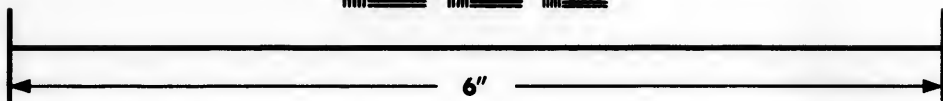
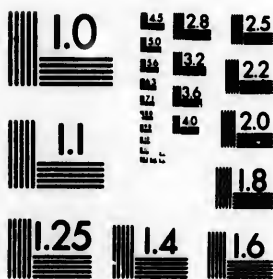


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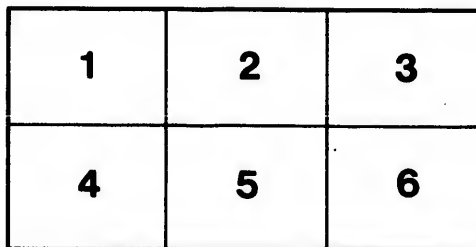
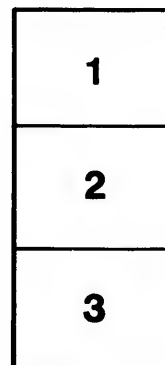
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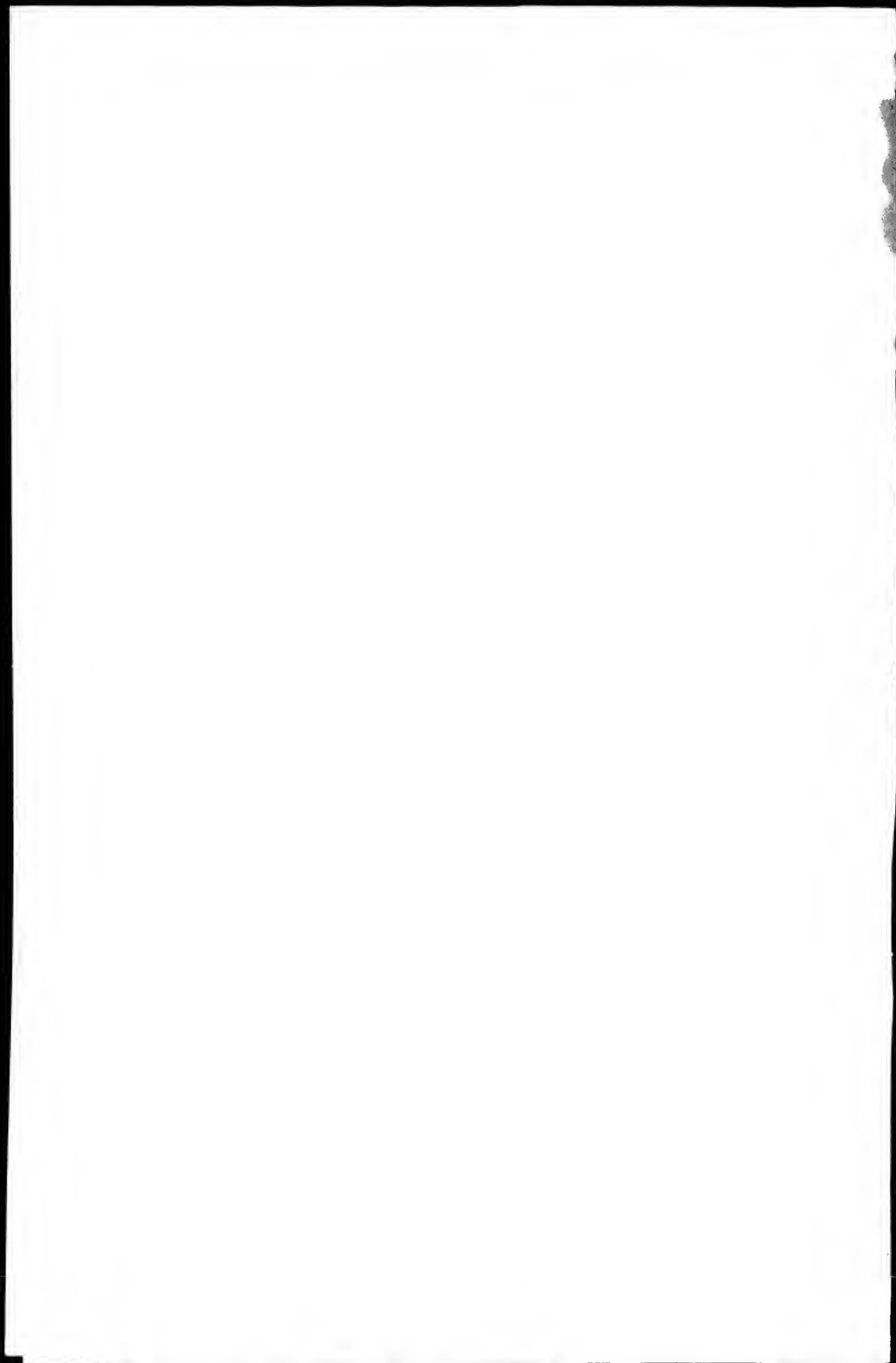
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THE EASTERN PROVINCIAL INSURANCE COMPANY.

INCORPORATED IN GREAT BRITAIN

CAPITAL £1,000,000

HEAD OFFICE, ABERDEEN, SCOTLAND.

CANADA.

HEAD OFFICE, PLACE D'ARMS, MONTREAL.

LIST OF DIRECTORS.

- HUGH TAYLOR, Esq., Aberdeen.
- R. E. COLLIE, Esq., Aberdeen.
- Wm. HENDERSON, Esq., Montreal.
- W. E. LAMBE, Esq., Montreal.

Agents, Aberdeen & Dundee.

Agents, Montreal.

Secretary, Montreal.

- | | |
|----------------------------|------------------------|
| Office in EDINBURGH, | 55 PRINCE STREET. |
| " " GLASGOW, | 11 ST. VINCENT STREET. |
| " " LONDON, | 30 CANAL STREET. |
| " " DUBLIN, | 24 GEORGE GREEN. |
| Office in MONTREAL, | PLACE D'ARMS. |

PRINTED BY JOHN LOVELL, ST. NICHOLAS STREET.

Prospectus and Rates
OF
**THE SCOTTISH PROVINCIAL
ASSURANCE COMPANY.**

ESTABLISHED 1825.

CAPITAL,..... £1,000,000 Stg.

—o—
HEAD OFFICE, ABERDEEN, SCOTLAND.

—♦♦♦—
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HEAD OFFICE,—PLACE D'ARMES, MONTREAL.

—♦♦♦—
Board of Directors.

HUGH TAYLOR, Esq., Advocate.

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W. B. LAMBE, Esq., Advocate.

Legal Advisers,

MESSRS. BETHUNE & DUNKIN.

Medical Adviser.

WM. FRASER, M.D.

Secretary for Canada.

A. DAVIDSON PARKER.

—o—
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" LONDON,..... 20 CANON STREET.
" DUBLIN,..... 34 COLLEGE GREEN.
Office in MONTREAL,..... PLACE D'ARMES.

—
Montreal :

PRINTED BY JOHN LOVELL, ST. NICHOLAS STREET.

1861

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SCOTTISH PROVINCIAL ASSURANCE COMPANY.

INCORPORATED BY ACT OF PARLIAMENT.

Governor,

THE RIGHT HON. LORD FORBES.

Extraordinary Directors.

JAMES BRUCE, Esq., of Inverquhomery.
ROBERT DUFF, Esq., of Fetteresso.
WILLIAM EUING, Esq., Insurance Broker, Glasgow.
DAVID GREIG, Esq., late M. P., Perth.
DR. ALEXANDER HENDERSON.
WILLIAM M'COMBIE, Esq., of Easter Skene.
ROBERT M'FARLANE, Esq., Edinburgh.
PROFESSOR HERCULES SCOTT, King's College.
WILLIAM SMITH, Esq., of Carbeth Guthrie.
GEORGE THOMPSON, Jun., Esq., Shipowner, Aberdeen.

Ordinary Directors.

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ALEXANDER BURNES, Esq., of Mastric'.
JAMES CHALMERS, Esq., Printer.
ALEXANDER FRASER, Esq., City Chamberlain.
WILLIAM LITTLEJOHN, Esq., Banker.
THOMAS SANGSTER, Esq., Advocate.
JOHN SMITH, Esq., Advocate.

Bankers.—THE ABERDEEN TOWN AND COUNTY BANK.

Medical Adviser.—DR. DYCE.

Law Agent.—JOHN WEBSTER, Esq., ADVOCATE.

Manager.—CHAS. F. GRIFFITH.

Secretary.—ALEX. STABLES, Jun.

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JOHN MACANDREW, Esq., S.S.C.

JOHN RICHARDSON, Esq., W.S.

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D. CUTHBERTSON, Esq., *Accountant*.

Works.

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Office—No. 111, St. VINCENT STREET.

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JOHN YOUNG, Esq., *Merchant*.

18, Cannon Street.

GEORGE THOMPSON, Jr., Esq.

Medical Adviser—GEORGE T. FINCHAM, Esq., M.D., L.R.C.P., 28, Chapel Street, Belgrave Square.

Solicitors—Messrs. CLARKE & MORICE, 29, Coleman Street.

Resident Secretary—T. YUILLE WARDROP.

Bankers—THE LONDON JOINT STOCK BANK.

Office—No. 20, CANNON STREET.

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W.S.

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Merchant.
ant.
Esq.
s, Chapel

SCOTTISH PROVINCIAL ASSURANCE COMPANY.



Prospectus.



LIFE DEPARTMENT.

THE benefits to be derived from LIFE ASSURANCE being indisputably of the utmost importance, it is gratifying to observe that they are so highly appreciated. The upper classes of society have long availed themselves of the system, and do so now to a greater extent than ever, while the public at large are becoming more sensible of its importance. The issue of Policies for smaller sums than formerly is, in consequence, rapidly on the increase. Instances of widows and fatherless children saved from penury and dependence by these means will thus be multiplied, and, as contrasted with others left destitute, may form most cogent arguments for Life Assurance with many, who can secure a competency for their families, in the event of their death, in no other way. There can be no doubt that Assurances will be effected for this, their most important object, to a vastly increased extent.

But there are other purposes to which Life Assurance is applicable. It facilitates the borrowing of money—secures, in many cases, the payment of doubtful debts—renders contingent property in reversion absolute, and, in general, provides means of indemnity against pecuniary loss, wherever such loss would be occasioned by the failure of human life.

The SCOTTISH PROVINCIAL ASSURANCE COMPANY, which was established in 1825, and is incorporated by special Act of Parlia-

ment, now prosecutes the business of LIFE ASSURANCE in all its branches.

The most approved principles have been adopted, and the success of their application is periodically tested with the utmost care. According to the Constitution of the Company Investigations into the state of its affairs are now made at intervals not exceeding Five Years; and the results of those which have already taken place have been increasingly advantageous to parties interested, as must be apparent from what follows.

There are two great divisions of the Life Assurance business, —one, securing for those connected with it a right to share in profits, and the other, without that advantage, at lower rates of premium.

I.—PARTICIPATION BRANCH.

Policies with a right to share in profits began to be issued by this Company in 1840. Three Investigations have since taken place; and the following Table shews the rates of Addition to Assurances of this Class.

Table of vested additions to Policies for £1000.

Policy opened before Annual Balance in.	Bonus vested at 10th Feb., 1847.	Bonus vested at 10th Feb., 1852.	Bonus vested at 31st Jan., 1857.	Total vested Bonuses in 1857.
1841	£87 10 0	£67 19 5	£79 8 9	£234 18 2
1842	75 0 0	67 3 9	78 10 6	220 14 3
1843	62 10 0	66 8 2	77 12 3	206 10 5
1844	50 0 0	65 12 6	76 14 0	192 6 6
1845	37 10 0	64 16 11	75 15 9	178 2 8
1846	25 0 0	64 1 3	74 17 5	163 18 8
1847	12 10 0	63 5 8	73 19 2	149 14 10
1848	—	62 10 0	73 0 11	135 10 11
1849	—	50 0 0	72 3 9	122 3 9
1850	—	37 10 0	71 6 7	108 16 7
1851	—	25 0 0	70 9 4	95 9 4
1852	—	12 10 0	69 12 2	82 2 2
1853	—	—	68 15 0	68 15 0
1854	—	—	55 0 0	55 0 0
1855	—	—	41 5 0	41 5 0
1856	—	—	27 10 0	27 10 0
1857	—	—	13 15 0	13 15 0

The Bonuses in preceding Table are, in all cases, payable along with the sums originally assured, and are, equally with them, guaranteed by the Company, while the holders of the Policies incur no responsibility whatever by connection with the Participation Scheme.

A further Bonus, at the rate of £1 per cent. for every additional year for which Premiums may be received, will also be payable on Policies in force at 31st January, 1862, that may become claims by death before next Investigation—an arrangement which secures for such cases the same advantage as would result from the Annual Declaration of a Bonus of that amount.

It is important to observe that the additions vested at the second and third Investigations, as stated in the preceding Table, are calculated on the sums originally Assured, *increased by previous Additions*, so that holders of Policies of long standing enjoy a benefit similar to that of accumulation at compound interest. Notwithstanding this circumstance, the Bonuses declared in 1857 were at the rate of £1 7s. 6. per cent. per annum for the preceding five years, instead of £1 5s. per cent. per annum, as on the two previous occasions; all Assurances effected before the change of date of the Company's Balance being dealt with as if no such change had taken place.

Instead of additions to the sums assured, corresponding deductions from future premiums, or immediate payments in money, are allowed.

Policies of the Participation Class form the most excellent provision for families that can be obtained. The Premiums will be made payable according to the annexed Tables, or otherwise, as parties may prefer. The rates are strictly moderate.

II.—NON-PARTICIPATION DEPARTMENT.

Assurances, without profits, secure at the commencement the largest benefits in proportion to the Premiums, which is, in many cases, an important advantage. Policies in this department can be variously framed, to form collateral securities, in connection with pecuniary transactions, or to prevent the loss of reversionary

interests dependent on life contingencies. For cases to which the Premiums in the printed Tables do not apply, the Company's terms will be communicated on inquiry.

Every description of risk on approved lives is undertaken.

The Premiums have been calculated on principles as favourable to Assured as are consistent with a due regard to the stability of the Office.

Besides the Assurance of sums at death, the business of the Company embraces.

The Granting of Endowments for children and others, payable on their attainment of majority, or ages specified in proposals; and also,

The Sale of Annuities, Immediate and Deferred, on Single and Joint Lives and Survivorships.

LOANS ARE GRANTED ON SECURITY OF THE COMPANY'S POLICIES, WHEN THEIR SURRENDER VALUE IS NOT LESS THAN £20.

REGULATIONS AND CONDITIONS.

No Entry Money or other charge, beyond the Premium, is exacted at the commencement of an Assurance. The expense of reports by Medical Referees is defrayed by the Company.

A Certificate of Birth, or other proof that the age has been correctly stated, should be furnished when an Assurance is effected, otherwise such proof will be required when the Policy becomes a Claim.

All Policies now in course of being issued by this Company, in which the ages of the Assured are admitted, are guaranteed by the conditions to be held indisputable on any ground whatever, after they shall have been five years in force, provided only that the ordinary Premiums be regularly paid, with such extra Pre-

miums as may be considered adequate for Sea Risk, Foreign Residence, or Naval or Military occupation.

Thirty Days are allowed for the payment of Renewal Premiums, after they become due. In the event of non-payment in any case within that time, the Premium will still be accepted, if tendered within three months from the date stipulated in the Policy, with such fine as may be imposed (which cannot exceed 10s. per cent. on the sum assured), provided always that proof, satisfactory to the Directors, be furnished, that the Assured is in good health.

The Directors will, after receipt of three yearly Premiums, not being on an ascending scale, purchase any Policy granted by the Company for the whole period of life; or they will issue a new one in lieu of it, not subject to annual payments, for a sum corresponding to the surrender value. And as it is often regarded as a grievance that, should circumstances render it desirable to relinquish an Assurance, there is no security that a fair consideration will be given for it, the Directors have established a very liberal rule, viz.—that for surrender of any Policy for the term of life, effected at uniform rates, and which has been three years in force, a return of 40 per cent. on the amount of ordinary Premiums received will, at any time, be allowed, besides the value of vested bonuses, where such have been declared.

Parties whose lives are assured with this Company obtain license, on application *without extra charge*, to reside in any part of the world, north of 38 degrees of north latitude, and south of 30 degrees of south latitude—Gold Districts being, in all cases, excepted. The extra rates for sea risk, and such foreign residence and occupation as cannot be safely allowed at ordinary premiums, and also for military and naval services, have been much reduced. And, to obviate the danger of forfeiture from causes over which those possessed of such securities may have no control, it has been resolved that Assurances, held *bona fide* on the lives of others, shall not be forfeited, in consequence of extra risks being incurred, if the facts be communicated to the Office, so soon as they are known to the holders of the Policies, and the additional Premiums exigible be paid.

Policies granted to persons on their own lives, and which have not been rendered indisputable as aforesaid, become void, if they die by Suicide, Duelling, or by the hands of Justice. This, however,

does not extend to Policies which have been *bona fide* assigned to third parties for onerous causes, and of which assignment notice shall have been given to the Office previous to the death; nor does it extend to Assurances effected by one person on the life of another.

And in respect of Policies granted to persons on their own lives, which, not having been assigned to third parties, shall become void as aforesaid, the Directors are empowered to take circumstances of peculiar hardship into consideration, and to pay the amount which would have been given for surrender the day before death.

Claims are payable within three calendar months after the death of the Assured is duly certified to the Court of Directors. And, in order to avoid the possibility of disputing, or even protracting, just claims on the Company, by delay and expense of legal proceedings, it shall be imperative upon the Directors, at all times, to submit any subject of dispute to the decision of two neutral persons—one to be named by the Directors, and the other by the party interested in the Assurance; and the referees so named, previously to undertaking the reference, shall agree upon an umpire, and the decision of the referees or umpire shall be final.

Forms of proposal, and every additional information, may be obtained on application at the Office in Montreal, or any of the Agencies of the Company.

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SPECIAL REDUCED SYSTEM.

ANNUAL PREMIUMS FOR ASSURANCE of £100 at death, the Amount in Policy being payable in full, without deduction of arrears or interest, as under Half-Credit Assurances.

With Participation in Profits.

Age next Birth-Day.	First Five Years.	Remainder of Life.	Age next Birth-Day.	First Five Years.	Remainder of Life.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
20	18 11	2 0 11	36	1 10 1	3 4 11
21	19 5	2 2 0	37	1 11 1	3 6 10
22	19 11	2 3 2	38	1 12 2	3 8 10
23	1 0 6	2 4 5	39	1 13 3	3 10 11
24	1 1 1	2 5 9	40	1 14 5	3 13 10
25	1 1 9	2 7 2	41	1 15 6	3 15 2
26	1 2 5	2 8 7	42	1 16 8	3 17 3
27	1 3 2	2 10 1	43	1 17 10	3 19 5
28	1 3 10	2 11 7	44	1 19 2	4 1 10
29	1 4 6	2 13 1	45	2 0 6	4 4 3
30	1 5 2	2 14 7	46	2 1 11	4 7 0
31	1 5 11	2 16 1	47	2 3 7	4 10 0
32	1 6 8	2 17 8	48	2 5 4	4 13 4
33	1 7 5	2 19 4	49	2 7 5	4 17 1
34	1 8 3	3 1 2	50	2 9 8	5 1 4
35	1 9 2	3 3 1			

Under Assurances on the Special Reduced System participation will not be held to commence until after the expiry of the first five years.

EXAMPLES.

At Age 30 a person may secure a Policy for £500, by an annual payment of £6 5s. 10d., during the first five years and thereafter £13 12s. 11d., per annum.

At Age 40 £250 may be assured by an annual payment of £4 6s. 1d., during the first five years and thereafter by a yearly premium of £9 4s. 7d.

At Age 25 £1500 may be assured by an annual payment of £16 6s. 3d., during the first five years and thereafter by a yearly payment of £35 7s. 6d.

SPECIAL REDUCED SYSTEM.

ANNUAL PREMIUMS FOR ASSURANCE of £100 at death, the Amount in Policy being payable in full, without deduction of arrears or interest, as under Half-Credit Assurances.

Without Participation in Profits.

Age next Birth-Day.	First Five Years.	Remainder of Life.	Age next Birth-Day.	First Five Years.	Remainder of Life.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
20	18 11	1 16 2	36	1 10 1	2 17 8
21	19 5	1 17 2	37	1 11 1	2 19 6
22	19 11	1 18 3	38	1 12 2	3 1 4
23	1 0 6	1 19 4	39	1 13 3	3 3 4
24	1 1 1	2 0 6	40	1 14 5	3 5 4
25	1 1 9	2 1 8	41	1 15 6	3 7 3
26	1 2 5	2 3 0	42	1 16 8	3 9 4
27	1 3 2	2 4 4	43	1 17 10	3 11 5
28	1 3 10	2 5 8	44	1 19 2	3 14 0
29	1 4 6	2 7 0	45	2 0 6	3 16 10
30	1 5 2	2 8 4	46	2 1 11	4 0 5
31	1 5 11	2 9 8	47	2 3 7	4 3 6
32	1 6 8	2 11 0	48	2 5 4	4 7 0
33	1 7 5	2 12 6	49	2 7 5	4 10 9
34	1 8 3	2 14 2	50	2 9 8	4 15 2
35	1 9 2	2 15 10			

EXAMPLES.

At Age 30 a person may secure a Policy for £500, by an annual payment of £6 5s. 10d., during the first five years and thereafter £12 1s. 8d., per annum.

At Age 40 £250 may be assured by an annual payment of £4 6s. 1d., during the first five years and thereafter by a yearly premium of £8 3s. 4d.

At Age 25 £1500 may be assured by an annual payment of £16 6s. 3d., during the first five years and thereafter by a yearly payment of £31 5s.

TABLE I.
ASSURANCES ON SINGLE LIVES,

WITH PROFITS.

Uniform Rates of Premium.

Table of Annual, Half-Yearly, and Quarterly Premiums, payable during the whole of Life, for Assurance of £100 at death, with Participation in Profits.

Age next Birth-day.	Annual Premium.			H'f-yearly Premium.			Quarterly Premium.			Age next Birth-day.	Annual Premium.			H'f-yearly Premium.			Quarterly Premium.		
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.	£	s.	d.
15	1	12	3	0	16	6	0	8	5	38	3	0	7	1	11	2	0	15	10
16	1	13	1	0	16	11	0	8	7	39	3	2	6	1	12	3	0	16	4
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21	1	17	4	0	19	2	0	9	9	44	3	11	9	1	17	0	0	18	10
22	1	18	4	0	19	8	0	10	0	45	3	13	9	1	18	1	0	19	4
23	1	19	5	1	0	3	0	10	3	46	3	15	11	1	19	3	0	19	11
24	2	0	6	1	0	10	0	10	6	47	3	18	4	2	0	6	1	0	7
25	2	1	8	1	1	5	0	10	10	48	4	0	11	2	1	10	1	1	4
26	2	2	11	1	2	0	0	11	2	49	4	3	11	2	3	5	1	2	1
27	2	4	3	1	2	9	0	11	6	50	4	7	3	2	5	2	1	3	0
28	2	5	7	1	3	5	0	11	10	51	4	10	11	2	7	1	1	4	0
29	2	6	10	1	4	1	0	12	2	52	4	14	10	2	9	2	1	5	1
30	2	8	1	1	4	8	0	12	6	53	4	18	11	2	11	5	1	6	2
31	2	9	4	1	5	4	0	12	10	54	5	3	4	2	13	9	1	7	5
32	2	10	8	1	6	0	0	13	2	55	5	8	1	2	16	3	1	8	8
33	2	12	1	1	6	9	0	13	7	56	5	13	2	2	18	11	1	10	1
34	2	13	7	1	7	7	0	14	0	57	5	18	8	3	1	11	1	11	8
35	2	15	2	1	8	5	0	14	5	58	6	4	5	3	4	11	1	13	3
36	2	16	11	1	9	3	0	14	10	59	6	10	2	3	8	1	1	14	10
37	2	18	8	1	10	2	0	15	4	60	6	15	10	3	11	1	1	16	5

EXAMPLE.—A person aged 30 may assure £100 at his death, with participation in profits, by an annual payment of £2 8s. 1d., or half-yearly payment of £1 4s. 8d., or quarterly payment of 12s. 6d.

TABLE II.

ASSURANCES ON SINGLE LIVES,

WITHOUT PROFITS.

Uniform Rates of Premium.

Table of Annual, Half-Yearly, and Quarterly Premiums, payable during the whole of Life, for Assurance of £100 at death, without Participation in Profits.

Age next Birth day.	Annual Premium.			Half-yearly Premium.			Quarterly Premium.			Age next Birth day.	Annual Premium.			Half-Yearly Premium.			Quarterly Premium.		
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.	£	s.	d.
15	1	8	6	0	14	7	0	7	5	38	2	13	7	1	7	7	0	14	0
16	1	9	3	0	15	0	0	7	7	39	2	15	4	1	8	6	0	14	6
17	1	9	11	0	15	4	0	7	9	40	2	17	1	1	9	5	0	14	11
18	1	10	8	0	15	9	0	8	0	41	2	18	9	1	10	3	0	15	5
19	1	11	5	0	16	1	0	8	2	42	3	0	5	1	11	2	0	15	10
20	1	12	3	0	16	6	0	8	4	43	3	2	1	1	12	0	0	16	3
21	1	13	0	0	16	11	0	8	7	44	3	3	11	1	12	11	0	16	9
22	1	13	11	0	17	5	0	8	10	45	3	5	10	1	14	0	0	17	3
23	1	14	11	0	17	11	0	9	1	46	3	7	10	1	15	1	0	17	10
24	1	15	11	0	18	5	0	9	4	47	3	10	1	1	16	3	0	18	5
25	1	16	11	0	18	11	0	9	7	48	3	12	7	1	17	6	0	19	1
26	1	18	0	0	19	6	0	9	11	49	3	15	5	1	19	0	0	19	10
27	1	19	2	1	0	1	0	10	2	50	3	18	6	2	0	8	1	0	9
28	2	0	4	1	0	8	0	10	6	51	4	2	0	2	2	6	1	1	8
29	2	1	5	1	1	4	0	10	10	52	4	5	8	2	4	5	1	2	8
30	2	2	6	1	1	10	0	11	1	53	4	9	6	2	6	6	1	3	8
31	2	3	7	1	2	5	0	11	4	54	4	13	8	2	8	8	1	4	10
32	2	4	10	1	3	0	0	11	8	55	4	18	2	2	11	1	1	6	1
33	2	6	0	1	3	8	0	12	0	56	5	2	11	2	13	8	1	7	5
34	2	7	5	1	4	5	0	12	5	57	5	8	2	2	16	5	1	8	10
35	2	8	10	1	5	1	0	12	9	58	5	13	7	2	19	4	1	10	4
36	2	10	4	1	5	11	0	13	2	59	5	19	1	3	2	3	1	11	11
37	2	11	11	1	6	9	0	13	7	60	6	4	6	3	5	2	1	13	5

EXAMPLE.—A person aged 30 may assure £100 at his death, by an annual payment of £2 2s. 6d., or half-yearly payment of £1 1s. 10d., or quarterly payment of 11s. 1d.

TABLE III.
ASSURANCES ON SINGLE LIVES.

WITH PROFITS.

Limited Number of Payments.

Table of Annual Premiums, payable for a limited Number of Years, for Assurance of £100 at death, with Participation in Profits.

Age next Birth day.	One Payment.	Five Payments.	Ten Payments.	Fifteen Payments.	Twenty Payments.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	36 12 2	8 5 2	4 11 2	3 7 0	2 15 4
21	37 5 4	8 8 2	4 12 10	3 8 4	2 16 5
22	37 19 4	8 11 4	4 14 8	3 9 8	2 17 7
23	38 13 10	8 14 7	4 16 7	3 11 2	2 18 10
24	39 8 11	8 18 1	4 18 7	3 12 8	3 0 1
25	40 4 6	9 1 8	5 0 8	3 14 3	3 1 5
26	41 0 4	9 5 5	5 2 11	3 15 11	3 2 10
27	41 16 9	9 9 5	5 5 2	3 17 7	3 4 4
28	42 13 4	9 13 5	5 7 5	3 19 4	3 5 10
29	43 9 0	9 17 2	5 9 6	4 0 11	3 7 2
30	44 3 6	10 0 6	5 11 5	4 2 5	3 8 6
31	44 18 3	10 3 10	5 13 4	4 3 11	3 9 9
32	45 13 6	10 7 4	5 15 4	4 5 5	3 11 1
33	46 9 7	10 11 0	5 17 5	4 7 2	3 12 6
34	47 6 5	10 14 11	5 19 9	4 8 11	3 14 0
35	48 4 0	10 18 11	6 2 2	4 10 9	3 15 7
36	49 2 2	11 3 3	6 4 9	4 12 9	3 17 2
37	50 0 9	11 7 8	6 7 5	4 14 9	3 18 11
38	50 19 8	11 12 3	6 10 1	4 16 10	4 0 8
39	51 19 1	11 17 0	6 12 11	4 18 10	4 2 6
40	52 18 4	12 1 10	6 15 8	5 0 11	4 4 3
41	53 12 6	12 5 5	6 17 8	5 2 5	4 5 8
42	54 6 5	12 8 9	6 19 6	5 3 11	4 7 0
43	55 0 2	12 12 0	7 1 4	5 5 3	4 8 4
44	55 14 6	12 15 5	7 3 2	5 6 9	4 9 10
45	56 9 3	12 18 9	7 5 0	5 8 4	4 11 5
46	57 4 10	13 2 3	7 7 1	5 10 0	
47	58 1 3	13 5 11	7 9 3	5 11 11	
48	58 18 10	13 9 9	7 11 7	5 14 1	
49	59 18 2	13 14 3	7 14 5	5 16 8	
50	60 18 9	13 19 3	7 17 7	5 19 7	
51	62 0 9	14 4 10	8 1 2		
52	63 2 10	14 10 6	8 5 0		
53	64 5 1	14 16 2	8 9 1		
54	65 7 5	15 2 0	8 13 5		
55	66 10 3	15 8 1	8 18 1		
56	67 13 3	15 14 9			
57	68 16 6	16 2 1			
58	69 19 4	16 9 11			
59	71 0 6	16 17 5			
60	71 19 6	17 4 2			

EXAMPLE.—A person aged 30 may assure £100 at death, with participation in profits during the remainder of his life, by a single payment of £44 3s. 6d., or by an annual payment of £10 0s. 6d. for five years, or £5 11s. 5d. for ten years, or £4 2s. 5d. for fifteen years, or £3 8s. 6d. for twenty years.

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15	4
16	5
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18	10
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1	5
2	10
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7	2
8	6
9	9
11	1
12	6
14	0
15	7
17	2
18	11
0	8
2	6
4	3
5	8
7	0
8	4
9	10
11	5

articipa-
payment
ve years,
or £3 8s.

U N I T Y
Fire and Life Insurance Association
OF LONDON,

With which is amalgamated the
Equitable Fire Office.

Capital, £2,500,000 Stg.

DEPOSIT FUND IN CANADA, \$50,000

CANADA BRANCH:

Office No. 11 Great St. James Street,
MONTREAL.

Directors Fire Department :

J. FROTHINGHAM, Esq.	W. LUNN, Esq.
B. HOLMES, Esq.	J. G. MACKENZIE, Esq.
A. LA ROCQUE, Esq.	J. TORRANCE, Esq.

EVERY description of FIRE and LIFE
INSURANCE BUSINESS transacted
at the most MODERATE RATE OF PRE-
MIUM; while the large capital, unlimited
liability of Shareholders and judicious manage-
ment combine every security and advantage
to Policy Holders.

W. P. REYNOLDS,
Manager in B. N. A.
Agent for Hamilton—

JOSIAS BRAY,
Next door to the Post Office.

June 15, 1861 d23-6m

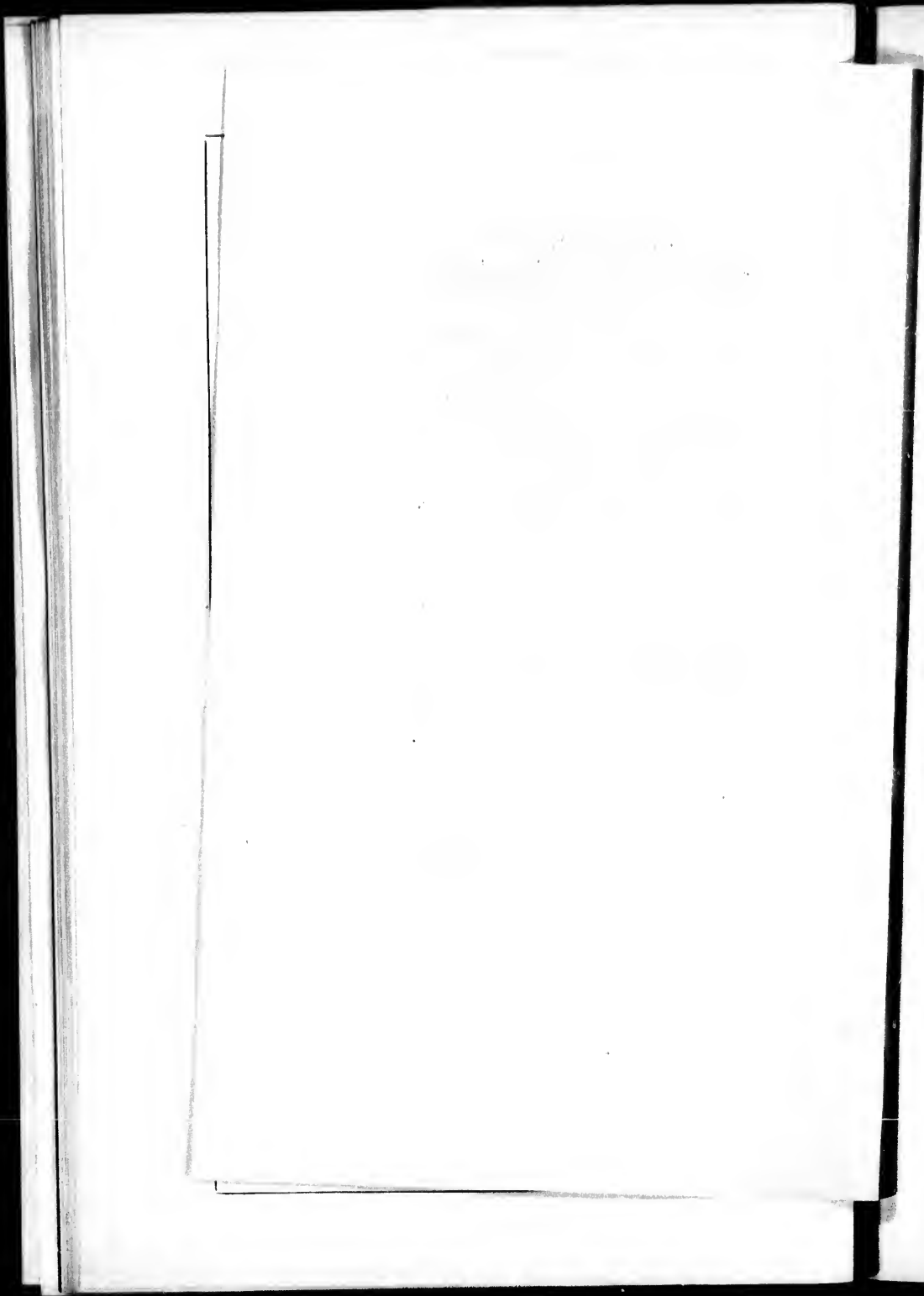


TABLE IV.
ASSURANCES ON SINGLE LIVES,
WITHOUT PROFITS.

Limited Number of Payments.

Table of Annual Premiums, payable for a limited number of Years for Assurance of £100 at death, without Participation in Profits.

Age next birth day.	One Payment.			Five Payments.			Ten Payments.			Fifteen Payments.			Twenty Payments.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
20	32	18	11	7	6	1	4	0	8	2	19	3	2	8	11
21	33	10	10	7	8	9	4	2	2	3	0	5	2	9	11
22	34	3	5	7	11	7	4	3	9	3	1	8	2	10	11
23	34	16	6	7	14	6	4	5	5	3	2	11	2	12	0
24	35	10	0	7	17	6	4	7	2	3	4	3	2	13	2
25	36	4	0	8	0	8	4	9	1	3	5	8	2	14	5
26	36	18	4	8	4	0	4	11	0	3	7	2	2	15	7
27	37	13	1	8	7	6	4	13	0	3	8	8	2	16	11
28	38	8	0	8	11	1	4	15	0	3	10	2	2	18	3
29	39	2	1	8	14	5	4	16	11	3	11	7	2	19	5
30	39	15	2	8	17	5	4	18	7	3	12	11	3	0	7
31	40	8	5	9	0	4	5	0	3	3	14	3	3	1	8
32	41	2	2	9	3	5	5	2	0	3	15	7	3	2	10
33	41	16	7	9	6	8	5	3	11	3	17	1	3	4	1
34	42	11	10	9	10	1	5	5	11	3	18	8	3	5	5
35	43	7	7	9	13	8	5	8	1	4	0	4	3	6	10
36	44	3	11	9	17	6	5	10	4	4	2	0	3	8	4
37	45	0	8	10	1	5	5	12	8	4	3	10	3	9	10
38	45	17	8	10	5	5	5	15	1	4	5	7	3	11	4
39	46	15	2	10	9	8	5	17	7	4	7	5	3	12	11
40	47	12	6	10	13	11	6	0	0	4	9	3	3	14	6
41	48	7	0	10	17	5	6	2	0	4	10	9	3	15	11
42	49	1	3	11	0	10	6	3	10	4	12	2	3	17	2
43	49	15	6	11	4	1	6	5	8	4	13	7	3	18	7
44	50	10	3	11	7	5	6	7	6	4	15	1	4	0	0
45	51	5	6	11	10	10	6	9	5	4	16	8	4	1	7
46	52	1	7	11	14	4	6	11	5	4	18	4			
47	52	18	6	11	18	0	6	13	7	5	0	2			
48	53	16	6	12	1	11	6	16	0	5	2	4			
49	54	16	3	12	6	5	6	18	9	5	4	9			
50	55	17	2	12	11	4	7	1	10	5	7	5			
51	56	19	6	12	16	10	7	5	4						
52	58	2	0	13	2	4	7	9	1						
53	59	4	9	13	8	0	7	13	0						
54	60	7	8	13	13	9	7	17	2						
55	61	11	2	13	19	10	8	1	8						
56	62	14	11	14	6	4									
57	63	19	0	14	13	7									
58	65	2	10	15	1	3									
59	66	5	2	15	8	9									
60	67	5	8	15	15	6									

EXAMPLE.—A person aged 30 may assure £100 at his death, by a single payment of £39 15s. 2d., or by an annual payment of £8 17s. 5d for five years, or £4 18s. 7d. for ten years, or £3 12s. 11d. for fifteen years, or £3 0s. 7d. for twenty years.

TABLE V.
ASSURANCES ON SINGLE LIVES,
WITH PROFITS.
Ascending Scale of Premiums.

Table of Annual Premiums payable during Life, on ASCENDING SCALE, for Assurance of £100 at death, with participation in Profits.

Age next Birth day.	1st Seven Years.			2nd Seven Years.			Remainder of Life.			Age next Birth day.	1st Seven Years.			2nd Seven Years.			Remainder of Life.		
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.	£	s.	d.
15	1	1	8	1	12	5	2	3	4	33	1	16	2	2	14	3	3	12	4
16	1	2	2	1	13	4	2	4	5	34	1	17	4	2	16	0	3	14	8
17	1	2	9	1	14	2	2	5	7	35	1	18	7	2	17	10	3	17	1
18	1	3	4	1	15	0	2	6	9	36	1	19	11	2	19	10	3	19	9
19	1	4	0	1	15	11	2	7	11	37	2	1	3	3	1	11	4	2	6
20	1	4	7	1	16	11	2	9	3	38	2	2	9	3	4	1	4	5	5
21	1	5	4	1	17	11	2	10	7	39	2	4	3	3	6	5	4	8	6
22	1	6	0	1	19	0	2	12	0	40	2	5	10	3	8	9	4	11	8
23	1	6	10	2	0	2	2	13	7	41	2	7	3	3	10	11	4	14	6
24	1	7	7	2	1	5	2	15	3	42	2	8	8	3	13	0	4	17	5
25	1	8	6	2	2	8	2	16	11	43	2	10	2	3	15	4	5	0	5
26	1	9	4	2	4	0	2	18	9	44	2	11	10	3	17	9	5	3	8
27	1	10	4	2	5	6	3	0	7	45	2	13	7	4	0	4	5	7	2
28	1	11	4	2	6	11	3	2	7	46	2	15	6	4	3	2	5	10	11
29	1	12	3	2	8	4	3	4	6	47	2	17	6	4	6	4	5	15	1
30	1	13	2	2	9	9	3	6	3	48	2	19	10	4	9	9	5	19	8
31	1	14	1	2	11	2	3	8	2	49	3	2	5	4	13	8	6	4	11
32	1	15	1	2	12	8	3	10	2	50	3	5	4	4	18	0	6	10	8

Example.—A person aged 30 may assure £100 at his death, with participation in profits, by an annual payment of £1 13s. 9d. for the next 7 years, £2 9s. 9d. for the next 7 years, and £3 6s. 3d. for the remainder of life.

NOTE.—The participation in profits is equitably restricted during the first and second periods.

TABLE VI.
ASSURANCES ON SINGLE LIVES,
 WITHOUT PROFITS.
 Ascending Scale of Premiums.

*Table of Annual Premiums, payable during Life, on ASCENDING SCALE,
 for Assurance of £100 at death, without Participation in Profits.*

Age next Birth day.	1st Seven Years.	2d Seven Years.	Remainder of Life.	Age next Birth day.	1st Seven Years.	2d Seven Years.	Remainder of Life.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
15	0 18 7	1 7 10	1 17 1	33	1 11 0	2 6 6	3 2 0
16	0 19 0	1 8 7	1 18 1	34	1 12 0	2 8 0	3 4 0
17	0 19 6	1 9 3	1 19 1	35	1 13 1	2 9 7	3 6 1
18	1 0 0	1 10 0	2 0 0	36	1 14 2	2 11 3	3 8 4
19	1 0 7	1 10 10	2 1 1	37	1 15 4	2 13 0	3 10 8
20	1 1 1	1 11 8	2 2 2	38	1 16 7	2 14 11	3 13 2
21	1 1 8	1 12 6	2 3 4	39	1 17 11	2 16 11	3 15 10
22	1 2 4	1 13 6	2 4 7	40	1 19 3	2 18 11	3 18 6
23	1 3 0	1 14 6	2 5 11	41	2 0 7	3 0 10	4 1 1
24	1 3 8	1 15 6	2 7 4	42	2 1 11	3 2 10	4 3 9
25	1 4 5	1 16 7	2 8 10	43	2 3 3	3 4 10	4 6 5
26	1 5 2	1 17 9	2 10 4	44	2 4 8	3 7 0	4 9 4
27	1 6 0	1 19 0	2 11 11	45	2 6 3	3 9 5	4 12 6
28	1 6 10	2 0 3	2 13 8	46	2 8 0	3 12 0	4 16 0
29	1 7 8	2 1 5	2 15 3	47	2 9 10	3 14 9	4 19 8
30	1 8 5	2 2 7	2 16 10	48	2 11 11	3 17 11	5 3 10
31	1 9 3	2 3 10	2 18 5	49	2 14 3	4 1 5	5 8 6
32	1 10 1	2 5 1	3 0 2	50	2 16 11	4 5 4	5 13 9

EXAMPLE.—A person aged 30 may assure £100 at his death, by an annual payment of £1 8s. 5d. for the first 7 years, £2 2s. 7d. for the next 7 years, and £2 16s. 10d. for the remainder of life.

TABLE VII.
ASSURANCES ON SINGLE LIVES,

WITHOUT PROFITS.

Short Period Rates.

*Table of Annual Premiums, for Assurance of £100, if death shall happen
within one year, or seven years.*

Age next Birth day.	One Year.	Seven Years.	Age next Birth day.	One Year.	Seven Years.
15	£ s. d. 0 14 11	£ s. d. 0 16 0	38	£ s. d. 1 6 9	£ s. d. 1 8 10
16	0 15 3	0 16 5	39	1 7 6	1 9 7
17	0 15 8	0 16 11	40	1 8 2	1 10 4
18	0 16 1	0 17 4	41	1 8 11	1 11 1
19	0 16 6	0 17 9	42	1 9 8	1 11 11
20	0 16 11	0 18 3	43	1 10 5	1 12 8
21	0 17 4	0 18 8	44	1 11 2	1 13 7
22	0 17 10	0 19 2	45	1 12 0	1 14 5
23	0 18 2	0 19 8	46	1 12 10	1 15 3
24	0 18 9	1 0 2	47	1 13 8	1 16 2
25	0 19 3	1 0 8	48	1 14 7	1 17 1
26	0 19 8	1 1 2	49	1 15 5	1 18 6
27	1 0 2	1 1 9	50	1 16 3	2 0 5
28	1 0 9	1 2 4	51	1 17 8	2 2 9
29	1 1 3	1 2 11	52	1 19 5	2 5 6
30	1 1 11	1 3 6	53	2 1 6	2 8 10
31	1 2 5	1 4 1	54	2 3 11	2 12 9
32	1 3 0	1 4 9	55	2 6 10	2 17 3
33	1 3 7	1 5 4	56	2 9 10	3 1 11
34	1 4 2	1 6 0	57	2 13 7	3 6 9
35	1 4 10	1 6 8	58	2 17 9	3 11 11
36	1 5 5	1 7 5	59	3 2 4	3 17 7
37	1 6 1	1 8 1	60	3 7 1	4 3 7

EXAMPLE.—A person aged 30 may assure £100, if he die within one year by a single payment of £1 1s. 11d., or if he die within seven years, by an annual payment during that period of £1 3s. 6d.

NOTE.—The rates for other periods of years are in accordance with the above.

TABLE VIII.
ASSURANCES ON SINGLE LIVES,

WITHOUT PROFITS.

Table of Annual Premiums, for Assurance of £100, on attainment of 50 or 60 years of age respectively, or at death, should it previously occur.

Age next Birth day.	Sum Assured payable at death or at		Age next Birth day.	Sum Assured payable at death or at	
	Age 60.	Age 50.		Age 60.	Age 50.
15	£ 1 15 8	£ 2 6 0	33	£ 3 9 0	£ 5 12 2
16	1 16 10	2 7 10	34	3 12 3	6 0 1
17	1 17 11	2 9 8	35	3 15 8	6 9 1
18	1 19 2	2 11 9	36	3 19 5	6 19 4
19	2 0 5	2 13 11	37	4 3 7	7 11 3
20	2 1 9	2 16 2	38	4 8 1	8 5 2
21	2 3 2	2 18 8	39	4 13 0	9 1 7
22	2 4 9	3 1 5	40	4 18 4	10 1 3
23	2 6 5	3 4 5	41	5 3 10	
24	2 8 2	3 7 7	42	5 9 11	
25	2 10 0	3 11 1	43	5 16 7	
26	2 12 0	3 14 11	44	6 4 2	
27	2 14 2	3 19 1	45	6 12 9	
28	2 16 5	4 3 7	46	7 2 7	
29	2 18 8	4 8 5	47	7 14 0	
30	3 1 0	4 13 7	48	8 7 5	
31	3 3 5	4 19 1	49	9 3 7	
32	3 6 2	5 5 4	50	10 3 2	

EXAMPLE.—A person aged 30 may assure £100 payable to himself at 60 years of age, by an annual premium of £3 1s., or at 50 years of age, by an annual premium of £4 13s. 7d.; the sum assured being, in either case, payable to his heirs at his death, should that event happen before the attainment of the specified age.

TABLE IX.

ASSURANCES ON TWO JOINT LIVES,

WITH PROFITS.

Table of Annual Premiums, payable during the JOINT CONTINUANCE of two Lives, for Assurance of £100, with Profits, at first death.

Ages next Birth-day.		Annual Premium.	Ages next Birth-day.		Annual Premium.	Ages next Birthday.		Annual Premium.	
		£ s. d.			£ s. d.			£ s. d.	
15	20	2 17 11	25	25	3 9 2	35	50	5 14 0	
	25	3 2 6		30	3 13 6		55	6 14 3	
	30	3 7 11		35	3 18 10		60	8 4 2	
	35	3 13 7		40	4 6 5		40	5 0 1	
	40	4 1 4		45	4 14 8		45	5 6 11	
	45	4 10 2		50	5 7 10		50	5 18 11	
	50	5 3 9		55	6 8 8		55	6 18 6	
	55	6 5 0		60	7 18 4		60	8 8 6	
	60	7 15 7		30	30		3 17 9	60	8 8 6
	20	3 1 0		35	4 2 7		45	5 13 3	
25	3 5 4	40	4 9 8	50	6 4 1				
30	3 10 3	45	4 17 11	55	7 3 2				
35	3 15 8	50	5 10 8	50	8 12 5				
40	4 3 3	55	6 11 10	50	6 14 2				
45	4 12 2	60	8 1 6	55	7 12 8				
50	5 5 6	35	35	4 7 2	60	9 0 10			
55	6 6 1	40	4 13 10	55	8 11 3				
60	7 15 10	45	5 1 4	60	9 18 7				
				60	11 5 3				

EXAMPLE.—An annual premium of £3 13s. 6d., during the joint continuance of two lives, aged 25 and 30, will assure £100, with participation in profits, at the first death.

TABLE X.

ASSURANCES ON TWO JOINT LIVES,

WITHOUT PROFITS.

Table of Annual Premiums, payable during the JOINT CONTINUANCE of two Lives for Assurance of £100, without Profits, at first death.

Ages next Birth-day		Annual Premium.	Ages next Birth-day		Annual Premium.	Ages next Birth-day		Annual Premium.			
		£ s. d.			£ s. d.			£ s. d.			
15	20	2 11 6	25	25	3 1 7	35	50	5 4 0			
	25	2 15 6		30	3 5 10		55	6 3 4			
	30	3 0 6		35	3 10 9		60	7 11 0			
	35	3 5 10		40	3 17 10		40	40	4 10 9		
	40	3 13 2		45	4 5 9			45	4 17 4		
		45		4 1 6	50		4 18 1	50	5 8 7		
		50		4 14 3	55		5 17 11	55	6 7 5		
		55		5 14 4	60		7 5 8	60	7 15 0		
		60		7 2 8	30		30	3 9 10	45	45	5 3 3
	20	20		2 14 2			35	3 14 5		50	5 13 7
25		2 18 1	40	4 1 1	55	6 11 9					
30		3 2 8	45	4 8 10	60	7 18 7					
35		3 7 10	50	5 0 11	50	50	6 3 2				
40		3 15 0	55	6 0 10		55	7 0 5				
		45	4 2 11	60	7 8 7	60	8 6 4				
		50	4 15 10	35	35	3 18 8	55	7 17 6			
		55	5 15 7		40	4 4 11	60	9 2 8			
		60	7 3 4		45	4 12 0	60	10 7 3			

EXAMPLE.—An annual premium of £3 5s. 10d., during the joint continuance of two lives, aged 25 and 30, will assure £100, at the first death.

TABLE XI.
ASSURANCE ON THE SURVIVOR OF
TWO LIVES,
WITH PROFITS.

Table of Annual Premiums, payable so long as EITHER OF TWO LIVES continues, for Assurance of £100 at the death of the last, with Participation in Profits.

Ages next Birth-day.		Annual Premium.	Ages next Birth-day.		Annual Premium.	Ages next Birth-day.		Annual Premium.		
		£ s. d.			£ s. d.			£ s. d.		
15	20	0 19 1	25	25	1 4 6	35	50	2 3 9		
	25	1 0 7		30	1 6 7		55	2 6 10		
	30	1 2 0		35	1 8 7		60	2 9 5		
	35	1 3 5		40	1 10 8		40	2 1 6		
	40	1 4 10		45	1 12 7		45	2 5 3		
	45	1 6 2		50	1 14 7		50	2 9 4		
	50	1 7 7		55	1 16 7		55	2 13 3		
	55	1 8 11		60	1 18 4		60	2 16 9		
	60	1 10 2		30	30		1 9 1	45	45	2 10 1
	20	20			1 0 9		35		1 11 6	50
25		1 2 6	40		1 14 1	55	3 0 5			
30		1 4 2	45		1 16 6	60	3 5 0			
35		1 5 10	50		1 19 0	50	3 1 11			
40		1 7 7	55		2 1 5	55	3 8 8			
45		1 9 2	60		2 3 7	60	3 14 4			
50		1 10 10	35		35	1 14 6	55		3 17 1	
55		1 12 5			40	1 17 7	60		4 5 3	
60		1 13 10			45	2 0 8	60		4 16 8	

EXAMPLE.—An annual payment of £1 6s. 7d., so long as either of two persons, aged 25 and 30, is alive, will assure £100, with participation in profits, on the death of the survivor.

TABLE XII.
ASSURANCES ON THE SURVIVOR OF
TWO LIVES,

WITHOUT PROFITS.

Table of Annual Premiums, payable so long as EITHER OR TWO LIVES continues for Assurance of £100 at the death of the last, without Participation in Profits.

Ages next Birthday.		Annual Premium.	Ages next Birthday.		Annual Premium.	Ages next Birthday.		Annual Premium.
		£ s. d.			£ s. d.			£ s. d.
15	20	0 17 0	25	25	1 1 10	35	50	1 18 11
	25	0 18 4		30	1 3 7		55	2 1 7
	30	0 19 7		35	1 5 5		60	2 3 11
	35	1 0 10		40	1 7 3		40	1 16 11
	40	1 2 1		45	1 9 0		45	2 0 3
	45	1 3 4		50	1 10 9		50	2 3 10
	50	1 4 6		55	1 12 7		45	55 2 7 4
	55	1 5 9		60	1 14 1		60	2 10 5
	60	1 6 10		30	1 5 10		45	2 4 6
	20	20		0 18 5	35		1 8 0	50
25	1 0 0	40	1 10 3	50	55 2 13 8			
30	1 1 6	45	1 12 5	60	2 17 10			
35	1 3 0	50	1 14 8	50	2 15 0			
40	1 4 6	55	1 16 10	55	55 3 1 2			
45	1 5 11	60	1 18 9	60	3 6 6			
50	1 7 5	35	1 10 8	55	3 9 1			
55	1 8 10	40	1 13 5	60	3 16 10			
60	1 10 1	45	1 16 2	60	4 7 6			

EXAMPLE.—An annual payment of £1 3s. 7d., so long as either of two persons, aged 25 and 30, is alive, will assure £100 on the death of the survivor.

ff. 2



AGENTS IN CANADA.

Ayr,	JOSEPH KILGOUR, JR.
Barric,	DALTON MCCARTHY.
Bellefleur,	W. W. DEAN.
Bowmanville,	ROBERT ARMOUR.
Bradford,	B. BARNARD.
Brampton,	THOMAS WHITEHEAD.
Brantford,	G. VARRY.
Brighton,	AUGUSTUS CASTLE.
Brockville,	F. B. HOLMES.
Caledonia,	NEIL MCKINNON.
Chatham,	A. P. BALTER.
Clifton,	J. W. DUNKLER.
Cobourg,	W. H. WHELLE.
Collingwood,	THOMAS G. BOWLES.
Dundas,	JAMES S. MEREDITH.
Dunnville,	THOMAS ARMOUR.
Elora,	E. H. NEWMAN.
Fergus,	A. D. FERRIER.
Galt,	ROBERT F. NELLERS.
Caranogue,	S. MCCAMMON.
Georgetown,	H. WRIGHT.
Guelph,	GEO. WILSON.
Goderich,	R. B. REYNOLDS.
Hamilton,	JOHN RIDDEL.
Hamilton,	J. BRAY.
Hampton,	H. ELLIOTT, JR.
Ingersoll,	JAMES SCOTT VINE.
Inkermann,	JOHN MONTGOMERY.
Kingston,	JOHN V. NOEL.
Lindsay,	H. DUNSFORD.
London,	WM. BOYER.
Mirickville,	TERENCE H. MIRIOK.
Mitchell,	G. E. JERVIS.
Napanee,	ROBERT EASTON.
Newcastle,	R. T. WILKINSON.
Ottawa,	J. M. T. HANNUM.
Owen Sound,	JNO. J. STEPHENS.
Orangeville,	MAITLAND MCCARTHY.
Paris,	D. R. DICKSON.
Peterborough,	J. B. WALTON.
Port Hope,	DUN. D. MACGILLIVRAY.
Preecott,	STEPHEN B. MERRILL.
Prince Albert,	M. G. ROBSON.
Quebec,	LANGLOIS & GLASS.
Sarnia,	ALEXE. SCOTT.
Sherbrooke,	B. PELLEW FELTON.
Simcoe,	JNO. CURTIS.
Sorel,	EDWARD O'HEIR.
St. Catherine,	THOS. L. HELLIVELL.
St. Johns,	E. R. SMITH.
St. Mary's,	L. A. MCINTYRE.
Stratford,	W. D. HARRISON.
Streetsville,	WILLIAM HOPE.
Trenton,	WM. H. AUSTIN.
Toronto,	G. L. MADDISON.
Three Rivers,	GEO. H. MACAULAY.
Whitby,	JOHN AGNEW.
Woodstock,	JOHN COGHI.
Port Dover,	M. A. HAYCOCK.

