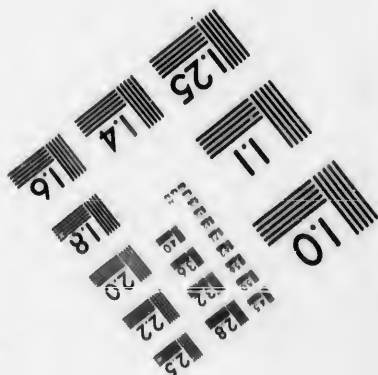
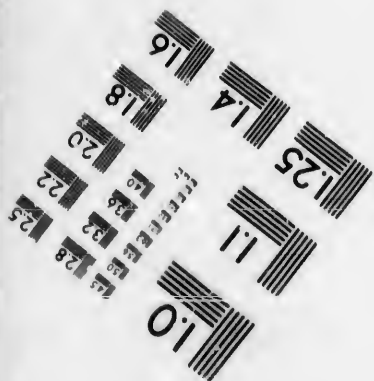
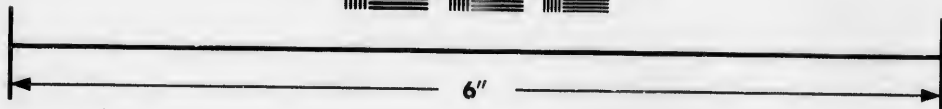
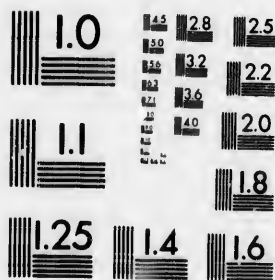


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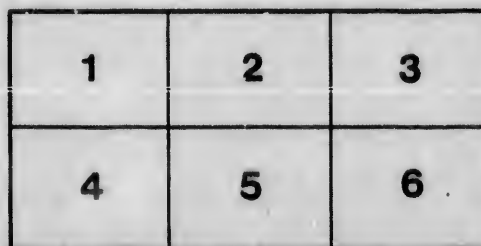
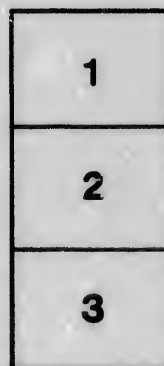
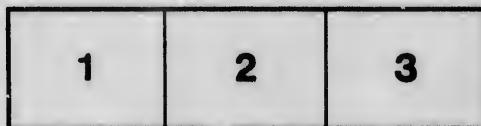
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EAGLE
LIFE INSURANCE COMPANY,
WATERLOO PLACE, LONDON.

ESTABLISHED BY ACT OF PARLIAMENT, 1807.

FOR THE INSURANCE OF LIVES, CONTINGENT ASSURANCES
AND SURVIVORSHIPS, ENDOWMENTS FOR CHILDREN, FOR
THE PURCHASE AND SALE OF ANNUITIES AND REVERSIONS,
AND TO GRANT ANNUITIES.

CAPITAL SUBSCRIBED TWO MILLIONS STERLING.

CANADA AGENCY.
THOMAS STOTT & Co. QUEBEC.
ROBERT ARMOUR, MONTREAL.

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part of their house or office for easy reference.*

MONTREAL :
PRINTED AT THE MONTREAL GAZETTE OFFICE.

1830.

EAGLE

LIFE ASSURANCE COMPANY,

CORNHILL AND WATERLOO PLACE, LONDON ;

Princes Street, Edinburgh ; and College Green, Dublin.

ESTABLISHED BY ACT OF PARLIAMENT, 1807.

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Rt. Hon. Earl of Elgin and Kincardine.	Sir Edward Colebrooke, Bart.
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MEDICAL ADVISER.

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LIFE ASSURANCE.

CANADA AGENCY.

THE Subscribers having been appointed Agents, at Quebec and Montreal, for the Eagle Life Assurance Association of London, are authorized to negotiate Policies of Life Insurance to the amount of £5,000 Sterling on a single risk.

The Eagle Life Assurance Association is empowered by Act of Parliament. The public are secured by an ample subscribed capital of Two Millions Sterling.

The rates are calculated for Canadian Policies, on the most equitable principles, as may be seen by the Tables subjoined, which permit the assured to travel in North America, between 40° and 60° of North latitude, and 50° and 80° of West longitude, in Upper Canada to 83° West, and to perform any duty required as a member of the Militia of Canada, as by law established.

Persons insuring, (not being mariners by profession,) are permitted freely to navigate the waters of the country, in the usual conveyances of Steamboats, &c. &c. and to make an occasional voyage, (not exceeding once a year,) to Halifax, or to the intermediate ports, and return. They are not restricted from passing into the United States upon their ordinary business or pleasure, as far South as 40°, but notice of a permanent change of residence to that country must be given, and an extra premium will be charged according to circumstances. For the passage to England, West Indies, &c. the lowest rate of premium, *only* calculated to cover the extra risk, will be demanded.

At the end of every seven years the assured will be entitled to four-fifths of the profits of the Company, which, at the option of the party, will either be added to the amount insured, or applied in reduction of the future annual payments. The Company will purchase back Policies, if required.

Life Assurance offers to Annuitants, Public Officers, Professional and Mercantile men, the easiest and most certain method of providing for the future wants of their families, and of guarding against the contingency of sudden or premature death; and as such is now generally adopted by the greater part of the population of Great Britain.

The following short observations will tend to explain but a very few of the many advantages, that may be derived from adopting this laudable and prudent precaution.

Suppose the case of a young man of five-and-twenty, who derives an income of £500 a year from his exertions in business:—in order to secure to his family £2,000 on his death, he has only to make his quarterly payment to the Office of £11 13 4. This is a sum too small for eligible investment, and would, in most cases, merge imperceptibly into the expenses of the household, and the necessary provision be deferred to more fortunate days, and exposed to all the uncertainty of human existence. The payment once made, his wife and children are safe. He now feels secure against fortune, the quarterly payment falls, like his rent or taxes, into the regular order of his expenditure, and he can never regret the sum, which purchases the future subsistence of his family, and consequently his own peace of mind. When the septennial division comes, if he has been prosperous, he will assign his portion of the profits of the Office to increase the bequest to his heirs; or, if the periodical payment be burthensome, a reduction will be made in the annual premium.

The above is, perhaps, the most important employment of Life Assurance, which, however, admits of many other useful modifications. A creditor may, by insuring the life of his debtor, secure the ultimate payment of the debt. A Policy of Assurance is a good collateral security to assist in procuring the loan of money on property. The purchaser of an annuity may, by Assurance, secure the re-payment of his purchase money at the death of the Annuitant, &c. &c. If a person be entitled to property in the event of his surviving another, the contingency becomes certainty by the payment of a *Survivorship Insurance*. A sum assured, to

be paid on the death of the first of two nominees, is termed an Assurance on the *Joint Lives*.

The following cases will further illustrate the advantages that may be derived from Life Assurance:—

A. B. aged 29 years, held a situation which yielded him an income of £500 per annum; being desirous of marrying, the only objection that presented itself arose from his inability to make a provision for his wife and family, in the event of his early death. He removed the difficulty by assuring his life for £2,000, for which he paid an annual premium of £48 16 8, settling the Policy on his wife. He is still alive, and having happily made the Assurance with a Company which divides the profits with the assured, the value of the Policy is continually increasing, he paying only the same annual premium of £48 16 8.

C. D. placed in similar circumstances to A. B. pursued a different course. He assured his life against that of his wife for the same sum of £2,000, he being 29, and she 19 years of age; but the premium to be paid on this Assurance amounted only to £42 18 4. In a few years his wife died, and the Assurance, of course, dropped.

E. F. insured his life in the same manner as C. D. and died in little more than a year, leaving the amount of his Assurance, £2,000, to his heirs, which was immediately paid by the Company.

G. H. aged 29 years, married a lady with a fortune of £6,500. He wished to enter into business, but the guardians objected, fearing he might not be successful. They agreed, however, to the following arrangement:—to assure the life of the husband for £4,000, the premium on which amounted to £97 13 4, and to secure the payment of which £2,500 was laid out at 4 per cent. interest; the wife's property being thus secured, the £4,000 was given to the husband. He being fortunate added to the advantages derived from the use of £4,000; the value of the Policy has now increased, and, in case of his death, would be immediately payable to his heirs.

J. K. aged 39 years, having an income of £500 per annum, was indebted to B. A. £1,000, which he proposed to refund by annual payments of £100. It is evident, if the proposal had been acceded to, that in the event of J. K's. early death, B. A. would have lost the greater part of the debt; or, supposing that he had lived the ten years and had made the payments regularly, the interest, at the expiration of

the time, would still have been due. Instead of acceding to this proposal, B. A. induced him legally to convey from his income the annual sum of £81 5; of which he applied £31 5 to pay the premium of Assurance on J. K's. life, for £1,000, and the remaining £50 he received for interest at the rate of 5 pe. cent.

L. M. lent £200 to his relation, D. C. aged 29 years, who was unfortunate in his business, but was next heir to an old lady aged 69. L. M. to protect himself, insured one life against the other, which he was able to effect at the premium of £1 8 9 per cent.

N. O. aged 39 years, was entitled to £2,000 if he survived F. E. aged 65 years. Although in possession of a good income, his family were not well provided for, and would be destitute if F. E. should outlive him, as the property, in that event, went to another family. He assured his own life against F. E's. for the sum of £10,000 at £1 19 5 per cent; and F. E. actually outliving him, his family were made comfortable by the payment of this sum by the Assurance Company.

But to descend still lower, those who reflect will at once discover the importance of *saving* even the smallest sums, the constant recollection of which is one of the best practical checks to extravagance, and serves to repress the indulgence in those habits of intemperance and neglect, the consequences of which are equally injurious to the personal comfort and the moral welfare of mankind. By the investment of so small a sum as £2 12 annually, a young man of 30 years of age may secure to his wife and family £100 whenever his death may occur; thus for 1s. per week, (which to save the interest might be invested in a Savings Bank until the end of the year,) a labourer or mechanic might preserve his family from the calamity of destitution, should his death suddenly occur. On this principle, for

6d.	per week	£50	might be secured,
1s.	do.	100	do. do.
2s.	do.	200	do. do.
5s.	do.	500	do. do.
10s.	do.	1000	do. do.

and in no other manner, is it likely such a sum could be amassed by persons of the above description, putting out of sight altogether the chance of sudden and premature death.

By reference to the Tables annexed, such cases will be

easily understood, and others of a more complicated nature will be explained by a reference to the Agency Offices at Quebec and Montreal.

No charge for admission beyond the premium and Policy Stamp.

METHOD OF EFFECTING AN ASSURANCE.

Persons proposing should transmit, to the nearest Agent, the particulars stated in the form that follows; if the premium for a foreign risk, beyond the bounds of the Canadian limits, be required, the circumstances must be communicated to the Office. Slight exceptions from perfect health, the milder cases of Gout, Asthma, Hernia, &c. may, after a medical enquiry, be compounded for; and the acknowledgment of the disease form a part of the engagement.

FORM OF A PROPOSAL.

The Name, Residence, and Profession of the Person in whose behalf the Policy is to be.

The Name, Residence, and Profession of the Person whose Life is proposed for Insurance.

The Place and Date of Birth.

Term of the proposed Insurance.

Amount.

The Name and Address of the ordinary Medical Attendant of the Person to be insured.

The Name and Address of a Private Friend.

THAS STOTT & Co. Quebec.

RT ARMOUR, Montreal.

AGENTS.

TABLES FOR CANADA.

EXCLUSIVE OF RATE OF EXCHANGE ON LONDON.

SINGLE LIVES.

A TABLE OF PREMIUMS,
For Assuring the Sum of One Hundred Pounds upon the Life of
any Healthy Person,
FROM THE AGE OF 15 TO 60.

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

TABLES FOR CANADA—CONTINUED.

SURVIVORSHIPS.

A TABLE OF ANNUAL PREMIUMS,

Payable during the Joint Continuance of the Two Lives, for Assuring £100 to be paid at the Decease of one Person, A. provided another, B. be then living.

Age of A, the Life to be Assured.	Age of B, the Life against which the Assurance is made.	Annual Premium.	Age of A, the Life to be Assured.	Age of B, the Life against which the Assurance is made.	Annual Premium.
		£ s. d.			£ s. d.
10	10	1 6 6	40	10	3 5 6
	20	1 7 6		20	3 5 5
	30	1 5 1		30	3 0 10
	40	1 3 8		40	2 18 1
	50	1 2 0		50	2 10 9
	60	1 0 3		60	2 4 6
	70	0 18 7		70	1 19 11
	80	0 17 1		80	1 16 10
20	10	1 12 11	50	10	4 15 11
	20	1 13 6		20	4 15 10
	30	1 11 8		30	4 11 7
	40	1 9 3		40	4 9 9
	50	1 7 0		50	4 0 0
	60	1 4 11		60	3 7 8
	70	1 2 9		70	2 16 5
	80	1 1 2		80	2 7 6
30	10	2 6 8	60	10	8 3 4
	20	2 6 3		20	8 3 3
	30	2 2 11		30	7 19 11
	40	2 2 4		40	7 19 5
	50	1 18 6		50	7 11 2
	60	1 15 4		60	6 16 10
	70	1 12 10		70	5 19 6
	80	1 10 1		80	5 3 9

TABLES FOR CANADA—CONTINUED.

JOINT LIVES.

A TABLE OF ANNUAL PREMIUMS,

*Payable during the Joint Continuance of Two Lives, for Assuring £100,
to be paid as soon as either of the two shall drop.*

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

POLICY STAMPS.

PAYABLE WHEN ASSURANCES ARE EFFECTED.

If under . . .	£500	£1 0 0
If	500 and under £1000 . . .	2 0 0
If	1000 3000 . . .	3 0 0
If	3000 5000 . . .	4 0 0
If	5000	5 0 0

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THOMAS STOTT & Co. }
 ROBERT ARMOUR, } *Agents.*

