

LIFE ASSURANCE.
ESTABLISHED 1836.

SCOTTISH PROVINCIAL ASSURANCE COMPANY,
INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL, - - - ONE MILLION STERLING.

Invested in Canada. \$500,000.

CANADA HEAD OFFICE, MONTREAL.

DIRECTORS:

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WILLIAM SACHS, Esq., Banker.

HON. CHAS. WILSON, M.L.C.

JACKSON RAE, Esq., Banker.

Secretary,—A. DAVIDSON PARKER.

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 36	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 £1 5s. 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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