

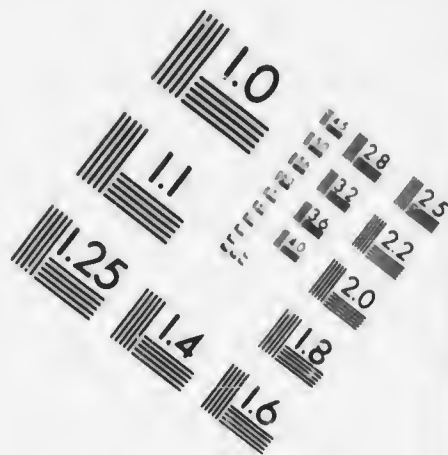
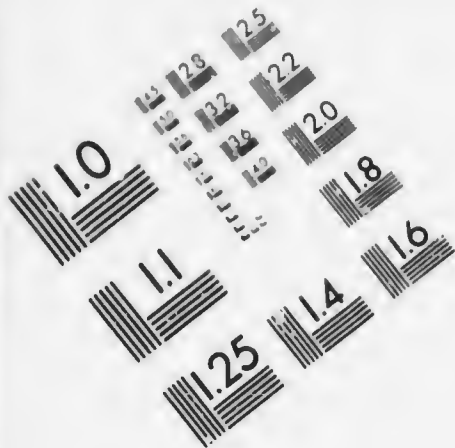
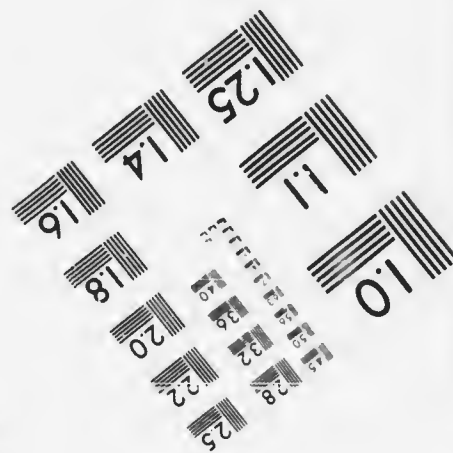
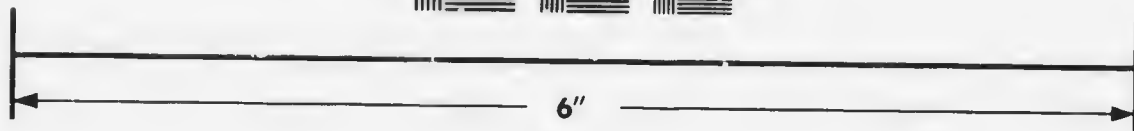
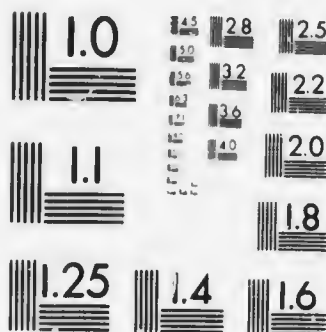


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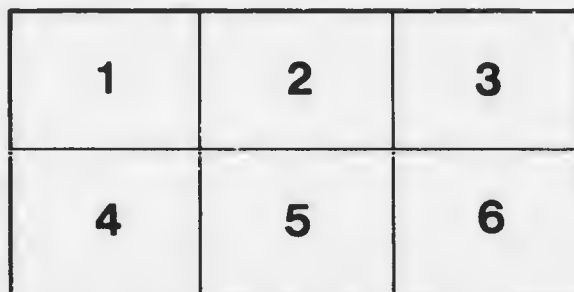
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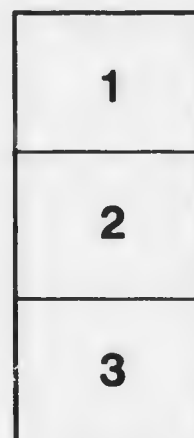
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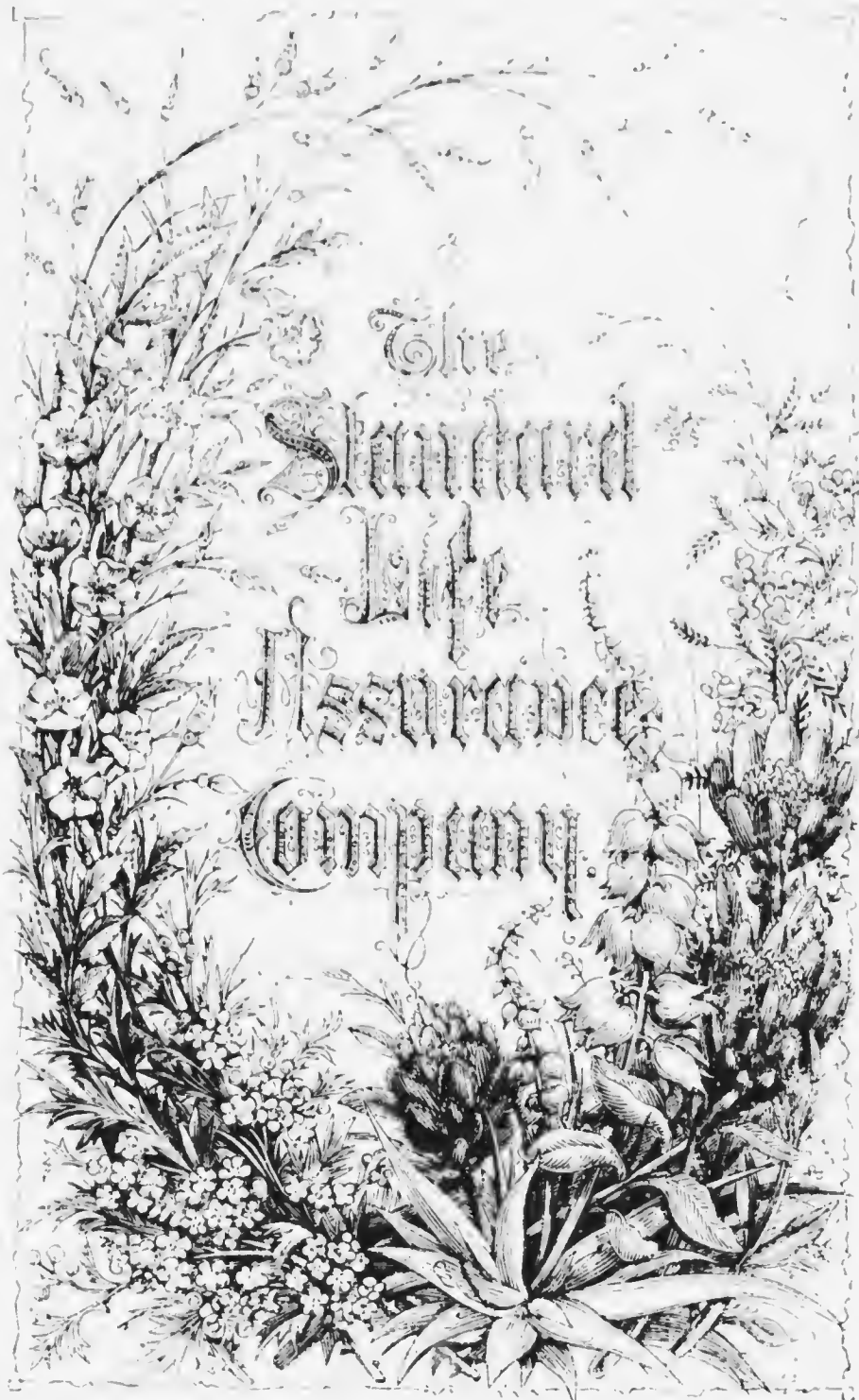
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The
Standard
Life
Insurance
Company

STANDARD LIFE ASSURANCE COMPANY,

Established in 1825,

Indertook in 1866 the Business of

COLONIAL LIFE ASSURANCE COMPANY,

Business of that Company is now carried
by the STANDARD COMPANY on the
liberal and extended footing, and under
same management as formerly existed.

THE STANDARD LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Constituted by Special Acts of Parliament.

COLONIAL PROSPECTUS.

ASSURANCES GRANTED ON THE LIVES OF PERSONS PROCEEDING
OR HAVING THE INTENTION OF PROCEEDING TO, OR RESIDING IN,

India or the Colonies,

TO OR IN

Other Places beyond Great Britain & Ireland;

AND ON THE LIVES OF

Military or Naval Officers, or Seafaring Persons,

AND ON THE LIVES OF

Persons residing in Great Britain or Ireland

WHO MAY WISH TO AVAIL THEMSELVES OF THE
ADVANTAGES AND FACILITIES AFFORDED
BY THE COMPANY.

Edinburgh . . . 3 & 5 GEORGE STREET.

**London . . . { 82 KING WILLIAM STREET, E.C.
 3 PALL MALL EAST, S.W.**

Dublin . . . 66 UPPER SACKVILLE STREET

Montreal . . . 47 GREAT ST. JAMES STREET.

411

2012 1000? 5785

Claims paid in Canada upwards of
400,000 dollars.

11/11/11

11-1-91

THE STANDARD LIFE ASSURANCE COMPANY.

GOVERNOR. { His Grace the DUKE of BUCCLEUCH &
QUEENSBERRY, K.G.

DEPUTY-GOVERNORS.

The Right Hon. the EARL of DALKEITH.

The Right Hon. the EARL of STAIR, K.T.

EDINBURGH, 3 & 5 GEORGE STREET.

Ordinary Directors.

11-1-91

T. MENZIES, Esq., Merchant.
GEO. MOIR, Esq., Advocate.
H. M. INGLIS, Esq., P.C.S.
H. DAVIDSON, Esq., Merchant.
T. GRAHAM MURRAY, Esq., W.S.
ANDREW BLACKBURN, Esq.
W. S. WALKER, Esq. of Bow-
land.
Sir J. Y. SIMPSON, M.D., Bart.

JAS. VEITCH, Esq. of Eliock.
JAS. HOPE JUN., Esq., W.S.
ROBERT HUNTER, Esq.
JOHN DUNDAS, Esq., C.S.
W. J. DUNCAN, Esq., Manager
National Bank of Scotland.
ANDREW WOOD, Esq., M.D.
WM. MONCREIFF, Esq., C.A.
CHAS. PEARSON, Esq., C.A.

LONDON, 82 KING WILLIAM STREET.

Chairman of the Board.

The Right Hon. LORD ELCHO, M.P.

Ordinary Directors.

LESTOCK ROBERT REID, Esq.,
122 Westbourne Terrace.
FRANCIS LE BRETON, Esq., 21
Sussex Place, Regent's Park.
T. NESBITT, Esq., 42 Eastcheap
J. C. DIMSDALE, Esq., Banker.

ALEX. GILLESPIE, Esq., Heathfield, Walton-on-Thames.

W. RATRAY, Esq., 41 Tavistock
Square.
CHARLES HEMERY, Esq., 28
Threadneedle Street.
Lieutenant-Colonel JAMES D.
G. TULLOCH.

1204920

MONTREAL.

47 GREAT ST. JAMES STREET.

Board of Directors.

BENJAMIN H. LEMOINE, Esq.,
Cashier of "La Banque du
Peuple."

ANDREW ROBERTSON, Esq., Ad-
vocate.

HONORE COTE, Esq., Cashier,
"La Banque Jacques Car-
tier."

GEORGE STEPHEN, Esq., Mer-
chant.

STAFF OF MANAGEMENT.

EDINBURGH (HEAD OFFICE).

Manager and Actuary of the Company.

WILL. THOS. THOMSON, F.R.S.E.

Home Secretary.—THOMAS ROBERTSON.

Colonial and Foreign Secretary.—D. CLUNIE GREGOR.

Accountant.—A. WOOD STEWART.

Joint Actuary.—SPENCER C. THOMSON, B.A., Cantab.

Physician.

Auditor.

PROFESSOR CHRISTISON, M.D. CHAS. PEARSON, C.A.

Bankers. { THE BANK OF SCOTLAND.
 { THE ROYAL BANK OF SCOTLAND.

LONDON.

General Secretary for England.—H. JONES WILLIAMS.

Bankers.

LONDON & WESTMINSTER BANK.

LONDON & COUNTY BANK.

Messrs. DIMSDALE, FOWLER, & BARNARD, 50 Cornhill

LONDON (WEST-END OFFICE).

Resident Secretary.—JOHN O'HAGAN.

MONTREAL.

Manager for Canada.—W. M. RAMSAY.

Medical Adviser.—GEO. W. CAMPBELL, M.D.

Inspector of Agencies.—RICHARD BULL.



THE STANDARD LIFE ASSURANCE COMPANY.

—◆—

THIS COMPANY was established in 1825, and is one of the largest and most successful of the Life Assurance Institutions of Great Britain. Its Income exceeds £700,000 per annum; and its Accumulated and Invested Funds amount to upwards of **Four Millions Sterling**. Its Profits have been very large, and Persons assured have derived very valuable benefits from their connection with the Company. The STANDARD has also acquired a marked character for liberal management, being the first institution which relieved Policies of Assurance from restrictive and unnecessary conditions, and gave such contracts increased value and stability in other ways.

In 1846 the Directors of the STANDARD LIFE ASSURANCE COMPANY, being impressed with the conviction that Life Assurance in India and the Colonies might be safely undertaken at rates commensurate with the risk, turned their attention

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to the extension of their business to these quarters ; and after long and careful inquiry, resolved to establish a new Company, having for its particular object Colonial and Foreign Business.

THE COLONIAL LIFE ASSURANCE COMPANY WAS then established, and for twenty years maintained a large business in India and the Colonies, conferring important benefits on many persons whose families would have been left in poverty and distress had they not had the advantage of Life Assurance brought home to them. Its progress was most satisfactory in every respect. It realised large Profits, in which the Policyholders participated, and it secured a large and influential connection.

In 1865 the Directors of the STANDARD LIFE ASSURANCE COMPANY and the Directors of the COLONIAL COMPANY considered it would be for the interest of all connected with these Companies—seeing that the Direction and the Management were composed very nearly of the same persons—to form an amalgamation between them ; and the junction was completed on 19th March 1866.

The joint institution will henceforth be carried on under the title of

The Standard Life Assurance Company.

In the course of its career the COLONIAL LIFE ASSURANCE COMPANY introduced new and important features into Life Assurance practice, by publishing rates calculated for Foreign residence, and

by establishing Agencies abroad, thus affording increased facilities to persons whose views or occupations might lead them to travel or reside in other countries. By its means also the benefits of Life Assurance were extended to India, and to the Colonies of Great Britain generally, on such beneficial terms, and under such liberal conditions as improved knowledge and the circumstances of the times authorised and required.

The STANDARD LIFE ASSURANCE COMPANY will carry out its Colonial and Foreign Business under the same liberal conditions which characterised the COLONIAL COMPANY, with the same staff of Officers and Agents; and the Directors of the Company will make it their study to maintain for the united Company the high and honourable name which has hitherto characterised both Institutions under their separate management.

THE RATES OF THE COMPANY,

which have been calculated on data derived from the most authentic sources, will be found moderate, and, looking to the facilities and advantages afforded, they are undoubtedly more advantageous and less expensive than those of any other Office transacting the same class of business.

DIVISION OF PROFITS.

The first Division of the COLONIAL COMPANY'S Profits took place as at 25th May 1854, the second

8 *Standard Life Assurance Company.*

at 25th May 1859, and the third at 25th May 1864, when large additions were made to all Policies effected in the Participation Scheme of the Company. An additional Bonus was also added to Policies at 15th November 1865, so as to alter the future periods of Division of Profits to correspond with those of the STANDARD COMPANY.

TABLE showing the BONUS ADDITIONS TO POLICIES of £1000 in force at 15th November 1865.

Date of Policy prior to 25th May.	BONUS.		Total Bonus Additions.	Sum in Policy with Bonus Additions.
	13 Years 1846 to 1859.	6½ Years 1859 to Nov. 15, 1865.		
1847	£235 0	£97 10	£332 10	£1332 10
1848	215 0	97 10	312 10	1312 10
1849	195 0	97 10	292 10	1292 10
1850	175 0	97 10	272 10	1272 10
1851	155 0	97 10	252 10	1252 10
1852	135 0	97 10	232 10	1232 10
1853	115 0	97 10	212 10	1212 10
1854	95 0	97 10	192 10	1192 10
1855	75 0	97 10	172 10	1172 10
1856	60 0	97 10	157 10	1157 10
1857	45 0	97 10	142 10	1142 10
1858	30 0	97 10	127 10	1127 10
1859	15 0	97 10	112 10	1112 10
1860	...	97 10	97 10	1097 10
1861	...	82 10	82 10	1082 10
1862	...	67 10	67 10	1067 10
1863	...	52 10	52 10	1052 10
1864	...	37 10	37 10	1037 10
1865	...	22 10	22 10	1022 10
15th Nov. } 1865	...	7 10	7 10	1007 10

The additions to Policies of larger or smaller amount are in the same proportion.

Those who did not wish to add the amount of the Bonus to the Sum Assured were permitted to take the value of the addition in a present sum, or to apply its value to the reduction of the Annual Premium for five years.

For Example.

1. A person resident in Class A, aged thirty, assured his life in 1847 for £1000, and the Bonus Additions to the Policy amounted in 1864 to £310. Those additions may be surrendered for a present cash payment of £126 : 16 : 10 ; or by surrendering £291 : 12 : 4 of the amount, he will be relieved of payment of his Premium for five years, the Company being liable, should he die during that period, to pay to his Heirs the original Sum Assured, and the balance of the Bonus Additions not surrendered—viz. £18 : 7 : 8. This Policy will be entitled to future additions at the end of each period of five years the party survives.
2. A person resident in India, aged forty-five, effected an assurance on his life in 1850 for £1000, and the Bonus Additions to the Policy amounted in 1864 to £250. Those Additions may be surrendered for a present cash payment of £150 : 4 : 2 ; or they may be applied to reduce the Annual Premium for the next five years, making the Premium £28 instead of £61 : 15s., being an annual reduction of £33 : 15s. This Policy will be entitled to future additions at the end of each period of five years the party survives.

Policies entitled to participate in Profits will participate proportionately hereafter in the Profits of the united Companies.

The next Investigation and Division of Profits will be made at 15th November 1870, and quinquennially thereafter.

10 *Standard Life Assurance Company.*

GENERAL REGULATIONS & CONDITIONS.

These have been framed with much care, with the view of making the Company's Policies available securities of the most perfect kind, and of allowing as much freedom to the Policyholder as may safely be granted. The Directors invite particular attention to the following :—

Claims paid at home or abroad.

Policies with Profits purchased at any time after payment of one year's Premium, and Policies without Profits for the whole term of life, after three years' Premiums have been paid.

Age and Interest admitted on the Company's Policies in all cases where proof is given satisfactory to the Directors.

Thirty days of grace allowed for payment of Premiums ; and in the event of death taking place during the currency of those days, before payment of the Premium, the Policy will be as valid and effectual as if it had been paid.

Assurances forfeited may be revived within thirteen months from the date at which the Premium became due, under certain conditions.

In the case of Policies of five years' duration, upon which no debt exists, payment of Premium, with a fine, may be made at any time within one year after the days of grace expire ; and should the assured die during that period, the claim is binding on the Company, under deduction of Premium unpaid and fine.

No Policy of five years' duration shall be liable to any ground of challenge whatever, connected with the original documents on which the Assurance was granted, but the sum assured shall, subject to the payment of premiums, and extra premiums, if any, be payable in terms of the Policy, after proof of death to the satisfaction of the Directors.

Medical Fees paid by the Company.

Volunteers.—Persons assured are permitted, without payment of Extra Premium, to join Militia, Yeomanry, or Volunteer Corps, and to perform any military duties required of them in peace or war, in defence of their country.

Loans advanced on Mortgage of Policies, to the extent of the office value.

Naval and Military Men can effect Assurances at an equal annual rate of Premium covering the risk of any Service or of any Climate, and not varying with particular Service or Climate, as in ordinary cases. These rates are fixed according to the circumstances of each case.

Mercantile Marine.—Risks of this nature generally undertaken at moderate rates.

Whole-World Licence.—The STANDARD COMPANY are ready to grant Policies covering the risk of a person proceeding to any part of the world at an after-period, provided the Directors are satisfied that the person has no present prospect or intention of leaving the Country in which he is residing.

Claims settled in Montreal—giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

**THE GENERAL MANAGEMENT OF THE
COMPANY.**

The Directors afford the fullest advantages to their Policyholders both at home and abroad ; and for the purpose of giving increased facilities in the Company's transactions, the Directors have formed Local Boards of Management and Branch Offices in India and the Colonies, where Assurances may be effected, Premiums paid, and claims settled.

Every information which this Prospectus does not contain will be furnished at the Offices of the Company.

BY ORDER OF THE DIRECTORS.

WILL. THOS. THOMSON,

Manager and Actuary.

D. CLUNIE GREGOR, Secretary.

Manager for Canada :

WILLIAM MILLER RAMSAY.

Special attention is directed to the following Act of Parliament, by which Life Assurances are secured for the benefit of Wives and Children, free from claims of Creditors of the Life assured.

AN ACT

To Secure to Wives and Children the benefit of Assurances on the Lives of their Husbands and Parents.

WHEREAS it is expedient to permit persons to insure their lives for the benefit of their wives and children : Therefore, Her Majesty, by and with the advice and consent of the Legislative Council and Assembly of Canada, enacts as follows :

1. It shall be lawful for any person to insure his life for the whole term thereof, or for any definite period, for the benefit of his wife, or of his wife and children, or of his wife and some or one of his children, or of his children only, or some or one of them, and to apportion the amount of the insurance money as he may deem proper where the insurance is effected for the benefit of more than one.

2. The said insurance may be effected either in the name of the person whose life is insured, or in the name of his wife, or of any other person (with the assent of such other person) as trustee ; and the premium of any policy of insurance hereafter effected under this Act, shall be payable during the whole of the said person's life, or during any lesser period, by annual, half-yearly, quarterly, or monthly payments.

14 *Standard Life Assurance Company.*

3. It shall be lawful, within one year after the passing of this Act, for any person by writing indorsed upon or attached to any policy of insurance on his life, which may have been effected and issued before the passing of this Act, to declare that such policy and insurance shall be for the benefit of his wife, or of his wife and children, or of his wife, or some or one of his children, or of his children only, or some or one of them, and to apportion the amount of the insurance money as he may deem proper, when the insurance is declared to be for the benefit of more than one.

4. When no apportionment is made in any policy or declaration as aforesaid, all parties interested in the said insurance shall be held to share equally in the same, and when it is stated in such policy or declaration that the insurance is for the benefit of the wife and children generally, or of the children generally, without specifying their names, then the word "children" shall be held to mean all the children of the person whose life is insured living at the time of his death, whether by any other marriage or not.

5. Upon the death of the person whose life is insured, the insurance money due upon the policy shall be payable according to the terms of the policy, or of the declaration as aforesaid, as the case may be, free from the claims of any creditor or creditors whomsoever.

6. Nothing contained in this Act shall be held or construed to restrict or interfere with the right of any person to effect or assign a policy for the benefit of his wife or children as at present allowed by law, nor shall it affect any assignment of any existing policy made before the passing of this Act, nor any action or proceeding pending at the time of the passing of this Act in any court of law or equity.



PERSONS desirous of proceeding to any part of the world, not included in the Terms and Conditions as to Residence and Voyages under Class A, must apply specially to the Company, and receive the necessary Licence, paying such extra Premium as may be required. Reference is made to the large Prospectus for further information regarding the Company's rates for other Climates.

16 *Standard Life Assurance Company.*

CLASS A.

RATES for an Assurance of £100 Sterling, or \$486.67, payable whenever Death may happen.

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
15	\$7 59	\$8 28	38	\$13 76	\$15 00
16	7 77	8 48	39	14 19	15 47
17	7 95	8 68	40	14 60	15 94
18	8 13	8 88	41	15 09	16 46
19	8 34	9 11	42	15 57	16 99
20	8 54	9 33	43	16 08	17 54
21	8 76	9 57	44	16 65	18 15
22	8 96	9 79	45	17 21	18 80
23	9 19	10 01	46	17 82	19 44
24	9 43	10 28	47	18 49	20 20
25	9 65	10 52	48	19 18	20 93
26	9 91	10 80	49	19 96	21 76
27	10 17	11 69	50	20 75	22 63
28	10 44	11 39	51	21 62	23 58
29	10 70	11 68	52	22 55	24 59
30	10 99	12 00	53	23 56	25 69
31	11 29	12 30	54	24 67	26 90
32	11 50	12 65	55	25 87	28 22
33	11 92	13 01	56	27 13	29 60
34	12 26	13 38	57	28 42	31 00
35	12 61	13 76	58	29 81	32 50
36	12 99	14 17	59	31 27	34 11
37	13 30	14 58	60	32 83	35 79

These Premiums may be paid half-yearly or quarterly if desired, without additional charge.

HALF-CREDIT SYSTEM.

Half of the above rates will be accepted during the first 7 years—interest charged on the unpaid half at the rate of 5 per cent per annum. The debt thus incurred may remain unliquidated, or be paid off at any time, at the option of the Assured. Under this system the Premiums and Interest are payable yearly.

CLASS A.

REDUCED RATES.

TABLE of Rates on a reduced system for first Seven Years, for an Assurance of £100 Sterling, or \$486.67.

Age next Birth-day.	Without Profits—Per Annum.		With Profits after first Seven Years—Per Annum.		Age next Birth-day.
	First Seven Years.	Remainder of Life.	First Seven Years.	Remainder of Life.	
20	\$5 27	\$10 17	\$5 27	\$11 09	20
21	5 42	10 44	5 42	11 39	21
22	5 60	10 70	5 60	11 68	22
23	5 72	10 99	5 72	12 00	23
24	5 86	11 29	5 86	12 30	24
25	6 02	11 59	6 02	12 65	25
26	6 17	11 92	6 17	13 01	26
27	6 35	12 26	6 35	13 38	27
28	6 47	12 61	6 47	13 76	28
29	6 67	12 99	6 67	14 17	29
30	6 82	13 36	6 82	14 57	30
31	7 00	13 76	7 00	15 00	31
33	7 36	14 60	7 36	15 94	33
35	7 75	15 57	7 75	16 99	35
37	8 15	16 65	8 15	18 15	37
39	8 5	17 82	8 56	19 44	39
41	9 02	19 18	9 02	20 93	41
43	9 47	20 75	9 47	22 63	43
45	9 95	22 55	9 95	24 59	45
47	10 50	24 67	10 50	26 90	47
49	11 17	27 13	11 17	29 60	49
51	12 38	29 81	12 38	32 50	51
53	14 15	32 83	14 15	35 79	53
55	16 65	37 82	16 65	41 12	55

These Premiums are payable yearly.

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CLASS A.

Annual Premiums for Assurance of £100 Sterling, or \$488.67, payable on the attainment of the undermentioned Ages, or at Death, should that event happen previously — Without Profits.

Age.	Payable at Death or Age 65.	Payable at Death or Age 60.	Payable at Death or Age 55.	Payable at Death or Age 50.
20	\$9 53	\$10 50	\$11 92	\$13 99
21	9 81	10 84	12 38	14 60
22	10 11	11 21	12 85	15 25
23	10 44	11 61	13 38	15 96
24	10 76	12 04	13 91	16 71
25	11 15	12 48	14 51	17 54
26	11 51	12 95	15 15	18 45
27	11 92	13 46	15 82	19 42
28	12 34	13 99	16 55	20 50
29	12 77	14 55	17 31	21 66
30	13 20	15 11	18 11	22 88
31	13 64	15 69	18 96	24 23
32	14 11	16 32	19 89	25 73
33	14 62	17 03	20 93	27 43
34	15 19	17 78	22 06	29 36
35	15 79	18 61	23 34	31 55
36	16 42	19 51	24 71	34 07
37	17 11	20 48	26 28	36 99
38	17 84	21 55	28 02	40 39
39	18 63	22 71	29 97	44 39
40	19 49	23 97	32 18	49 19
42	21 31	26 82	37 48	..
44	23 42	30 33	44 63	..
46	26 01	34 86	..	..
48	29 26	40 96	..	..
50	33 56	49 70	..	..

CLASS A.

Single Lives.—Whole Term of Life.

SPECIFIED NUMBER OF ANNUAL PAYMENTS.

WITH PROFITS.

RATES for an Assurance of £100 Sterling, or \$466.67.

Age.	One Payment.	Five Payments.	Ten Payments.	Fifteen Payments.	Twenty Payments.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
20	189 55	41 75	23 38	17 41	14 57
21	192 51	42 42	23 77	17 72	14 84
22	195 53	43 11	24 17	18 03	15 11
23	198 59	43 80	24 55	18 33	15 37
24	201 72	44 51	24 98	18 65	15 63
25	204 87	45 22	25 38	18 98	15 92
26	208 07	45 95	25 81	19 30	16 20
27	211 31	46 68	26 23	19 63	16 48
28	214 62	47 43	26 68	19 98	16 79
29	217 96	48 20	27 12	20 32	17 09
30	221 39	48 99	27 59	20 69	17 39
31	224 86	49 78	28 06	21 05	17 72
32	228 38	50 59	28 53	21 42	18 05
33	231 97	51 40	29 01	21 80	18 37
34	235 63	52 26	29 50	22 18	18 71
35	239 33	53 11	30 01	22 57	19 06
36	243 12	53 97	30 54	22 98	19 42
37	246 98	54 87	31 06	23 40	19 79
39	254 92	56 71	32 14	24 25	20 56
41	263 20	58 62	33 29	25 16	21 39
43	271 84	60 63	34 49	26 11	22 30
45	280 89	62 74	35 77	27 16	23 30
47	290 37	64 95	37 11	28 30	24 43
49	300 35	67 30	38 57	29 62	25 73
51	310 92	69 77	40 21	31 10	27 25
53	322 11	72 53	42 11	32 87	29 07
55	334 03	75 73	44 41	35 00	31 29

SPECIAL CONDITIONS.

CLASS A.

RESIDENCE.

Persons Assured in this Class have permission to reside—

IN BRITISH NORTH AMERICA.

IN any part of the UNITED STATES OF NORTH AMERICA, to the northward of the southern boundaries of the States of VIRGINIA and KENTUCKY, eastward of the 100° of west longitude; and from 30th November to 1st June persons may travel or reside in any part of the United States and Territories as organised in 1847. Residence to the southward and westward of the above limits charged at an increased rate, according to circumstances.

IN CAPE COLONY, with certain restrictions as to residence and War Risk.

IN AUSTRALIA (including TASMANIA and NEW ZEALAND), to the southward of 30° of south latitude, but including the whole Colony of New South Wales. The northward of these limits charged at an increased rate, according to circumstances. Also—

IN any part of EUROPE, before proceeding to, or on return from, foreign residence.

VOYAGES.

Persons Assured in this Class have permission to pass—

From any part of EUROPE to another, without extra charge.

From any part of NORTH AMERICA to another, within the limits before specified, without extra charge.

From any EUROPEAN Port to any NORTH AMERICAN Port within the above limits, without extra charge.

From any EUROPEAN Port to the CAPE OF GOOD HOPE without extra charge.

From any EUROPEAN or NORTH AMERICAN Port within the above limits to AUSTRALIA, TASMANIA, or NEW ZEALAND, without extra charge.



22 *Standard Life Assurance Company.*

BRITISH NORTH AMERICA.

CANADA—HEAD OFFICE, MONTREAL,
47 GREAT ST. JAMES STREET.

Benjamin H. Lemoine, Esq.,
Cashier of "La Banque du
Peuple."

Andrew Robertson, Esq., Ad-
vocate.

Medical Adviser.

George W. Campbell, M.D.

Inspector of Agencies—

Honore Cote, Esq., Cashier,
"La Banque Jacques Car-
tier."

George Stephen, Esq., Mer-
chant.

Manager.

William Miller Ramsay.

Richard Bull.

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Charles Ward, Esq., Merchant.

John W. Cudlip, Esq., Merchant.

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William Bayard, M.D.

William H. Street, Esq., Mer-
chant

John Wishart, Esq., Merchant.

Agent.

Duncan Robertson.

Agents in the Principal Towns of New Brunswick.

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The Hon. Alex. Keith, Presi-
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Council.

J. J. Sawyer, Esq., High
Sheriff of Halifax.

George R. Anderson, Esq.,
Merchant.

Medical Adviser.

Dr. Daniel McNeil Parker.

Agent.

Matthew H. Richey.

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Augustus W. Harvey, Esq.,
Merchant.

Wm. Henry Mare, Esq.

Medical Adviser.

Henry Hunt Stabb, M.D.

Agent.

Frederick J. Wyatt.

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George L. Davson, Esq.
Joseph T. Gilbert, Esq., Barrister-at-Law.

Alex. Reid, Esq., Manager of Colonial Bank.
Edward George Barr, Esq. of Messrs. S. Barber & Co.
George Henry Oliver, Esq. of Messrs. Sandbach, Parker, and Co.

Richard Thos. Arrindell Daly, Esq., Merchant.

Medical Advisers.

DEMERARA.
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Dr. H. G. Dalton.

BERBICE.
Dr. J. S. Hackett.
Dr. S. Cramer.

Agents.

DEMERARA.
W. H. Campbell.

BERBICE.
Charles Sherlock.

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Wm. Barclay, Esq., Merchant.
James Chapinan Melville, Esq.
The Rev. Duncan H. Campbell.
Rev. George B. Brooks.

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Agent.—H. J. Kemble.

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The Hon. Oliver Nugent, Speaker of the Hon. House of Assembly.
The Hon. John Gray, Puisne Judge.
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Thomas D. Foote, Esq., Planter and Member of Assembly.
W. P. Hyndman, Esq., Registrar of Deeds.
Archibald Wm. MacLachlan, Esq., Merchant.

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Dr. Thomas Nicholson.

Agent.

David Browne.

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WEST INDIES—*Continued.*

TRINIDAD.

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Medical Adviser.
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Frederick Warner, Esq.
A. Campbell, Esq., Merchant.
Andre Bernard, Esq., Mer-
chant.

Agent.
John Cumming.

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troller of Revenue.

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Wigley, Attorney-General.

John F. Wylde, Esq., Manager
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Emile Sapene Delisle, Esq.
Samuel Abbott, Esq., of Messrs.
Wade and Abbott.

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Dr. Joseph H. Boon, Medical Attendant of the Public
Establishments

Agent.—George J. Evelyn jun.

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George Charles Falconer, Esq.
William Lynch, Esq., Stipen-
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James A. Garraway, Esq.
Wm. H. Shew, Esq.

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Dr. John Imray.

Agent.

James Garraway.

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Henry Sharpe, Esq., Provost-
Marshal.

The Hon. William M'Ewen,
Planter and Member of
H.M. Council.

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Arthur Gall, Esq.,

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Agent.—Thomas Bell, Market Square.

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chant.

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James George Coull, Esq.

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Colonial Bank.

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Dr. R. P. Sprott.

Agent.

Alexander Dalrymple.

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H. Knollys, Esq., of Messrs.	Brassy, Wythes, & Perry.
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Solicitor.

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Borradaile, Schiller, & Co.

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Messrs. Boyson, Brockman,	
& Prichard.	

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Solicitors.—Messrs. Boyson, Brockman, & Prichard.

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J. M. Robertson & Co., Mer-	Richard Cayley, Esq., Barris-
chants.	ter-at-Law.

Dr. Charsley, Principal Civil Medical Officer.

Medical Adviser.—Dr. F. W. Willisford.

Agents and Secretaries to the Board.—Alstons, Scott, & Co.

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J. P. Tate, Esq., Merchant.
Robert Inglis Fearon, Esq., Merchant, of Messrs. Augustine, Heard, & Co.

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F. W. Reitz, Esq., M.L.C.
Henry Reid, Esq.
Charles Barry, Esq.
Johan Georg Steytler, Esq.

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Solicitors.—Messrs. John & Henry Reid.

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Ex-Mayor of Grahamstown, of the Firm of Messrs. Wood Brothers.
Thomas Langford, Esq., of the Firm of Messrs. Blaine Brothers.
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P. A. Wiehe, Esq., Merchant.
Jules Bouchet, Esq., Advocate.
S. A. T. Joly, Esq., Proprietor.
A. L. S. Pelte, Esq.
The Hon. L. L. Raoul.

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Richard Jones, Chairman of the Commercial Banking Company of Sydney.	Thos. Skinner, Esq., Merchant. E. Flood, Esq. J. De V. Lamb, Esq.
--	---

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Solicitors—Messrs. McCarthy, Son, and Donovan.

Agent and Secretary to the Board.—William Rae.

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35½ QUEEN STREET.

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Brothers & Co.

Math. Marwood Esq., of Messrs. Lorimer Marwood, & Rome.
J. H. Blackwood, Esq., M.L.A.

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LAUNCESTON.

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John Crookes, Esq.

Adye Douglas, Esq., Barrister and Attorney.

Chas. Thomson, Esq., Manager, Bank of Van Dieman's Land.

Medical Adviser.—Dr. John L. Millar.

Agent and Secretary to the Board.—Ronald C. Gunn.

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VICTORIA.

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George Sutro, Esq.

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Thos. Lett Stahlschmidt, Esq.

Craigflower.

Medical Adviser.—Dr. James Trimble.

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NEW BRUNSWICK.

St. John . . . Duncan Robertson.

NOVA SCOTIA.

Halifax . . . Matthew H. Richey.

NEWFOUNDLAND.

St. John's . . . Frederick J. Wyatt.

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Demerara	W. H. Campbell.	St. Kitt's	George J. Eveyrn Jr.
Jamaica	H. J. Kemble.	St. Thomas	Cameron, Mac-
Trinidad	John Cumming.		aulay & Co.
Barbadoes	George Winter.	Dominica	James Garraway.
Antigua	David Browne.	Grenada	T. Bell, Market Sq.
St. Vincent	A. Dalrymple.	Tobago	Chas. Angus Keens.

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Calcutta . . .	Borradaile, Schiller, & Co.
Madras . . .	Binny & Co.
Bombay . . .	The London, Asiatic, & American
Penang . . .	Company (Limited).
Singapore . . .	Lorrain, Gillespie, & Co.
	The Borneo Company (Limited).

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Colombo . . . Alstons, Scott, & Co.

CHINA.

Shanghai . . . Milson & Ted.

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Port Louis . . . Frederick Mylius Dick.

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Grahamstown . . .	Colin T. Campbell.

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TASMANIA.

Launceston . . . Ronald C. Gunn.

BRITISH COLUMBIA.

Victoria . . . Robert Burnaby.

MEDITERRANEAN.

Malta . . . John Quintana.

Local Agencies in
the different Towns
throughout these
Provinces.

Local Agencies in the
different Towns through-
out these Provinces.

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	<i>Agents.</i>	<i>Medical Advisers.</i>
Arnprior ..	W. Carss	Dr. Cranston.
Aylmer, Q.	C. H. Church	Dr. Church.
Ayr	Rev. D. M'Ruar ..	{ Dr. Bell & Dr. Bingham.
Almonte....	P. M'Arthur	Dr. Mostyn.
Aurora	R. Connor	Dr. Hillary.
Barrie	C. Pott	{ Dr. Crookshank & Dr. Morton.
Belleville ..	L. H. Henderson	{ Dr. Holden, Dr. Lister, & Dr. Burdett.
Beamsville	J. C. Kerr.....	
Berlin.....	A. J. Peterson	Dr. Bowlby.
Bothwell ..	A. R. Pratt	
Bowmanville	F. F. M'Arthur....	Dr. Reid.
Brantford ..	A. W. Smith	Dr. Henwood.
Brockville ..	J. W. B. Rivers ..	{ Dr. Edmond- son.
Brampton...	W. N. Hossie	Dr. Patulio.
Bradford ..	H. S. Broughton ..	Dr. Geo. Morton.
Brighton ..	J. Bowles	Dr. Cook.
Beaverton ..	C. H. Davidson	Dr. Dean.
Chatham ..	W. S. Ireland	Dr. Askin.
Coaticook ..	Cutting & Fox.....	Dr. Wood.
Coburg	W. Hargraft.....	{ Dr. Moore & Dr. Powell.
Cornwall ..	C. Pool	Dr. Pringle.
Collingwood	Geo. Moberly	Dr. Stephen.
Clinton	J. M'Garva	Dr. John Reeve.
Colborne ..	A. A. Vars	Dr. Pugh.
Cowansville	H. W. Martin	Dr. Brown.
Caledonia ..	A. Taylor	Dr. M'Cargow.
Cannington	G. Smith	Dr. Gillespie.

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<i>Agents.</i>		<i>Medical Advisers.</i>
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Dunham, Q. T.	Wood	Dr. A. D. Stevens.
Durham, O. D.	M'Donnell	
Dunnville ..	Thos. Carlisle	Dr. Jarron.
Danville	J. Boutelle	Dr. E. P. Hurd.
Elora	{ W. P. Newman, } Montreal Bank }	Dr. Finlayson & Dr. Paget.
Erie	J. W. Earl.	Dr. M'Naughten.
Fort Erie	{ Richard Graham, } Custom House.. }	
Fergus	A. S. Cadenhead	Dr. G. T. Orton.
Fonthill	J. M. Curr'	
Frelighsburg	W. M. Pattison	Dr. Chamberlin.
Goderich ..	J. Callaway Jun ..	{ Dr. M'Dougall & Dr. M'Micking.
Guelph ..	{ Messrs. Davidson } & Chadwick	Dr. Herod.
Gananoque	G. Taylor	Dr. M'Cumm.
Galt	G. H. Paterson. ..	{ Dr. Richardson & Dr. Ramsey.
Granby		
Grimsby...	T. C. Brownjohn ..	
Georgetown	T. Ruston	Dr. Wm. Wright.
Hamilton	{ James Bancroft, } Merchant's Bk. }	Dr. Ridley.
Hastings ..	A. E. Hayter	
Hatley	C. E. Kennedy	Dr. Burland.
Huntingdon	Rev. A. Wallace ..	{ Dr. Sheriff & Dr. Cameron.
Ingersoll ..	A. M'Lean	Dr. Hoyt.
Joliette	C. B. H. Leprohon..	Dr. Boulet.
Kingston ..	C. F. Gildersleeve	{ Dr. Strange & Dr. Yates.
Knowlton ..	John Macfarlane	
Lacolle	G. M. Van Vliet	Dr. Leavitt.
Lennoxville	J. H. Stearns	Dr. Robertson.

Standard Life Assurance Company. 31

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London	Charles Murray	{ Dr. Anderson & Dr. Marrell .
Melbourne	M. M. Tait	Dr. Hamilton.
Manilla	G. Douglas	Dr. Oakley.
Mitchell	J. Porter	{ Dr. Bowes & Dr. Hornibrook.
Merrickville	H. Merriek	Dr. Church.
Mount Forest	J. P. M'Millan	
Milton	G. Smith	Dr. Freeman.
Morrisburg	Wm. Broder	Dr. Chamberlain.
Meaford	W. C. Jewell	Dr. M'Intosh.
Napanee	C. James	Dr. Bristol.
Newcastle	J. P. Lovekin	Dr. Rose.
Niagara	T. H. Watt	Dr. Morson.
Newmarket	E. Jackson	Dr. Hackett.
Ottawa	{ J. P. Featherstone } & Hy. Grist, Par- liamentary Agent	{ Dr. VanCortlandt & Dr. Henry.
Oshawa	C. N. Vars	{ Dr. M'Gill & Dr. Rae.
Oakville	R. Balmer, Postmaster	
Owen Sound	John Kennedy	
Perce	{ P. Vibert Jun., De- } puty Sheriff	{ Dr. Robitaille.
Paisley	H. A. Wilson	Dr. Baird.
Paris	A. H. Baird	Dr. Dickson.
Perth	H. D. Shaw	Dr. Howden.
Peterboro'	{ Alex. Smith, Bank } { of Toronto	{ Dr. M'Nab, Dr. Buruham, & Dr. O'Sullivan.
Port Burwell	A. Sutherland	
Port Colborne	F. G. Quinn	Dr. Fares.
Port Hope	James Baird	{ Dr. Burnham & Dr. Perks.

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Prescott	... A. G. Peden	 { Dr. Scott & Dr. Brouse.
Port Dover	D. Tisdale of Simcoe	Dr. Walker.
Prince Albert	P. A. Hurd	 Dr. Jones.
Quebec	{ A. J. Maxham, St Peter Street.	{ Dr. Boswell & Dr. Landry.
Sherbrooke	.. A. M. Smith	 Dr. Worthington.
Southampton	A. Sproat	 Dr. Scott.
Sorel	 M. Mathien	
Simcoe	 David Tisdale	 { Dr. Covernton. Dr. Colver, and Dr. Hayes.
St. Catherine's	James Seymour	.. Dr. Mack.
St. Hyacinthe	J. Nault	 Dr. Threot.
St. John's	.. William Coote	 Dr. Wight.
St. Mary's	.. H. F. Sharp	 { Dr. Wilson & Dr. Harrison.
St. Thomas	J. S. Hallowell	 Dr. Goring.
Stanstead	..	 Dr. Cowles.
Stratford	.. John Dutton	 Dr. Hanvey.
Stratfordville	R. J. M'Naughton.	Dr. Mann.
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Seaforth		 { Dr. Coleman & Dr. Varcol.
Sandwich	..	 Dr. Casgrain.
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Toronto	 Henry Pellatt	 { Dr. Thorburn & Dr. C. B. Hall.
Thorold	 A. T. Stanley	 Dr. Rolls.
Trenton	 Charles Francis	 Dr. Day.
Uxbridge	 J. Dickey	 Dr. Bascom.
Vankleek Hill	William C. Wells	.. Dr. Ewing.
Vienna		Dr. Gates.

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Whitby	K. F. Lockhart	Dr. Gunn.
Windsor..	{ C. D. Grasett, Mer- chants' Bank .. }	Dr. Dewson.
Woodstock	C. L. Beard	Dr. Turquand.
Waterloo, O.	C. M. Taylor	Dr. Reynolds.
Waterloo, Q.	A. B. Parmelee	Dr. Erskine.
Welland	A. G. Hill	Dr. Schooley.
Wellington Sq.	W. Kerns	
Watford	A. W. Stickle & Bro.	Dr. Harvey.

W. M. RAMSAY, *Manager for Canada.*

R 'HARD BULL, *Inspector of Agencies.*



The
Standard
Life
Assurance
Company

FRONT COVER OF THE STANDARD LIFE ASSURANCE COMPANY

