

**PROFITS OF OUR LIFE ASSURANCES.**

Are we about to join a Life Assurance Institution, having satisfied ourselves of its stability? But of scarcely less importance is it to inquire into its **SURPLUS FUNDS or PROFITS.** If the institution has been well constituted and prudently managed, there must, in ordinary circumstances, have arisen Profits. To what amount and in what manner have these Profits been divided amongst the Assured?

**The Life Association of Scotland**

Values its assets and Liabilities annually in a most careful manner, and the Profits of the Business having thus been ascertained, the Share accruing to each Policyholder of five years standing is handed to him in Money EVERY YEAR at the payment of his next Annual Premium. Accordingly, for many years past, these Policyholders have been required to pay only 13s per £1 of their Premiums,—the remaining 7s per £1 having been paid out of the Profits of the Business?

**EXAMPLES:**

Age at Entry	Annual Premiums for Assurance of £1000 Sterling.	Annual Return of Profit paid by Office.	Premiums have been thereby reduced to
	Sterling.	Sterling.	Sterling.
25	£21 13 4	£ 7 13 4	£14 5 0
35	29 10 0	9 19 6	18 10 6
45	37 1 8	12 19 7	24 2 1
55	53 15 0	18 16 3	34 18 9
60	65 10 0	22 18 6	42 11 6

\*One-half only of the Premiums for the first six years need be paid under Policies for this amount or upwards,—the remaining half, if desired, remaining a permanent debt on the Policy at only 5 per cent interest.

Since the commencement of the Business, 420 of the Assured have died; and the Association has paid their families, or others in right of the Policies, the sums assured, amounting to £203,357 Sterling.

Copies of the last Annual Report, with Prospectus and Tables, may be had gratis at the Offices and Agencies.

**JAMES GRANT, Secretary.**

Montreal, 9 Gt. St. James Street }  
6th April, 1858. }

**Head Offices in Canada:**

MONTREAL—9 Gt. St. James Street.  
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**Dr. JAS. BOVELL**      **Dr. N. BETHUNE.**  
**Wm. ALEXANDER,**  
Local Secretary.

Life Association of Scotland Office,  
Toronto, April 6, 1858.

**Board and Education.**

**T**HE Rev. J. B. Logan, A.M., Head Master of Weston County Grammar School, having removed to a larger house, has now accommodation for an increased number of Boarders. The School will re-open after the mid-summer recess, on Tuesday, August 10th. In conducting his Institution, Mr. Logan aims at uniting the most efficient Scholastic, Moral, and Religious training for the pupil, with every provision for his comfort.

Prospectuses, containing terms, references, &c., will be forwarded on application.  
Weston, near Toronto, June, 1858.

**New Books! New Books!!**

- BARFIS' Discoveries in North and Central Africa**, (in 3 vols) vol. 1.....\$ 2.50  
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I gave special attention to Ashes, Flour, Pork, Butter, and other Provisions, for the disposal of which to advantage I have the best facilities.

Unless otherwise directed, I sell on arrival at the highest price of the market, to obtain which no pains are spared, and remit the proceeds by mail immediately, at the risk of the Consignor, or pay over the amount in any way he may direct. Consignments should be distinctly marked with owners initials and addressed, "JOHN DOUGALL" in full in Bill of Lading or Forwarder's receipt, as also in letter of advice.

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Referring you to my Prices Current which appears twice a week in the Montreal Witness, published at \$3 per annum in advance, for full information concerning this market, I have the honor to be,  
Your most obedient servant,  
**JOHN DOUGALL,**

**NEW BOOKS JUST RECEIVED.**

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