

A policy of insurance in this company does not become void when the insured changes his occupation, nor is it required that notice of such change be given the company.

Steamboat men are not charged any extra premium on account of their extra hazardous employment.

The insured in this company are entitled to profits, on the mutual plan, which they may receive annually, in cash, and apply the same towards the payment of their yearly premium.

The insured are allowed 30 days grace in the payment of premium from the time they become due, before the policy is forfeited, and even if the insured should die within the 30 days before the payment of the premium, the company consider themselves bound and liable to pay the amount of insurance.

This is a local company, under the control of a Board of Directors who are known to be gentlemen of high standing, and in whom implicit confidence may be had in their good management. This, with the advantage of having the parent office at hand, where losses may be adjusted in person with the officers of the institution, without the lengthy correspondence incidental to foreign companies, are matters not lightly to be considered.

#### INSURANCE ON WHITE PERSONS.

*Rate of Premium for the Insurance of \$100 on a single Life.*

Age.	For 1 year.	For 5 years.	For Life.	Age.	For 1 year.	For 5 years.	For Life.
15	\$ 77	\$ 81	\$1 50	38	\$1 47	\$1 58	\$2 95
16	80	83	1 86	39	1 55	1 60	3 05
17	82	85	1 62	40	1 65	1 67	3 14
18	84	87	1 67	41	1 73	1 76	3 24
19	86	89	1 71	42	1 83	1 87	3 34
20	88	91	1 75	43	1 88	1 90	3 44
21	90	93	1 80	44	1 90	1 92	3 55
22	92	95	1 85	45	1 91	1 94	3 66
23	94	97	1 90	46	1 92	1 95	3 80
24	96	1 01	1 95	47	1 93	1 96	3 95
25	98	1 05	2 00	48	1 94	1 97	4 10
26	1 00	1 09	2 03	49	1 95	1 98	4 26
27	1 03	1 13	2 07	50	1 96	2 06	4 44
28	1 08	1 18	2 19	51	1 98	2 17	4 64
29	1 16	1 24	2 26	52	2 02	2 34	4 80
30	1 23	1 30	2 32	53	2 10	2 51	5 06
31	1 30	1 36	2 38	54	2 18	2 72	5 34
32	1 32	1 41	2 44	55	2 32	2 95	5 63
33	1 34	1 45	2 50	56	2 47	3 16	5 90
34	1 35	1 49	2 57	57	2 70	3 42	6 12
35	1 36	1 52	2 66	58	3 14	3 67	6 36
36	1 38	1 54	2 72	59	3 48	3 96	6 62
37	1 42	1 55	2 81	60	4 00	4 25	6 96

California emigrants will be insured in any sum not exceeding \$2,500, the premium to be calculated at the regular life rates, with an extra charge of  $2\frac{1}{2}$  per cent. on amount insured.