to the value of the insurance, while they are directly der their care, the benefits that will result by instilling into the minds of these young people the principles of economy, and provide for those who in turn may be dependent on them for paport, will undoabledly prove a tenfold blessing in after iffe. Any adforments of profits to these Policies will, subject to early to Policies then in force.

RATE TABLE.

NDUSTRIAL ENDOWMENT INSURANCE.

10c

803

Sums Payable at the Expiration of 20 Years, or previous Death. for the undermentioned Weekly Premiums.

(SUBJECT TO INCREASE FROM PROFITS.)

20c. 30c. 40c. 50c. full will \$196 \$294 as

18	18 18 18 18	19 19 18 18 18	19 19 19 19	19 19 19 19	19 19 19 19	19 19
0	4 4 2	8	2 2 2	4 4	6 6	6
270 267	279 276 276 273 273	285 285 282 282 282 279	288 288 288 288 288 288	291 291 291 291 291	294 294 294 294 294	294 294
360 356	372 368 368 364 364	380 380 376 376 372	384 384 384 384 384	388 388 388 388 388 388	\$392 392 392 392	
450 445	465 460 460 455 455	475 475 470 470 465	480 480 480 480 480	\$485 485 485 485 485		

344 255 340 NDUSTRIAL ENDOWMENT INSURANCE. Payable at the expiration of 20 years or previous death. (Subject to increase from profits.) Infantile Table.

352 348 440

435

430

425

calendar 1 be due or 5

In

ĕ

267 264 261

258

174

170

85

AMOUNT OF INSURANCE if life is rated UNDER 12 YEARS OF AGE. If a weekly premium of only **5 cents** be payable, the amount insured will be only half that payable under the fol-

lowing to cent table. If a weekly premium of **20 cents** be payable, the amount in-sured will be double that payable under the following rocent table.

Amount payable for a weekly premium of **10 cents** if the insured die after the Policy has been issued for the following periods :

6.4				101	1110	TOHO	wing	pen	ous.			
Age	Un- der r Yr.	1 Tr.	2 Tr.	3 Tr.	4 Tr.	5 Tr.	6 Tr.	7 Tr.	STr.	9 Tr.	10 y.	11 y.
2 3 4 5 6 7 8 9 10 11	For each full calendar month elapsed, one-twelfth of amount s shewn in next column.	of t	\$30 35 40 45 50 60 70 80 90 100 100 100	or partice.	yable No	on of ous d , sub	tinue the s eath ject to ount y	70 80 90 100 to t reac at the said t of the will h	80 90 100 inst the to hes s hat su erm of terms terms	tine ared arms \$100.4 arms arms ared, s and are or	a mo account of the bo, it the enty y when condi paya	years that itions ble if

Five or ten cents weekly are the only premiums that will be accepted on the lives of children under six years of age next birthday, and **twenty cents** weekly is the limit at ages between six and eleven inclusive.

The	Lon	London				
	INSURAN	ICE CO.				
1 0	and service of the service		-			

HEAD OFFICE, - LONDON, ONT.

Authorized Capital, \$1,000,000.00. Subscribed Capital, \$225,000.00. Government Deposi*, \$60.000.00.

JOSEPH JEFFERV, President. JOHN MCCLARV, Vice-Pres. JOHN G. RICHTER, Manager.

BOARD OF DIRECTORS

JOSEPH JEFFERY, .	P	res. Ontario Loan & Debenture Co.
JOHN MCCLARY, -		 Pres. McClary Mfg. Co.
WILLIAM BOWMAN,		Pres. Canada Chemical Mfg. Co.
SHERIFF GLASS, -		 Pres. Agricultural S. & L. Co.
JUDGE BELL, -		 Pres. Chatham L. & S. Co.
WILLIAM F. BULLEN,		 Mgr. Ont. Loan & Deb. Co.
THOS. H. SMALLMAN,	-	 Mgr. Canada Chem. Mfg. Co.
GEO. C. GIBBONS, Q.C.,	Gib	bons, McNab & Mulkern, Barristers.
ARTHUR S. EMERY,		Broker, Valuator, Auditor, Etc.
GEO. M. HARRISON,		 Harrison & Rathburn, Bankers.
A. O. JEFFERV, L.L.B.	, D.	C.L Barrister, Solicitor, Etc.
	-	
Medical Referee,		WILLIAM WOODRUFF, M.D.

Solicitor, Bankers, JAMES MAGEE, Q.C. MOLSONS BANK.

ABSTRACT OF FINANCIAL STATEMENT FOR YEAR ENDING DECEMBER 31st, 1891.

Received from Promiums and Interest on Investme	onts,		\$113,012	00	
Expenditure (including payments to Policy-hold	iers)		70,704	59	
Assets (not including uncalled Capital), -		-	296,451	58	
Total Liabilities to Policy-holders and Public,			255,664	38	
Net Surplus Security to Policy-holders,			40,787	20	
In addition to which there is uncalled Capital,			189,350	00	
Making Total Surplus Security to Policy-holders,			230,137	20	

Extracts from the Insurance Corporations Act, 1892,

PASSED BY THE LEGISLATURE OF ONTARIO.

-(1) In this section the word "life" includes 35. acident, sickness, infinity, casualty and dis-ability; and the expression "life insurance" includes any contract of insurance having for its subject the life, health, safety, or physical or mental condition of a person.

(2) In order to render valid any contract of life insurance, the beneficiary under the contract, being other than the assured or the parent or bona fide assignee or nominee of the assured, or a person entitled under the will of the assured or operation of law, must have had at the date of the contract a pecuniary interest in the duration of the life or other subject insured.

(3) No corporation shall insure, or pay on the death of a child under 10 years of age, any sum of money which added to any sum payable on the death of such child by any other insuring corporation exceeds the following amounts re-

If any such child dies under the age of 3 years, 30 If any such child dies under the age of 4 years, 35 If any such child dies under the age of 5 years, 40 If any such child dies under the age of 5 years, 40 If any such child dies under the age of 6 years, 83 If any such child dies under the age of 7 years, 92 If any such child dies under the age of 8 years, 110 If any such child dies under the age of 9 years, 129

If any such child dies under the age of 19 years, 147 "Provided that nothing in this section con-tained shall apply to existing insurances on the lives of children under ten years of age or apply to insurance on the lives of children of any age where the person effecting the insurance has a pecuniary interest in the life of the assured."

(4) Where the age of the assured, (4) Where the age of the assured is, at the date of such contract, less than ten years, and the in-suring corporation has knowingly, or without sufficient enquiry entered into any contract prohibited by the next preceding sub-section, the pre-miums paid thereunder shall be recoverable from

miums paid thereunder shall be recoverable from the corporation by the person or persons paying the same, together with legal interest thereon. (5) Every corporation undertaking or effecting insurances on the lives of children under ten years of age shall print sub-sections 1, 2, 3, 4 and 5 of this section in conspicuous type upon every circular soliciting, and upon every applica-tion for, and every instrument of contract of, such insurance; and any contravention of this sub-section shall be punishable as for an offence against section 27, all the provisions of which section shall equally apply to an offence com-mitted against this subsection.