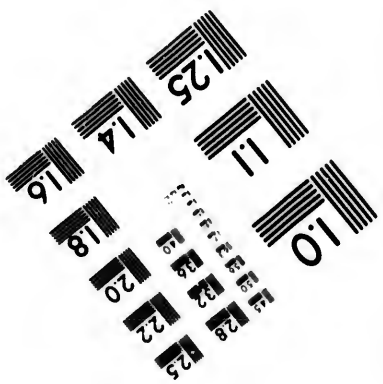
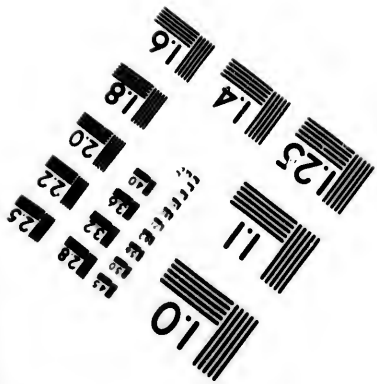
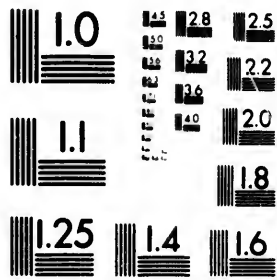


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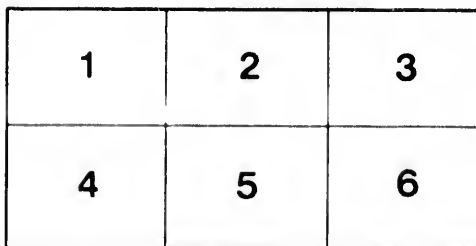
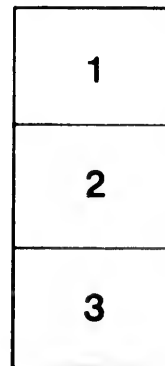
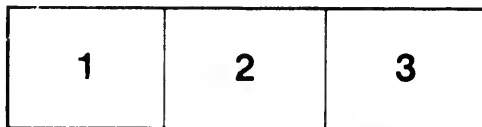
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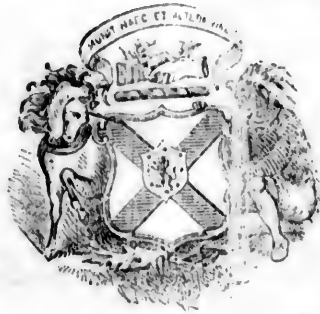
FOR MUTUAL LIFE ASSURANCE,

THE

ACADIA

PROVIDENT

ASSOCIATION



INCORPORATED,

APRIL, 1873.

HEAD OFFICE, HALIFAX, N. S.

PROSPECTUS.

HALIFAX:  
NOVA SCOTIA PRINTING COMPANY,  
1874.

ANNUITIES, &c.

AK  
HGA  
ACIP

## Assurances should be effected,

1. BY HUSBANDS AND FATHERS ; (and all who are ever likely to become husbands and fathers) to make provision for themselves, their wives and children.

2. BY THE YOUNG, because the sooner an Assurance is begun, the lower will be the premium, and the greater the accumulated profits.

3. BY THE OLD ; because life is then more precarious and the benefits more required.

4. IN MARRIAGE CONTRACTS, to secure the terms of the settlement.

5. BY LENDERS AND CREDITORS, to compensate the loss which the death of their debtors might occasion.

6. BY BORROWERS AND DEBTORS, to secure, in case of death a fund to pay their debts.

7. BY HOLDERS OF LEASES, dependent on a life or lives, to provide a fund, to meet the fine, increase of rent or loss of capital which may ensue.

8. BY EXPECTANTS OF PROPERTY IN REVERSION, to insure it against contingency.

9. BY PURCHASERS OF ANNUITIES ON THE LIVES OF OTHERS, to secure the capital laid out.

10. BY PARTNERS, to provide against loss in case of a Partner's death.

11. BY ALL WHO HAVE A PECUNIARY INTEREST IN THE EXISTENCE OF A LIFE, to guard that interest from ruin through the death of the party.

12. NOW ! because the present is ours and the future is not, and we are in health now, and able to assure, but tomorrow we may not be, and therefore unable.

# CADIA PROVIDENT ASSOCIATION.

Incorporated by Special Charter, 30th April, 1873.

HALIFAX, N. S.

## DIRECTORS:

The Hon. E. G. GOSWICK, Governor, ANCHORAGE, President.  
P. C. HILL, Esq., Vice-President.  
Hon. JEREMIAH NORTHER, S. J. JUDGE.  
Hon. D. McNEIL PALMER, M.D., M.R.C.S.E.  
Hon. JAMES McDONALD, Q. C.  
J. B. MERRILL, Esq., Chamberlain, Col.  
J. S. MCGLENN, Esq.  
W. M. HARRINGTON, Esq.  
W. MAIR GIBB, Esq.  
E. C. TWISSON, Esq.  
PETER BOY, Esq.  
R. R. ANDREWS, Esq.

## Consulting Physician:

Hon. D. McNEIL PALMER, M.D., M.R.C.S.E.

## Examining Physician:

W. B. SLAYTER, Esq., M.D., M.R.C.S.E.

## Standing Counsel:

Hon. JAMES McDONALD, Q. C.

## Bankers:

THE MERCHANTS' BANK.

Managing Director:—R. R. ANDREWS, Esq.





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## Acadia Provident Association.

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**T**O every right minded man, the future comfort and welfare of those who are dependent upon his exertions, and who are, by the ties of Nature nearest and dearest to him, in the event of his being taken away by death, are necessarily a cause of deep anxiety, and it is this anxiety which, whilst it leads him to provide for their present happiness, also induces him to endeavor by all the means in his power, to make a provision by putting away every year, a certain portion of his earnings, against that day when they shall be deprived of their best friend and Natural protector. There are various ways in which these savings are invested, some in the purchase of houses and real estate, others in Mortgages, Bonds, Stocks, &c., but all have the same purpose to accomplish, namely, that they may be both secured and increased, in order that they shall be sufficient when required, for the support of those who are the objects of their solicitude.

**LIFE ASSURANCE** is a contract between a Society on the one hand, and an Individual on the other, that in consideration of the payment of a small annual sum by the latter, the former will pay to his heirs, representatives, or whoever may be appointed to receive it, a certain amount at his death whenever that may happen; or if he prefer, it may, by a slightly increased payment be secured to himself on his attaining a given age, or to his representatives in the event of his

dying before reaching said age. It will therefore be seen at once, that there is no other plan which affords so easy, safe and speedy a way of accomplishing such desires, as Life Insurance, which is purely a benevolent enterprise, and was established for the sole purpose of enabling a man to *immediately* secure its benefits and privileges to those, who, without such provisions, would be dependent upon the cold charity of an unsympathizing world.

It is *easy*, because it requires only a *small* payment yearly to guarantee a *great* advantage. It is *safe*, because the funds of the Society are invested *only* in good and approved securities. It is *speedy* because the instant the premium is paid the object is attained, and the provision is secured, and if death happened within even an hour afterwards, the full amount of the Assurance would be payable to the bereaved. What other investment is there that can show such a result?

In addition it is an advantage to the Insurer himself, as it affords him great peace of mind and enables him to attend more energetically and vigorously to the duties he has to perform, when he knows that come what may, those he loves best are fully cared and provided for, and in this way tranquility of mind increases the strength of the body, and together they lengthen out the thread of life and tend to make it a blessing.

#### **Testimonies in favor of Life Assurance.**

REV. C. H. SPURGEON says: "We are told to take no thought for the things of the morrow, for the morrow shall take thought for the things of itself. It is a positive command that we are to take no *anxious* thought concerning to-morrow. Now how can I do that? How can I put myself into such a position that I can carry out this commandment as to taking no thought for the morrow? If I were a man struggling in life and had it in my power to insure for something which

would take care of my wife and family in after days, and did not do it, you might preach to me to all eternity about not taking thought for the morrow; but I could not help doing it, when I saw those I loved around me unprovided for. Let it be in God's word, I could not practice it, I should still be at some time or other taking thought for the morrow. But let me go to one of the many excellent Institutions that exist and see all is provided for; I come home and say, now I know how to practice Christ's command of taking no thought for the morrow. I pay the Policy money once a year, and I take no further thought about it, for I have no occasion to do so now, having obeyed the very spirit and letter of Christ's commandment."

LORD BROUGHAM said, "Associations for the Assurance of Lives are to be ranked among the very noblest institutions of civilized Society, and their usefulness can be attested by thousands of happy and independent families, rescued by their means from the bitterness of poverty and the degradation of charity."

BENJAMIN FRANKLIN wrote in 1769, "A Policy of Life Assurance is the cheapest and safest mode of making a certain provision for one's family. It is time our people understood and practised more generally Life Assurance. Many a widow and orphan have had great reasons to be grateful that the advantage of Life Assurance was understood, and embraced by the husband and father."

LORD LYNDHURST, one of the Lord Chancellors of England, gave it as his opinion, (from the Woolsack) that a Policy of Life Assurance is always an evidence of prudent forethought. No man with a dependent family is *free from reproach* if not assured.

LORD BULWER LYTTON, in giving his testimony, says: "This duty in relieving the mind from care for others, to whom we owe the forethought of affection often relieves the

body of many a gnawing pain, and sometimes to the surprise of the most experienced physicians, prolongs life itself."

**J. R. McCULLOCH** says: "The relief from anxiety afforded by Life Assurance very frequently contributes to prolong the Life of the assured, while it materially augments the comfort and well being of those dependent upon him."

**CHARLES DICKENS** says: "No matter what may be the object of your solicitude,—be Assured. Whether you are thinking of the safety of your life by land, by railway, or by sea, or of the unbroken condition of your arms and legs, or of the maintenance of general health, or of comfort or of competence in your old age, or of the interests of wife and children when you may be no more, or of a provision for your boy when he reaches mature age, or of the happy marriage, and the wedding portion of your little daughter one day to be, you hope, a blushing bride, now a tiny prattling fairy of two or three years, never mind the subject matter,—be insured."

**REV. HENRY WARD BEECHER**, says: "If Life Assurance were a mystery of finance, a speculation, a lottery or venture, a substitute for industry and frugality, or in any way a presumptuous distrust of Divine Providence, a good man might well shrink from it. But if it be founded upon sound principles, if it deals not in uncertainties, but with sober and carefully ascertained facts regulated by natural laws, and is as conformable to scientific truths, as is any ordinary business of the Mechanic, the Merchant, the Farmer, then there can be no just scruples at Life Insurance, and it becomes a matter of prudence and thus of duty. Once the question was 'can a Christian man rightfully seek Life Assurance?' That day is past. Now the question is, 'can a Christian man justify himself in neglecting such a duty?'"

THE ACADIA PROVIDENT ASSOCIATION was Incorporated by Special Charter obtained from the Provincial Legislature, on 30th April, 1873. Though there are many Life Assurance Companies doing business in Nova Scotia, yet until this Association was organized, there was not one single Society that the Inhabitants of the Province could call *their own*, consequently the whole of the immense sums annually paid to those Companies were carried out of the country, it being to that extent impoverished, whilst Foreigners are reaping the advantage of Nova Scotian thrift, for we cannot close our eyes to the fact that the innovation of American Life Assurance Companies in this country, has tended in a great measure to deplete the country of a vast amount of her resources, by taking away money which can in the majority of instances only return under one penalty, *the death of her provident, and consequently most valuable sons*. In addition to this it must also be borne in mind that in the event of war breaking out between this country and the United States, all the Policies taken out by Canadians in American Companies would *become void*. In support of this assertion we quote a recent decision given by Judge Emmons of the United States Circuit Court, upon a cause argued before him. The action was brought against the New York Life Assurance Company, to recover the amount of a Policy issued by one of its Southern Agencies previous to the war. In delivering his judgment the Judge laid down the principle that a Policy indemnifying a public enemy against loss in time of war is unlawful \* \* \* \* \* and held that all contracts of Insurance entered into before hostilities, were abrogated by the fact of the war breaking out † \* \* \* \*

In order that we may have a Society in which we can feel interested, and to which we can claim nationally to belong,

† See report in "The Spectator," for January, 1874.

and so in a great measure counteract these evils, the Promoters of THE ACADIA PROVIDENT ASSOCIATION believing as they do, that the time has fully come, when we ought to add a Life Assurance Society to the existing list of native enterprises, (which already includes Banks, Fire and Marine Insurance Companies) with every confidence, appeal to their fellow citizens to aid them in making this truly National undertaking the foremost Assurance Society in the Country, which can easily be accomplished, if each one will act as if the success of the Association depended upon him alone, and in taking out new Insurances instead of patronizing those who are in no way connected with us, we give our support to THE ACADIA PROVIDENT ASSOCIATION, one and all determining to do what we can to build up our Home Institutions which have the first claim upon our sympathy and encouragement. If these Foreigners find it so profitable a field for their labors (which they do or they would not be so ready to rush into it) how much more advantageous must it prove to keep the moneys at home and use them for our own benefit.

Another consideration is, that the Charter places the Government of this Association in the hands of the Members who have the sole control of the funds through their elective representatives, the Directors who retire by rotation every year, being re-elected (or others elected in their stead) by the vote of those present at each annual meeting, the accounts being at the same time presented.

It is further provided that the Association shall be based on the purely Mutual principle, that is to say the whole of the Profits belong to the Members, and shall be divided amongst them at stated times, which funds or profits entirely arise out of the accumulations of the premiums of the members, there being no Stock Capital, therefore no Stockholders to draw away any portion of the profits from the

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Assured. It is necessary however to be clearly understood that though this Association is founded on the Mutual principle, *pure and simple*, yet there is a provision in the Charter that no pecuniary liability shall rest upon the members beyond the periodical premiums as they become due.

The successful working of the Mutual principle has been fully established by the experience of such offices as

The Scottish Widows' Fund, which commenced business in the year 1815, and now has an annual income of \$3,490,000 with an accumulated capital of \$27,975,000.

The National Provident Institution, founded in 1835, and which has now an annual income of \$2,186,720 and an accumulated capital of \$16,025,280.

The United Kingdom Temperance and General Provident Institution founded in 1840, has now an annual income of \$1,274,203 and an accumulated capital of \$7,478,465.

The Mutual Insurance Company of New York, founded in 1842, has an annual income of \$17,716,091.54, and an accumulated capital of \$58,550,059.

The Connecticut Mutual Life Insurance Company has now an annual income of \$9,754,420.99, with an accumulated capital of \$34,936,141.13.

These flourishing Societies commenced business without any fund whatever, the premiums constituting the sole source whence these immense accumulations have arisen.

The names of others equally successful might have been given, but these are quite sufficient to show to any thinking mind, the fallacy of supposing that in order for a Life Insurance Society to be able to meet its claims it is necessary that a certain amount of Stock should be held by a few individuals. There having never yet been a failure of a Life Insurance Company, but has arisen through reckless and extravagant expenditure combined with gross and *ignorant* mis-management.



The principles of Life Insurance have been so often and so exhaustively discussed, and its benefits so generally admitted that very little remains to be said upon the subject, the great question affecting each one being in *what Society will it be best for me to assure*. It will therefore be only necessary to enumerate a few of the leading features of  
**THE ACADIA PROVIDENT ASSOCIATION.**

There have been no new, startling and speculative schemes introduced merely to draw business and to catch the unwary, the main object of the projectors having been to bring the benefits of Life Assurance within the reach of all classes of our countrymen, in order that the poor man who can only afford to Assure for a small sum shall not be excluded but shall reap the advantages of his providence, as well as the man who Assures for thousands.

The dealing with those lives which are considered below the average, and yet are not altogether uninsurable, has long been a very great difficulty with the Life Assurance Societies, and it has been customary to add 3, 5, 7 and even 10 or more years to the age and charge the premiums accordingly, and as a consequence many refused to take up the Assurance altogether, whilst others with very great reluctance paid the premium, feeling in *their own* minds (the opinion of the Doctors to the contrary notwithstanding) that they are first class lives, thus it is that "all men think all men mortal but themselves." With a view to meeting this difficulty, the Directors have adopted an

#### **Equitable plan of treating 2nd and 3rd Class Lives**

which was introduced several years since by one of the most flourishing English Mutual Insurance Offices and found to work very satisfactorily, it being alike just to the Assured and to the office. The plan of operation is this, instead of charging an increased premium, to issue the Policy at the

premium for the real age, and to make the Policy subject to a debt equal to the difference between the advanced premium and the premium payable, multiplied by the number of years the Assured is expected to live, which debt will be reduced every year by the amount of the difference, between the premium actually paid and the premium at the advanced age. By this means if Assured prove to be an average life, and live out his expectation, then the amount of the Policy will be paid in full, and he will not have paid any additional premium, whilst on the other hand, if he die before he attain his "Expectancy" then the office is protected. The following example will serve as an illustration.

A life, aged 35 applies for an Assurance but from some constitutional or other defect, 5 years are added to his age thereby making it equal to 40.

The yearly premium for age 35 is \$25.83 per \$1,000 at death.

The yearly premium for age 40 is \$30.78 for the same amount, the difference is \$4.95, which difference multiplied by 31, (the expectation of age 35 see table on page 16) will make \$153.45, this amount being deducted from the sum Assured if death happen in the first year. Should the Assured live over the first year and die in the second, then the amount to be deducted would be \$148.50, (\$153.45, less \$4.95) and so on, the debt being reduced in like proportion for every year the Assured shall live, and in the event of his living out the full term of his expectation then the amount of the Policy (which will be endorsed accordingly) will be paid without any such deduction.

#### The Rates of Premiums

of this Association having been calculated on as low a basis as is consistent with safety, will be found to be as moderate as those charged by other Mutual Offices. The premiums may be paid either yearly, half-yearly or quarterly.

### Policies

are issued free of any cost to the Assured except the periodical premiums. The Medical fees though paid to the Physicians at the time of Examination, are deducted from the first premium, when the Assurance is completed. The conditions of the Policies are as liberal as it is possible to make them with a due regard to safety.

### Division of Surplus

Dividends will be declared annually on all Policies after they have been three years in force, and may be applied at the option of the Assured either to the reduction of the future premiums, or to the making of the amount of the Policy payable during the lifetime of the Assured.

### EXPLANATION.

A person aged 30 takes out a Policy on his Life, after 3 years a Dividend is declared upon it, which Dividend is applied to the payment of the later premiums thus enabling the Actuary to fix an age when the amount of the Policy shall be payable to the Assured himself. This age would necessarily, in the first instance be remote, say for example's sake 76. Each successive Dividend would make it payable at an earlier age than the previous one, until the last age is reached when the sum Assured will be paid. In the event of death happening before the age fixed upon is reached, then the amount of the Dividends declared up to the time of the decease, will be added to the Policy and paid with it.

### Days of Grace.

One Calendar month, is allowed for the payment of all yearly premiums, 15 days for half-yearly and 7 days for quarterly. If a member die during the "Days of Grace"

and before the premium due is paid, the Policy will not be forfeited, but the premium if not previously paid, will be deducted from the amount of the Assurance on settlement of the claim.

### **Renewal of Policies.**

Assurances which may have lapsed through non-payment of the premiums within the "Days of Grace," may be renewed at any time within 12 months, on producing satisfactory evidence of continued good health, and the payment of the arrears of premium with interest, which must in no case be less than \$1.00.

### **Loans to Members.**

Advances are made to Members on the security of their real estate, in connection with Life Assurance. The Policy being deposited as collateral security. The loan to be repayable with interest in equal yearly instalments spread over a given number of years, and in the event of death before being fully repaid, the unpaid portion will be deducted from the amount of the Assurance, thus leaving the property unencumbered, and in addition a balance to be handed over, together with the Title deeds to the heirs of the deceased. There being no fines, it is fully anticipated that this will prove far more beneficial and acceptable than Building Societies.

### **Non-Forfeitable Policies.**

Assurances may be taken out under table 5 by the payment of a limited number of premiums, for an amount payable at death, and if at any time the payment of the premiums should be discontinued before the full number are paid up,

the policy will not be forfeited, but will be held good for as many fifths, tenths, fifteens, twentieths or thirtieths of the amount Assured as premiums have been paid according as the Policy has been taken out for 5, 10, 15, 20 or 30 payments. For instance if a Policy be for \$1000 by 10 yearly payments, and the premium be discontinued, the sum assured would be as follows:—

|  |       |
|--|-------|
| If only 1 years premium has been paid..... | \$100 |
| “ 2 “ “ .....                              | 200   |
| “ 3 “ “ .....                              | 300   |

And so on a tenth being added for every additional premium received.

#### **Free or Paid-up Policies.**

If after 3 years premiums have been paid, a Member wishes to surrender his Policy, or if from any cause he should be unable to continue his payments the Directors will if required grant a Free or Paid-up Policy for the whole amount of the premiums paid in, which Policy will be payable in the same way as the surrendered one would have been had it continued in force.

#### **Volunteers and Militia.**

No Policy will be invalidated by a member serving in any Volunteer or Militia corps within the limits of the Dominion.

#### **Suicide.**

After a policy has been in force 2 years, the death of a Member by Suicide will not in any way affect the settlement of the claim.

#### **Payment of Claims.**

All claims are payable according to the conditions of the Policy, within 30 days after the receipt of satisfactory proof of death.

Believing in the adaptation of Life Assurance to all classes,  
 an

**Industrial Branch**

has been added in the hope that the class it is intended to benefit, and which class has hitherto been neglected, namely, the Working Class will embrace the opportunity thus offered them to provide, by a small payment for the support of those who are dependent upon them, and who would otherwise be left to depend for the supply of the Necessaries of Life, to the cold sympathy of Charity, in the event of their being called away by death.

Any amount may be Assured in this department from \$50 up to \$500

The premiums have been calculated for monthly payments, but can be paid either yearly, half-yearly or quarterly if preferred.

All claims in this Branch are paid *immediately*, on satisfactory proof of death being furnished, and the claim has been admitted.



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THE ANNEXED TABLE WILL SHOW THE EXPECTATION  
OF LIFE FROM 10 TO 70 YEARS OF AGE.

| Age. | Expectancy. | Age. | Expectancy. | Age. | Expectancy. |
|------|-------------|------|-------------|------|-------------|
|      | Years.      |      | Years.      |      | Years.      |
| 10   | 48          | 31   | 33          | 51   | 20          |
| 11   | 48          | 32   | 33          | 52   | 19          |
| 12   | 47          | 33   | 32          | 53   | 19          |
| 13   | 46          | 34   | 31          | 54   | 18          |
| 14   | 45          | 35   | 31          | 55   | 17          |
| 15   | 45          | 36   | 30          | 56   | 16          |
| 16   | 44          | 37   | 29          | 57   | 16          |
| 17   | 43          | 38   | 29          | 58   | 15          |
| 18   | 42          | 39   | 28          | 59   | 14          |
| 19   | 42          | 40   | 27          | 60   | 14          |
| 20   | 41          | 41   | 26          | 61   | 13          |
| 21   | 40          | 42   | 26          | 62   | 13          |
| 22   | 40          | 43   | 25          | 63   | 12          |
| 23   | 39          | 44   | 25          | 64   | 12          |
| 24   | 38          | 45   | 24          | 65   | 11          |
| 25   | 38          | 46   | 23          | 66   | 11          |
| 26   | 37          | 47   | 23          | 67   | 10          |
| 27   | 36          | 48   | 22          | 68   | 10          |
| 28   | 35          | 49   | 21          | 69   | 9           |
| 29   | 35          | 50   | 20          | 70   | 9           |
| 30   | 34          |      |             |      |             |

## TABLE I.

*Whole Life with Profits.*

YEARLY, HALF-YEARLY, QUARTERLY AND SINGLE  
PREMIUMS TO ASSURE \$1000 PAYABLE AT  
DEATH.

STATION  
E.

Expectancy.

Years.

| Age. | Yearly. | Half-Yearly. | Quarterly. | Single Premium. | Age. |
|------|---------|--------------|------------|-----------------|------|
| 20   |         |              |            |                 |      |
| 19   | \$ cts. | \$ cts.      | \$ cts.    | \$ cts.         |      |
| 20   | 16 83   | 8 67         | 4 38       | 277 10          | 20   |
| 21   | 17 25   | 8 83         | 4 49       | 282 21          | 21   |
| 19   | 22      | 9 11         | 4 60       | 287 52          | 22   |
| 23   | 18 14   | 9 34         | 4 72       | 292 99          | 23   |
| 24   | 18 62   | 9 59         | 4 84       | 298 65          | 24   |
| 17   | 25      | 9 85         | 4 98       | 304 50          | 25   |
| 26   | 19 66   | 10 12        | 5 11       | 310 54          | 26   |
| 16   | 27      | 10 41        | 5 26       | 316 78          | 27   |
| 28   | 20 80   | 10 71        | 5 41       | 323 21          | 28   |
| 16   | 29      | 11 03        | 5 57       | 329 93          | 29   |
| 39   | 22 06   | 11 36        | 5 74       | 336 78          | 30   |
| 15   | 31      | 11 71        | 5 91       | 343 88          | 31   |
| 32   | 23 45   | 12 08        | 6 10       | 351 21          | 32   |
| 14   | 33      | 12 46        | 6 29       | 358 78          | 33   |
| 34   | 24 98   | 12 86        | 6 50       | 366 59          | 34   |
| 14   | 35      | 13 30        | 6 72       | 375 20          | 35   |
| 36   | 26 70   | 13 75        | 6 94       | 382 98          | 36   |
| 13   | 37      | 14 23        | 7 19       | 391 58          | 37   |
| 38   | 28 62   | 14 74        | 7 44       | 400 47          | 38   |
| 13   | 39      | 15 27        | 7 71       | 409 66          | 39   |
| 40   | 30 78   | 15 85        | 7 98       | 419 14          | 40   |
| 12   | 41      | 16 46        | 8 31       | 428 95          | 41   |
| 42   | 33 21   | 17 10        | 8 64       | 439 09          | 42   |
| 12   | 43      | 17 79        | 8 99       | 449 58          | 43   |
| 44   | 35 98   | 18 53        | 9 36       | 460 37          | 44   |
| 11   | 45      | 19 31        | 9 75       | 471 42          | 45   |
| 46   | 39 10   | 20 14        | 10 17      | 482 74          | 46   |
| 11   | 47      | 21 01        | 10 61      | 494 28          | 47   |
| 48   | 42 60   | 21 94        | 11 08      | 506 02          | 48   |
| 10   | 49      | 22 91        | 11 57      | 517 96          | 49   |
| 50   | 46 50   | 23 95        | 12 09      | 530 10          | 50   |
| 9    | 51      | 25 04        | 12 65      | 542 42          | 51   |
| 52   | 50 89   | 26 21        | 13 23      | 554 90          | 52   |
| 9    | 53      | 27 45        | 13 86      | 567 54          | 53   |
| 54   | 55 83   | 28 75        | 14 52      | 580 32          | 54   |
| 55   | 58 52   | 30 14        | 15 22      | 593 24          | 55   |
| 56   | 61 39   | 31 62        | 15 96      | 606 27          | 56   |
| 57   | 64 44   | 33 19        | 16 74      | 619 41          | 57   |
| 58   | 67 69   | 34 86        | 17 60      | 632 65          | 58   |
| 59   | 71 13   | 36 63        | 18 59      | 645 98          | 59   |
| 60   | 74 82   | 38 53        | 19 46      | 659 37          | 60   |





TABLE III.

*Endowment Assurance with Profits.*

**HALF-YEARLY PREMIUMS TO SECURE \$1000 PAYABLE AT DEATH, OR ON ATTAINING THE UNDER-MENTIONED AGES.**

ABLE AT R-

Payable at Death or age 65. Age.

|         |    |
|---------|----|
| \$ cts. | 20 |
| 18 04   | 21 |
| 18 58   | 22 |
| 19 16   | 23 |
| 19 86   | 24 |
| 20 41   | 25 |
| 21 09   | 26 |
| 21 81   | 27 |
| 22 57   | 28 |
| 23 38   | 29 |
| 24 24   | 30 |
| 25 16   | 31 |
| 26 13   | 32 |
| 27 18   | 33 |
| 28 28   | 34 |
| 29 48   | 35 |
| 30 75   | 36 |
| 32 13   | 37 |
| 33 61   | 38 |
| 35 20   | 39 |
| 36 93   | 40 |
| 38 80   | 41 |
| 40 86   | 42 |
| 43 09   | 43 |
| 45 55   | 44 |
| 48 24   | 45 |
| 51 21   | 46 |
| 54 49   | 47 |
| 58 12   | 48 |
| 62 17   | 49 |
| 66 70   | 50 |
| 71 83   | 51 |
| 77 66   | 52 |
| 84 34   | 53 |
| 92 11   | 54 |
| 100 24  | 55 |

| Age. | Payable at Death or age 35. | Payable at Death or age 40. | Payable at Death or age 45. | Payable at Death or age 50. | Payable at Death or age 55. | Payable at Death or age 60. | Payable at Death or age 65. | Age. |
|------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|------|
| 20   | \$ cts.                     | \$ cts.                     | \$ cts.                     | \$ cts.                     | \$ cts.                     | \$ cts.                     | \$ cts.                     | 20   |
| 21   | 32 31                       | 22 85                       | 17 42                       | 14 01                       | 11 78                       | 10 28                       | 9 29                        | 21   |
| 22   | 35 09                       | 24 55                       | 18 36                       | 14 65                       | 12 23                       | 10 43                       | 9 57                        | 22   |
| 23   | 38 33                       | 25 89                       | 19 33                       | 15 33                       | 12 72                       | 11 00                       | 9 87                        | 23   |
| 24   | 42 16                       | 27 94                       | 20 50                       | 16 06                       | 13 24                       | 11 39                       | 10 03                       | 24   |
| 25   | 46 60                       | 30 08                       | 21 73                       | 16 86                       | 13 79                       | 11 80                       | 10 51                       | 25   |
| 26   | 52 00                       | 32 52                       | 23 10                       | 17 72                       | 14 39                       | 12 25                       | 10 86                       | 26   |
| 27   | .....                       | 35 31                       | 24 62                       | 18 67                       | 15 03                       | 12 71                       | 11 23                       | 27   |
| 28   | .....                       | 38 55                       | 26 30                       | 19 70                       | 15 73                       | 13 23                       | 11 62                       | 28   |
| 29   | .....                       | 42 34                       | 28 42                       | 20 83                       | 16 48                       | 13 76                       | 12 04                       | 29   |
| 30   | .....                       | 46 83                       | 30 36                       | 22 07                       | 17 29                       | 14 34                       | 12 48                       | 30   |
| 31   | .....                       | 52 24                       | 32 80                       | 23 45                       | 18 17                       | 14 96                       | 12 96                       | 31   |
| 32   | .....                       | .....                       | 35 61                       | 24 98                       | 19 13                       | 15 62                       | 13 46                       | 32   |
| 33   | .....                       | .....                       | 38 85                       | 26 68                       | 20 18                       | 16 34                       | 14 00                       | 33   |
| 34   | .....                       | .....                       | 42 64                       | 28 59                       | 21 32                       | 17 12                       | 14 56                       | 34   |
| 35   | .....                       | .....                       | 47 14                       | 30 75                       | 22 59                       | 17 95                       | 15 18                       | 35   |
| 36   | .....                       | .....                       | 52 55                       | 33 20                       | 23 98                       | 18 86                       | 15 84                       | 36   |
| 37   | .....                       | .....                       | .....                       | 35 91                       | 25 49                       | 19 83                       | 16 55                       | 37   |
| 38   | .....                       | .....                       | .....                       | 39 26                       | 27 24                       | 20 93                       | 17 31                       | 38   |
| 39   | .....                       | .....                       | .....                       | 43 06                       | 29 18                       | 22 11                       | 18 13                       | 39   |
| 40   | .....                       | .....                       | .....                       | 46 19                       | 31 36                       | 23 41                       | 19 02                       | 40   |
| 41   | .....                       | .....                       | .....                       | 53 00                       | 33 85                       | 24 85                       | 19 98                       | 41   |
| 42   | .....                       | .....                       | .....                       | .....                       | 36 69                       | 26 40                       | 21 04                       | 42   |
| 43   | .....                       | .....                       | .....                       | .....                       | 39 99                       | 28 23                       | 22 19                       | 43   |
| 44   | .....                       | .....                       | .....                       | .....                       | 43 85                       | 30 23                       | 23 46                       | 44   |
| 45   | .....                       | .....                       | .....                       | .....                       | 48 46                       | 32 49                       | 24 84                       | 45   |
| 46   | .....                       | .....                       | .....                       | .....                       | 53 89                       | 35 04                       | 26 37                       | 46   |
| 47   | .....                       | .....                       | .....                       | .....                       | .....                       | 37 96                       | 28 06                       | 47   |
| 48   | .....                       | .....                       | .....                       | .....                       | .....                       | 41 32                       | 29 93                       | 48   |
| 49   | .....                       | .....                       | .....                       | .....                       | .....                       | 45 25                       | 32 02                       | 49   |
| 50   | .....                       | .....                       | .....                       | .....                       | .....                       | 49 89                       | 34 35                       | 50   |
| 51   | .....                       | .....                       | .....                       | .....                       | .....                       | 55 41                       | 36 99                       | 51   |
| 52   | .....                       | .....                       | .....                       | .....                       | .....                       | .....                       | 40 00                       | 52   |
| 53   | .....                       | .....                       | .....                       | .....                       | .....                       | .....                       | 43 44                       | 53   |
| 54   | .....                       | .....                       | .....                       | .....                       | .....                       | .....                       | 47 44                       | 54   |
| 55   | .....                       | .....                       | .....                       | .....                       | .....                       | .....                       | 52 14                       | 55   |
| 55   | .....                       | .....                       | .....                       | .....                       | .....                       | .....                       | 57 75                       | 55   |

## TABLE IV.

*Endowment Assurance with Profits.*

QUARTERLY PREMIUMS TO SECURE \$1000 PAYABLE  
AT DEATH, OR ON ATTAINING THE UNDER-  
MENTIONED AGES.

| Age. | Payable<br>at Death<br>or age 35. | Payable<br>at Death<br>or age 40. | Payable<br>at Death<br>or age 45. | Payable<br>at Death<br>or age 50. | Payable<br>at Death<br>or age 55. | Payable<br>at Death<br>or age 60. | Payable<br>at Death<br>or age 65. | Age. |
|------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------|
|      | \$ cts.                           | \$ cts.                           | \$ cts.                           | \$ cts.                           | \$ cts.                           | \$ cts.                           | \$ cts.                           |      |
| 20   | 16 31                             | 11 54                             | 8 80                              | 7 03                              | 5 95                              | 5 19                              | 4 69                              | 20   |
| 21   | 17 72                             | 12 30                             | 9 27                              | 7 40                              | 6 17                              | 5 37                              | 4 83                              | 21   |
| 22   | 19 35                             | 13 15                             | 9 79                              | 7 74                              | 6 42                              | 5 56                              | 4 98                              | 22   |
| 23   | 21 26                             | 14 11                             | 10 35                             | 8 11                              | 6 68                              | 5 75                              | 5 17                              | 23   |
| 24   | 23 53                             | 15 19                             | 10 97                             | 8 51                              | 6 97                              | 5 96                              | 5 31                              | 24   |
| 25   | 26 26                             | 16 42                             | 11 66                             | 8 95                              | 7 27                              | 6 19                              | 5 49                              | 25   |
| 26   | .....                             | 17 83                             | 12 43                             | 9 42                              | 7 59                              | 6 42                              | 5 67                              | 26   |
| 27   | .....                             | 19 46                             | 13 29                             | 9 57                              | 7 94                              | 6 68                              | 5 87                              | 27   |
| 28   | .....                             | 21 38                             | 14 25                             | 10 52                             | 8 32                              | 6 95                              | 6 08                              | 28   |
| 29   | .....                             | 23 64                             | 15 33                             | 11 15                             | 8 73                              | 7 24                              | 6 30                              | 29   |
| 30   | .....                             | 26 37                             | 16 56                             | 11 84                             | 9 18                              | 7 56                              | 6 54                              | 30   |
| 31   | .....                             | .....                             | 17 98                             | 12 61                             | 9 66                              | 7 89                              | 6 80                              | 31   |
| 32   | .....                             | .....                             | 19 61                             | 13 47                             | 10 19                             | 8 25                              | 7 07                              | 32   |
| 33   | .....                             | .....                             | 21 53                             | 14 44                             | 10 77                             | 8 64                              | 7 36                              | 33   |
| 34   | .....                             | .....                             | 23 80                             | 15 52                             | 11 41                             | 9 07                              | 7 67                              | 34   |
| 35   | .....                             | .....                             | 26 53                             | 16 76                             | 12 11                             | 9 52                              | 8 00                              | 35   |
| 36   | .....                             | .....                             | .....                             | 18 18                             | 12 89                             | 10 02                             | 8 36                              | 36   |
| 37   | .....                             | .....                             | .....                             | 19 82                             | 13 76                             | 10 55                             | 8 74                              | 37   |
| 38   | .....                             | .....                             | .....                             | 21 74                             | 14 71                             | 11 16                             | 9 15                              | 38   |
| 39   | .....                             | .....                             | .....                             | 24 02                             | 15 84                             | 11 82                             | 9 60                              | 39   |
| 40   | .....                             | .....                             | .....                             | 26 76                             | 17 09                             | 12 55                             | 10 09                             | 40   |
| 41   | .....                             | .....                             | .....                             | .....                             | 18 53                             | 13 33                             | 10 63                             | 41   |
| 42   | .....                             | .....                             | .....                             | .....                             | 20 19                             | 14 25                             | 11 21                             | 42   |
| 43   | .....                             | .....                             | .....                             | .....                             | 22 14                             | 15 26                             | 11 85                             | 43   |
| 44   | .....                             | .....                             | .....                             | .....                             | 24 44                             | 16 39                             | 12 54                             | 44   |
| 45   | .....                             | .....                             | .....                             | .....                             | 27 21                             | 17 69                             | 13 32                             | 45   |
| 46   | .....                             | .....                             | .....                             | .....                             | .....                             | 19 17                             | 14 17                             | 46   |
| 47   | .....                             | .....                             | .....                             | .....                             | .....                             | 20 86                             | 15 11                             | 47   |
| 48   | .....                             | .....                             | .....                             | .....                             | .....                             | 22 85                             | 16 17                             | 48   |
| 49   | .....                             | .....                             | .....                             | .....                             | .....                             | 25 18                             | 17 34                             | 49   |
| 50   | .....                             | .....                             | .....                             | .....                             | .....                             | 27 98                             | 18 68                             | 50   |
| 51   | .....                             | .....                             | .....                             | .....                             | .....                             | .....                             | 19 35                             | 51   |
| 52   | .....                             | .....                             | .....                             | .....                             | .....                             | .....                             | 21 93                             | 52   |
| 53   | .....                             | .....                             | .....                             | .....                             | .....                             | .....                             | 23 95                             | 53   |
| 54   | .....                             | .....                             | .....                             | .....                             | .....                             | .....                             | 26 32                             | 54   |
| 55   | .....                             | .....                             | .....                             | .....                             | .....                             | .....                             | 29 16                             | 55   |

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Age.

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## TABLE V.

*Limited Number of Payments with Profits.*

ANNUAL PREMIUMS FOR A GIVEN NUMBER OF YEARS  
TO ASSURE \$1000 PAYABLE AT DEATH. THE  
POLICY CONTINUING IN FORCE AFTER THE  
PAYMENTS HAVE CEASED.

| Age. | Payable<br>for 5 years. | 10 Years. | 15 Years. | 20 Years. | 25 Years. | 30 Years. |
|------|-------------------------|-----------|-----------|-----------|-----------|-----------|
|      | \$ cts.                 | \$ cts.   | \$ cts.   | \$ cts.   | \$ cts.   | \$ cts.   |
| 20   | 69.52                   | 38.74     | 28.67     | 23.81     | 21.02     | 19.27     |
| 21   | 70.96                   | 39.54     | 29.28     | 24.33     | 21.48     | 19.70     |
| 22   | 72.38                   | 40.35     | 29.88     | 24.84     | 21.94     | 20.13     |
| 23   | 73.82                   | 41.15     | 30.51     | 25.36     | 22.42     | 20.59     |
| 24   | 75.36                   | 42.04     | 31.17     | 25.96     | 22.93     | 21.07     |
| 25   | 77.01                   | 42.97     | 31.88     | 26.53     | 23.47     | 21.58     |
| 26   | 78.75                   | 43.96     | 32.64     | 27.17     | 24.06     | 22.13     |
| 27   | 80.37                   | 45.01     | 33.44     | 27.84     | 24.67     | 22.71     |
| 28   | 82.44                   | 46.08     | 34.24     | 28.53     | 25.29     | 23.30     |
| 29   | 84.34                   | 47.16     | 35.06     | 29.23     | 25.94     | 23.93     |
| 30   | 86.28                   | 48.26     | 35.90     | 29.99     | 26.61     | 24.55     |
| 31   | 88.24                   | 49.40     | 36.76     | 30.70     | 27.22     | 25.22     |
| 32   | 90.27                   | 50.57     | 37.66     | 31.47     | 28.00     | 25.89     |
| 33   | 92.35                   | 51.76     | 38.57     | 32.26     | 28.73     | 26.61     |
| 34   | 94.51                   | 53.01     | 39.53     | 33.09     | 29.51     | 27.36     |
| 35   | 96.74                   | 54.30     | 40.53     | 33.96     | 30.31     | 28.15     |
| 36   | 99.04                   | 55.62     | 41.54     | 34.86     | 31.16     | 28.97     |
| 37   | 101.38                  | 56.97     | 42.60     | 35.78     | 32.03     | 29.82     |
| 38   | 103.76                  | 58.35     | 43.69     | 36.73     | 32.94     | 30.74     |
| 39   | 106.21                  | 59.78     | 44.81     | 37.73     | 33.87     | 31.68     |
| 40   | 108.71                  | 61.25     | 45.96     | 38.77     | 34.87     | 32.68     |
| 41   | 111.31                  | 62.80     | 47.20     | 39.88     | 35.94     | 33.74     |
| 42   | 114.03                  | 64.42     | 48.49     | 41.05     | 37.07     | 34.89     |
| 43   | 116.88                  | 66.13     | 49.85     | 42.28     | 38.28     | 36.16     |
| 44   | 119.82                  | 67.91     | 51.28     | 43.60     | 39.55     | 37.40     |
| 45   | 122.87                  | 69.75     | 52.79     | 44.98     | 40.92     | 38.79     |
| 46   | 126.00                  | 71.65     | 54.34     | 46.42     | 42.35     | 40.24     |
| 47   | 129.16                  | 73.59     | 55.93     | 47.91     | 44.83     | 41.79     |
| 48   | 132.37                  | 75.56     | 57.59     | 49.47     | 45.40     | 43.42     |
| 49   | 135.65                  | 77.61     | 59.31     | 51.12     | 47.07     | 45.14     |
| 50   | 138.99                  | 79.72     | 61.11     | 52.85     | 48.82     | 46.98     |
| 51   | 142.44                  | 81.92     | 63.01     | 54.69     | 50.71     | 48.95     |
| 52   | 146.01                  | 84.24     | 65.02     | 56.65     | 52.74     | 51.07     |
| 53   | 149.69                  | 86.65     | 67.15     | 58.74     | 54.91     | 53.35     |
| 54   | 153.47                  | 89.18     | 69.40     | 60.98     | 57.25     | 55.78     |
| 55   | 157.37                  | 91.80     | 71.78     | 63.29     | 59.74     | 58.39     |
| 56   | 161.36                  | 94.53     | 74.29     | 65.89     | 62.41     | 61.19     |
| 57   | 165.46                  | 97.43     | 76.93     | 68.61     | 65.28     | 64.16     |
| 58   | 169.66                  | 100.45    | 79.74     | 71.52     | 68.35     | 67.36     |
| 59   | 174.01                  | 103.61    | 82.73     | 74.65     | 71.65     | 70.78     |
| 60   | 178.40                  | 106.91    | 85.90     | 78.00     | 75.20     | 74.43     |

TABLE VI.  
*Without Profits.*

ANNUAL PREMIUMS FOR TEMPORARY ASSURANCES  
OF \$1000.

| Age. | 1 Year. | 3 Years. | 7 Years. | 10 Years. |
|------|---------|----------|----------|-----------|
|      | \$ cts. | \$ cts.  | \$ cts.  | \$ cts.   |
| 20   | 7.91    | 8.28     | 8.32     | 8.47      |
| 21   | 8.28    | 8.32     | 8.42     | 8.64      |
| 22   | 8.30    | 8.34     | 8.50     | 8.77      |
| 23   | 8.35    | 8.42     | 8.58     | 8.91      |
| 24   | 8.41    | 8.45     | 8.73     | 9.08      |
| 25   | 8.45    | 8.47     | 8.95     | 9.30      |
| 26   | 8.55    | 8.64     | 9.21     | 9.58      |
| 27   | 8.63    | 8.95     | 9.50     | 9.88      |
| 28   | 8.97    | 9.29     | 9.78     | 10.19     |
| 29   | 9.29    | 9.60     | 10.08    | 10.51     |
| 30   | 9.65    | 9.88     | 10.37    | 10.94     |
| 31   | 9.89    | 10.12    | 10.68    | 11.15     |
| 32   | 10.12   | 10.36    | 11.01    | 11.46     |
| 33   | 10.36   | 10.63    | 11.34    | 11.80     |
| 34   | 10.63   | 10.98    | 11.71    | 12.15     |
| 35   | 10.97   | 11.38    | 12.07    | 12.63     |
| 36   | 11.38   | 11.80    | 12.42    | 12.94     |
| 37   | 11.83   | 12.20    | 12.79    | 13.40     |
| 38   | 12.22   | 12.55    | 13.15    | 13.89     |
| 39   | 12.59   | 12.85    | 13.57    | 14.44     |
| 40   | 12.88   | 13.13    | 14.06    | 15.04     |
| 41   | 13.10   | 13.46    | 14.63    | 15.71     |
| 42   | 13.41   | 13.91    | 15.32    | 16.44     |
| 43   | 13.91   | 14.50    | 16.10    | 17.27     |
| 44   | 14.44   | 15.26    | 16.95    | 18.17     |
| 45   | 15.23   | 16.14    | 17.86    | 19.17     |
| 46   | 16.17   | 17.08    | 18.81    | 20.24     |
| 47   | 17.13   | 18.03    | 19.79    | 21.37     |
| 48   | 18.04   | 18.96    | 20.86    | 22.59     |
| 49   | 19.01   | 19.90    | 22.00    | 23.92     |
| 50   | 19.94   | 20.86    | 23.25    | 25.36     |
| 51   | 20.83   | 21.97    | 24.64    | 26.97     |
| 52   | 21.93   | 23.23    | 26.20    | 28.28     |
| 53   | 23.25   | 24.67    | 27.93    | 30.77     |
| 54   | 24.66   | 26.27    | 29.86    | 31.98     |
| 55   | 26.29   | 28.04    | 31.98    | 35.39     |
| 56   | 28.06   | 29.95    | 34.32    | 38.21     |
| 57   | 29.99   | 32.04    | 36.92    | 40.82     |
| 58   | 32.03   | 34.41    | 39.74    | 43.86     |
| 59   | 34.42   | 37.06    | 42.82    | 47.11     |
| 60   | 37.08   | 40.00    | 46.12    | 50.60     |

**TABLE VII.**  
*Immediate Annuities.*

**AMOUNT OF PREMIUM TO BE PAID TO SECURE AN  
IMMEDIATE ANNUITY OF \$100 TO COMMENCE  
6 MONTHS AFTER PAYMENT.**

| Age. | Premium. | Age. | Premium. |
|------|----------|------|----------|
|      | \$ cts.  |      | \$ cts.  |
| 10   | 2007 70  | 43   | 1441 70  |
| 11   | 1998 20  | 44   | 1416 20  |
| 12   | 1986 50  | 45   | 1390 10  |
| 13   | 1972 80  | 46   | 1363 50  |
| 14   | 1957 80  | 47   | 1336 60  |
| 15   | 1941 70  | 48   | 1309 40  |
| 16   | 1925 20  | 49   | 1281 70  |
| 17   | 1908 70  | 50   | 1253 60  |
| 18   | 1892 80  | 51   | 1224 90  |
| 19   | 1878 00  | 52   | 1195 50  |
| 20   | 1864 40  | 53   | 1165 50  |
| 21   | 1851 30  | 54   | 1135 10  |
| 22   | 1838 40  | 55   | 1104 30  |
| 23   | 1825 10  | 56   | 1073 10  |
| 24   | 1811 00  | 57   | 1041 70  |
| 25   | 1796 10  | 58   | 1010 00  |
| 26   | 1780 40  | 59   | 978 00   |
| 27   | 1764 10  | 60   | 945 90   |
| 28   | 1747 40  | 61   | 913 80   |
| 29   | 1730 40  | 62   | 881 80   |
| 30   | 1713 10  | 63   | 850 00   |
| 31   | 1695 50  | 64   | 818 50   |
| 32   | 1674 40  | 65   | 787 00   |
| 33   | 1658 70  | 66   | 755 70   |
| 34   | 1639 50  | 67   | 724 30   |
| 35   | 1619 70  | 68   | 692 80   |
| 36   | 1599 40  | 69   | 661 00   |
| 37   | 1578 60  | 70   | 629 30   |
| 38   | 1557 50  | 71   | 597 90   |
| 39   | 1535 80  | 72   | 567 20   |
| 40   | 1513 50  | 73   | 537 70   |
| 41   | 1490 40  | 74   | 509 70   |
| 42   | 1466 40  | 75   | 483 30   |

*Industrial Branch.*

MONTHLY PREMIUM TO SECURE \$100, PAYABLE

| Age. | At Death. |       | At Death or age 35. |       | At Death or age 40. |       | At Death or age 45. |       | At Death or age 50. |       | At Death or age 55. |       | At Death or age 60. |       | At Death or age 65. |       | Age. |
|------|-----------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|------|
|      | \$        | cts.  | \$                  | cts.  | \$                  | cts.  | \$                  | cts.  | \$                  | cts.  | \$                  | cts.  | \$                  | cts.  | \$                  | cts.  |      |
| 20   | .16       | .57   | .41                 | .31   | .25                 | .21   | .18                 | .17   | .20                 | .22   | .21                 | .19   | .20                 | .24   | .20                 | .25   | 20   |
| 21   | .16       | .62   | .43                 | .33   | .25                 | .22   | .19                 | .18   | .21                 | .23   | .22                 | .20   | .21                 | .25   | .21                 | .26   | 21   |
| 22   | .17       | .68   | .46                 | .35   | .27                 | .23   | .20                 | .19   | .22                 | .24   | .23                 | .21   | .22                 | .26   | .22                 | .27   | 22   |
| 23   | .17       | .75   | .50                 | .37   | .29                 | .24   | .21                 | .20   | .23                 | .25   | .24                 | .22   | .23                 | .27   | .23                 | .28   | 23   |
| 24   | .17       | .83   | .53                 | .39   | .30                 | .25   | .22                 | .21   | .24                 | .26   | .25                 | .23   | .24                 | .28   | .24                 | .29   | 24   |
| 25   | .18       | .93   | .58                 | .41   | .32                 | .26   | .23                 | .22   | .25                 | .27   | .26                 | .24   | .25                 | .29   | .25                 | .30   | 25   |
| 26   | .18       | ..... | .63                 | .44   | .33                 | .27   | .24                 | .23   | .26                 | .28   | .27                 | .25   | .26                 | .30   | .26                 | .31   | 26   |
| 27   | .19       | ..... | .69                 | .47   | .35                 | .28   | .24                 | .24   | .27                 | .29   | .28                 | .26   | .27                 | .31   | .27                 | .32   | 27   |
| 28   | .19       | ..... | .76                 | .50   | .37                 | .29   | .25                 | .25   | .28                 | .30   | .29                 | .27   | .28                 | .32   | .28                 | .33   | 28   |
| 29   | .20       | ..... | .84                 | .54   | .40                 | .31   | .26                 | .26   | .29                 | .31   | .30                 | .28   | .29                 | .33   | .29                 | .34   | 29   |
| 30   | .20       | ..... | .94                 | .59   | .42                 | .33   | .27                 | .27   | .30                 | .32   | .31                 | .29   | .30                 | .34   | .30                 | .35   | 30   |
| 31   | .21       | ..... | .....               | .64   | .45                 | .34   | .28                 | .28   | .31                 | .33   | .32                 | .30   | .31                 | .35   | .31                 | .36   | 31   |
| 32   | .21       | ..... | .....               | .69   | .48                 | .36   | .29                 | .29   | .32                 | .34   | .33                 | .31   | .32                 | .36   | .32                 | .37   | 32   |
| 33   | .22       | ..... | .....               | .76   | .51                 | .38   | .31                 | .31   | .34                 | .36   | .35                 | .33   | .34                 | .37   | .33                 | .38   | 33   |
| 34   | .23       | ..... | .....               | .85   | .55                 | .41   | .32                 | .32   | .35                 | .37   | .36                 | .34   | .35                 | .39   | .34                 | .39   | 34   |
| 35   | .24       | ..... | .....               | .94   | .60                 | .43   | .34                 | .34   | .37                 | .39   | .38                 | .36   | .37                 | .40   | .36                 | .41   | 35   |
| 36   | .25       | ..... | .....               | ..... | .64                 | .46   | .35                 | .35   | .38                 | .40   | .39                 | .37   | .38                 | .41   | .37                 | .42   | 36   |
| 37   | .25       | ..... | .....               | ..... | .70                 | .49   | .37                 | .37   | .40                 | .42   | .40                 | .38   | .39                 | .42   | .38                 | .43   | 37   |
| 38   | .26       | ..... | .....               | ..... | .77                 | .52   | .39                 | .39   | .42                 | .44   | .42                 | .40   | .41                 | .44   | .40                 | .45   | 38   |
| 39   | .27       | ..... | .....               | ..... | .85                 | .56   | .42                 | .42   | .45                 | .47   | .45                 | .43   | .44                 | .47   | .43                 | .48   | 39   |
| 40   | .28       | ..... | .....               | ..... | .95                 | .61   | .44                 | .44   | .47                 | .49   | .47                 | .45   | .46                 | .49   | .45                 | .50   | 40   |
| 41   | .29       | ..... | .....               | ..... | .....               | .65   | .47                 | .47   | .50                 | .51   | .49                 | .47   | .48                 | .51   | .47                 | .52   | 41   |
| 42   | .30       | ..... | .....               | ..... | .....               | .71   | .51                 | .51   | .54                 | .55   | .52                 | .50   | .51                 | .54   | .50                 | .55   | 42   |
| 43   | .32       | ..... | .....               | ..... | .....               | .78   | .54                 | .54   | .57                 | .58   | .56                 | .54   | .55                 | .58   | .54                 | .59   | 43   |
| 44   | .33       | ..... | .....               | ..... | .....               | .86   | .58                 | .58   | .61                 | .62   | .60                 | .58   | .59                 | .62   | .58                 | .63   | 44   |
| 45   | .34       | ..... | .....               | ..... | .....               | .96   | .62                 | .62   | .65                 | .66   | .64                 | .62   | .63                 | .66   | .62                 | .67   | 45   |
| 46   | .36       | ..... | .....               | ..... | .....               | ..... | .68                 | .68   | .71                 | .72   | .70                 | .68   | .69                 | .72   | .68                 | .73   | 46   |
| 47   | .37       | ..... | .....               | ..... | .....               | ..... | .74                 | .74   | .77                 | .78   | .76                 | .74   | .75                 | .78   | .74                 | .79   | 47   |
| 48   | .39       | ..... | .....               | ..... | .....               | ..... | .81                 | .81   | .84                 | .85   | .83                 | .81   | .82                 | .85   | .81                 | .86   | 48   |
| 49   | .41       | ..... | .....               | ..... | .....               | ..... | .89                 | .89   | .92                 | .93   | .91                 | .89   | .90                 | .93   | .89                 | .94   | 49   |
| 50   | .43       | ..... | .....               | ..... | .....               | ..... | .98                 | .98   | 1.01                | 1.02  | 1.00                | .98   | .99                 | 1.02  | .98                 | 1.03  | 50   |
| 51   | .45       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 51   |
| 52   | .47       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 52   |
| 53   | .49       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 53   |
| 54   | .51       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 54   |
| 55   | .54       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 55   |
| 56   | .56       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 56   |
| 57   | .59       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 57   |
| 58   | .92       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 58   |
| 59   | .65       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 59   |
| 60   | .69       | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | .....               | ..... | 60   |

EXAMPLE.—A person aged 50, by a monthly payment of 20 cents can assure \$100, to be paid at his death; or by a monthly payment of 94 cents he can assure \$100 to be paid at his death or to himself if he attain the age of 40.

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## Thoughts for Thinking Men.

INDUSTRY, TEMPERANCE AND FORETHOUGHT, are the grand sources of earthly prosperity.

No man, who can provide for his own, has a right to leave them dependent on others.

Every man can accumulate by spending a little less than he earns.

Small savings in early life have led to the making of large fortunes.

He who lives *within* his income is rich, however humble his condition.

Let no man say he is unable to save, while he spends but a cent a week in a needless indulgence.

Poverty is far oftener a matter of choice than necessity. Let a man resolve to rise in the world, and he will not be without lawful opportunities to do so.

The Public House, the Saloon, and Tobacco Shop, absorb more wealth, and produce more misery, than all other causes of poverty and wretchedness.

Our labouring men are the working bees of the social hive. Let them not waste the honey gathered in summer, which may be needed to supply the wants of winter.

By the principle of Life Assurance, every man may benefit himself, while enjoying the consciousness, that he is assisting to benefit others.

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