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CASH PROFITS of more than £445,000 sterling have been distributed in this manner to the Policy-holders during their own lives.

IN CLASS B. THE BONUSES are unusually LARGE ADDITIONS TO THE SUM ASSURED, and may be exchanged for a MOST IMPORTANT PROVISION IN OLD AGE to the Policy-holder himself.

At the Division for 5th December, 1865, the LARGE BONUS ADDITION of £4 per cent. on the sum Assured, was declared for every premium paid on each participating policy, and payable along with the Sum Assured, provided the Life attain the average expectation of persons at his age of entry. It is evident that at this rate of Bonus the SUM ASSURED will be more than DOUBLED in a comparatively short period.

But the Policy-holder has the option of exchanging these large Bonus Additions, when he reaches an average period of life, for an equivalent in a

VALUABLE PROVISION FOR HIS OWN AFTER LIFE-TIME by a CASH PAYMENT or ANNUITY.

For Example, a Policy-holder for £1000, at the age of 25, on his attaining the average period of persons of that age, will, at the rate of Bonus, have had an addition to his Assurance of £1,500, making the Sum Assured £2,500 instead of £1,000.

Or he may then exchange this large Bonus Addition for ONE CASH PAYMENT of about £1,000 to himself.

Or he may exchange the Bonus Addition for an ANNUITY of about £102 payable during his life. Such exchange will in no respect affect the Sum assured, which, as well as the right to future Bonuses, will remain intact for the Heirs or other purposes of the Policy-holder.

UNDER NO OTHER SYSTEM can anything like the same amount of benefits be obtained, whether as regards Increase of Sum Assured, or an equivalent in Cash Payment, or Life Annuity.

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P. WARDLAW, SECRETARY.

PER
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EX. 2

BRITON

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LIFE ASSOCIATION,

Chief Offices, 429 Strand, London.

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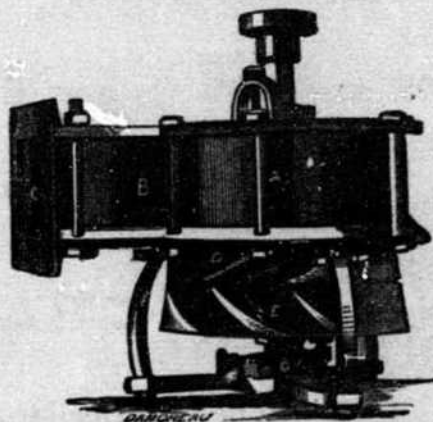
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A. D. COLE

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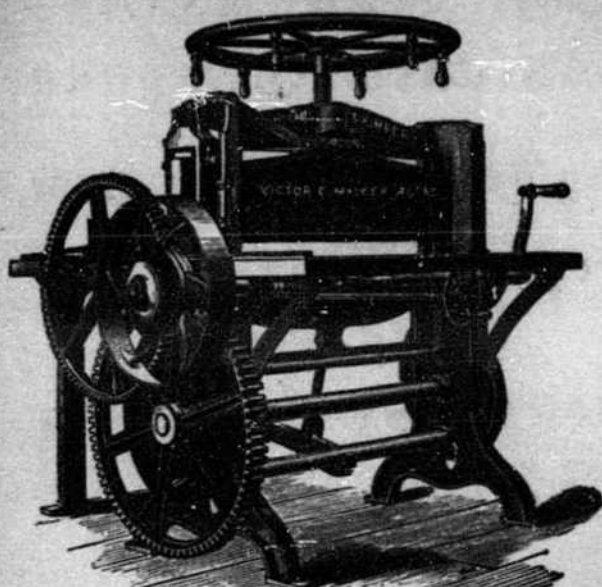
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CORRECTED TO 30TH JUNE, 1871



Montreal:

PRINTED AND PUBLISHED BY JOHN LOVELL,

ST. NICHOLAS STREET.

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THE undersigned has greatly enlarged and otherwise improved his premises, which he has adapted, in every respect, for carrying on an extensive Book and Job Printing and Blank Book Manufacturing business. The Compositors' Rooms are well stocked with a large variety of Plain and Fancy Types, embracing the newest designs. The Establishment is furnished with twelve Steam Printing Presses, nine Steam Smashing, Sawing, Cutting, Stamping and Hoisting Machines, six Hydraulic and Hand Presses, together with Ruling, Backing and Paging Machines, all in thorough working order, which enables him to turn out large quantities of work at very short notice. 200 persons are employed in this Establishment.

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JOHN LOVELL,

BOOK AND JOB PRINTER, AND BLANK BOOK MANUFACTURER.

Montreal, June 28, 1871.

P R E F A C E .

THE Publisher has much pleasure, in presenting the MONTREAL DIRECTORY for 1871-72, to announce to the public his sincere belief that it will be found one of the most complete and reliable works of the kind that has yet been issued from his establishment. As he was determined that neither trouble nor expense should stand in the way of his producing a correct Directory, he determined, after the names had been taken and put in type, to send out his agents a *second* time, in order to compare the *Street lists*, by a house to house investigation, and thus guarantee a correct ALPHABETICAL and STREET DIRECTORY. An improvement will be noticed in the arrangement of the villages surrounding the city. Hitherto, the names of the inhabitants of these places were inserted in the Montreal Alphabetical, but this year they are placed separately, and the location of the several villages described. The Miscellaneous part of the work will be found to be fuller and more complete than in any previous year, and the DIRECTORY, on the whole, will be found to contain a much larger number of names than has yet been published.

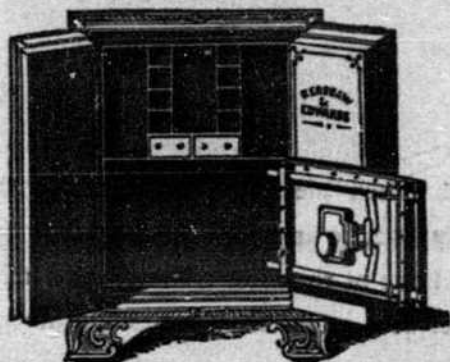
To the Officers of the Government, Public Institutions, the City Corporation, Societies and Companies, the Publisher is deeply indebted for the useful information they were kind enough to supply.

JOHN LOVELL, PUBLISHER.

MONTREAL, 3rd July, 1871.

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