

LIFE ASSURANCE TABLES.

The existing British offices are about eighty in number, most of them of recent origin. The oldest is the Amicable, of London, established on the mutual principle in 1706. At the time when it was set up, no calculations as to life existed; and the conductors were accordingly obliged for many years to proceed in a great measure at random, charging the same premiums or annual payments for all ages under 45! The other offices, dating from the last century, are the following:—The Sun, 1710, proprietary; the Union, 1714, mixed; the London, 1721, mixed; the Royal Exchange, 1722, proprietary; the Equitable, 1762, mutual; the Westminster, 1792, proprietary; the Pelican, 1797, proprietary; and the Palladium, 1797, mixed. Ten were established during the first ten years of the present century:—The Globe, 1803, proprietary; the Albion, 1805, proprietary; the London Life-Association, 1806, mutual; the Provident, 1806, mixed; the Rock, 1806, mixed; the West of England, 1807, mixed; the Hope, 1807, mixed; the Eagle, 1807, mixed; the Atlas, 1808, mixed; and the Norwich Union, 1808, mutual. The rates charged by these offices are very various, but, in most cases, the charges for life-assurance are considerably within the verge of safety. Hence companies generally divide good profits, and societies realise large surpluses, which fall to be divided among the insurers, in the form of additions to the sums stated in their policies. The scales of the various offices may be classed in three grades or sets, of each of which we give a few examples.

The Economic is a proprietary office, giving three-fourths of the surpluses or profits to the assured. It was established in 1823. In 1834, a bonus, amounting to 16 per cent. on the premiums paid, was declared; and in 1839 there was a second bonus, amounting to 31 per cent. on the premiums paid during the preceding five years. The Norwich Union, in 1816, gave a bonus of 20 per cent. on the amount of premiums deposited by the members insured previous to June, 1815; a second bonus of 24 per cent. in 1823; and a third of 25 per cent. in 1830. The Guardian is a proprietary office, in which a proportion of profits not stated is given to the assured. Established in 1821, its first division of profits was made in 1828, and a second in 1835. At each period, the bonuses averaged rather more than 28 per cent. on the amount of the premiums paid thereon during the preceding seven years. The Scottish Widows' Fund and Scottish Equitable have both declared large surpluses. At the division of the first of these highly prosperous societies, in 1825, the policies opened between 1815 (the commencement of the society) and 1820, were declared entitled to 2 per cent. for each year of their currency. In 1832, the same policies received a further addition of 3½ per cent.; and at the same time those opened between 1820 and that time, were declared entitled to additions amounting to 1½ per cent. per annum. In 1839, a retrospective bonus of 2 per cent. per annum was declared on all policies. The effect of these additions is, that policies for £1000, opened before 1820, at whatever age, will amount in 1845 to £1809 8s. 7d. In 1841, the Scottish Equitable made its first division of surpluses, amounting to 2 per cent. per annum on all policies of above five years' standing; so that the heirs of a person who insured £500 in 1831 (the first year of the society), would now, in the event of his decease, realise £600, and so on in proportion.

GOVERNMENT ANNUITIES.

The tables on which the government annuities are granted have been formed, as might be expected, on the soundest principles, and are entitled to the greatest respect. They relate to four kinds of benefit—deferred annuities upon the continuance of single lives, immediate annuities upon the continuance of single lives, deferred annuities to continue for a certain term of years, and immediate annuities to continue for a certain term of years. We give one specimen, namely, the terms of an annuity of £20, payable after twenty years from the time of its purchase:—

Age of the Person at the time of Purchase upon whose Life the Annuity is to depend.	Yearly sum required.	Money to be paid down in One Sum at the time of Purchase.
15 and under 16	£ 10 11 6	£ 157 11 0
16 .. .. 17	10 9 0	155 17 6
17 .. .. 18	10 7 0	154 3 0
18 .. .. 19	10 4 6	152 7 0
19 .. .. 20	10 2 0	150 10 6
20 .. .. 21	9 19 6	148 13 0
21 .. .. 22	9 17 0	146 13 6
22 .. .. 23	9 14 0	144 11 6
23 .. .. 24	9 11 0	142 8 6
24 .. .. 25	9 8 0	140 2 6
25 .. .. 26	9 5 0	137 15 0
26 .. .. 27	9 1 6	135 4 6
27 .. .. 28	8 18 0	132 11 0
28 .. .. 29	8 14 0	129 15 6
29 .. .. 30	8 10 6	126 18 6
30 .. .. 31	8 6 6	124 1 0
31 .. .. 32	8 2 6	121 2 6
32 .. .. 33	7 19 0	118 6 6
33 .. .. 34	7 15 0	115 11 0
34 .. .. 35	7 11 6	112 17 0
35 .. .. 36	7 8 0	110 3 6
36 .. .. 37	7 4 6	107 11 0
37 .. .. 38	7 1 0	104 19 0
38 .. .. 39	6 17 6	102 7 6
39 .. .. 40	6 14 0	99 15 0
40 .. .. 41	6 10 6	97 1 6
41 .. .. 42	6 6 6	94 5 6
42 .. .. 43	6 2 6	91 7 0
43 .. .. 44	5 18 6	88 6 0
44 .. .. 45	5 14 6	85 5 6

SCALE OF LOW GRADE.

	20	25	30	35	40	45	50	55	Total Premiums between 20 and 60.
Aberdeen Assurance Company	£1 14 7	£1 18 1	£2 2 0	£2 7 3	£2 14 5	£3 4 6	£3 19 8	£4 19 0	£129 7 9
Standard Life Assurance Company, Edinburgh	1 12 10	1 17 6	2 1 1	2 6 10	2 17 2	3 6 5	3 19 8	5 0 0	131 8 8
Scottish Provident Institution (mutual)	1 15 8	1 18 0	2 1 6	2 6 10	2 14 9	3 5 9	4 1 7	5 1 11	

SCALE OF MIDDLE GRADE.

	20	25	30	35	40	45	50	55	Total Premiums between 20 and 60.
Economic Company, London	£1 14 7	£1 19 0	£2 4 3	£2 10 11	£2 19 9	£3 11 9	£4 8 0	£5 10 3	£141 12 6
Norwich Union Society	1 19 6	2 3 8	2 8 10	2 14 10	3 2 0	3 11 0	4 6 0	5 5 3	142 10 4
Guardian (mixed)	2 1 0	2 5 4	2 10 7	2 17 0	3 5 0	3 14 11	4 8 0	5 4 8	146 3 3
Scot. Widows' Fund } Scot. Equit. Societies }	2 1 6	2 5 10	2 11 1	2 17 6	3 5 6	3 15 6	4 8 4	5 4 2	146 12 5

SCALE OF HIGH GRADE.

	20	25	30	35	40	45	50	55	Total Premiums between 20 and 60.
Globe Company	£2 3 7	£2 8 1	£2 13 5	£2 19 10	£3 7 11	£3 17 11	£4 10 8	£5 6 4	£151 5 2
Sun Company (mixed)	1 16 11	2 2 6	2 9 2	2 16 8	3 6 6	3 17 8	4 14 2	5 19 11	154 16 6
Amicable Society (London)	2 0 6	2 5 6	2 10 6	2 17 0	3 5 0	3 18 6	4 16 6	5 18 0	155 3 6

HIGH WATER TABLE.

SHOWING the difference of Time of High Water between London and the principal Outports of the United Kingdom, as well as a few ports on the opposite coast.

	H. M.	H. M.	H. M.	H. M.			
Aberdeen	sub 0 55	Douglas	— 2 56	Kingstown Harbour	sub 2 54	Rye Harbour	— 3 40
Alderney Pier	add 4 39	Dover	— 2 56	Kinsale Harbour	— 1 54	Scarborough	add 2 9
Antwerp	— 3 36	Dublin	— 2 54	Leith	— 0 16	Scilly Islands	— 2 24
Ayr	sub 2 41	Dundee	add 0 29	Lerwick Harbour	sub 4 6	Shannon Mouth	— 1 44
Bantry Bay	add 1 40	Dunkirk	sub 2 26	Liverpool	— 2 44	Sligo Bay	— 3 53
Barnstaple	— 3 45	Exmouth	add 4 49	Margate	— 2 2	Southampton	sub 3 26
Berwick	— 0 12	Falmouth	— 3 9	Milford Haven	add 3 33	Southend and Sheerness	— 1 27
Boulogne	sub 2 40	Flushing	sub 0 46	Montrose	sub 0 38	Spurn Point, the	add 3 14
Brest	add 1 40	Fort George	— 2 6	Morlaix	add 2 59	St. Ives	— 2 14
Brighton	sub 2 28	Galway	add 1 49	Mout's Bay	— 2 34	St. Malo	— 3 34
Bristol	add 5 10	Gravelines	— 2 26	Newhaven	sub 2 15	Stromness	sub 5 6
Calais	sub 2 36	Greenock	— 2 41	Newport (Isle of Wight)	— 6 10	Sunderland	add 0 54
Cape Clear	add 1 54	Guernsey Pier	— 4 24	New Shoreham	— 2 17	Tay Bar	sub 0 1
Cardigan Bar	— 4 39	Hartlepool	— 1 24	Orfordness	— 3 36	Texel Road	— 5 6
Carmarthen Bay	— 3 52	Havre de Grace	sub 4 14	Ostend	— 1 56	Torbay	add 3 54
Charbourg	— 5 21	Heligoland	— 3 6	Pembroke Dockyard	add 3 49	Tynemouth Bar	— 3 4
Cork Harbour	— 2 24	Hellevoet Sluys	add 0 9	Plymouth Dockyard	— 3 27	Waterford	— 3 54
Cowes	sub 3 21	Holyhead Harbour	sub 3 41	Port Glasgow	sub 2 41	Wells Harbour	— 3 31
Cromarty	— 2 21	Hull	add 3 54	Port Patrick	— 3 26	West Scheldt, entrance	sub 1 31
Cuxhaven	— 1 6	Hythe	sub 3 21	Portsmouth Harbour	— 2 26	Whitby	add 1 24
Dartmouth	add 3 54	Ilfracombe	add 3 39	Ramsay Harbour	— 2 56	Wigorn Bay	sub 3 26
Donegal Bar	— 2 59	Jersey (St. Albyn)	— 4 4	Ramsgate Harbour	— 2 46	Yarmouth Road	— 5 35

To find the time of High Water at either of the above places, it will be necessary to add or subtract the numbers in the above table to or from the time of High Water at London, which will be found in the Calendar given for the day required.