

State would they cover?—Grow all the fruit, and make all the wine possible, and this city would call for more. This grape business is only in its infancy, and its progress will not end with this generation. How many farmers take an agricultural paper? Not one in ten. The balance know nothing—they don't want to know anything—and it will take years to educate such men to know the difference between good grapes and poor ones; but it can be done. It requires persistent application. There is steady progress; we have full faith in it. The time will come when every one will not be satisfied with a single vine; they will require dozens and hundreds. What our

grape vine propagators ought to do is to raise first rate vines, then let the public know they have them for sale.

AYRSHIRE CATTLE.

We learn that MR. JAS. H. MORGAN of Ogdensburg, has purchased the following animals of this breed, selected for him by Mr. Chas. Shepard of the same place, from the herd of Thomas Irving, farmer for Sir W. E. Logan, Montreal: One imported cow, "Soncie;" one imported cow, "White Cherry;" one imported cow, "Heather Bell;" one imported cow, "Young State-ly;" one two-year old heifer, "Matilda," one two-year old heifer "Flora, 2d," and the beautiful young bull, "Sir Colin."

LIFE ASSURANCE.

ESTABLISHED 1825.

SCOTTISH PROVINCIAL ASSURANCE COMPANY,

INCORPORATED BY ACT OF PARLIAMENT.

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WITH a view to obviate the objection urged to the system of Half-Credit Premiums on Life Policies—that thereby an accumulating debt arising from arrears of premium and interest is incurred—the Directors of the Scottish Provincial Assurance Company have adopted, as a substitute to that system, a *Reduced Table of Rates*, whereby the full sum in Policy will be payable at death of Assured, free of all debt, either from arrears of premium or interest.

The following are the Annual Rates, under this Table, for Assurance of £100 Stg. (\$486.67):

Age next Birthday.	First Five Years.	Remainder of Life.	Age next Birthday.	First Five Years.	Remainder of Life.	Age next Birthday.	First Five Years.	Remainder of Life.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
20	4 60	8 80	35	7 10	13 58	43	9 21	17 38
25	5 29	10 14	36	7 32	14 03	44	9 53	18 01
29	5 96	11 44	37	7 57	14 48	45	9 85	18 69
30	6 13	11 76	38	7 83	14 92	46	10 20	19 57
31	6 31	12 08	39	8 09	15 41	47	10 60	20 31
32	6 49	12 41	40	8 38	15 90	48	11 03	21 17
33	6 67	12 77	41	8 64	16 36	49	11 54	22 08
34	6 88	13 18	42	8 92	16 87	50	12 08	23 16

EXAMPLE.—A person aged 30 may assure £100 at his death, by an Annual Premium of £15s. 2d. for the first five years, and £2 8s. 4d. for the remainder of life, without any debt accruing from unpaid Premiums being accumulated against the Policy.

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