

THE SCOTTISH PROVINCIAL
Assurance Company.CAPITAL—ONE MILLION STERLING.
INVESTED IN CANADA, \$300,000.CANADA HEAD OFFICE.....MONTREAL
A. DAVIDSON PARKER, Manager.

— Benefit of Life Assurance.

IN illustration of the benefits which have accrued to participating Policies of Life Assurance, the following examples may be quoted, taken from the books of the Canadian Branch of the Scottish Provincial Assurance Company:—

Policy 5313, for £1000. Additions amount to £82 10s. Total premiums paid, £112—the bonus thus amounting to seventy-five per cent. of premiums paid.

Policy 4236, for £500. Bonus additions, £61 17s. 6d., or nearly seventy per cent. of £91 2s. 6d., the amount of premiums paid.

REGULATION AS TO SURRENDER OF POLICIES.

For surrender of Policies for the term of life, effected at uniform premiums, and which have been three years in force, a return of 40 per cent. on the amount of ordinary premiums received, will, at any time, be allowed, besides the value of vested Bonuses, where such have been declared. An objection, often urged against Life Assurance, that there is no certainty of value being obtained, in the event of surrender, is completely obviated.

AGENTS:

Toronto—L. C. GILMOR. Hamilton—J. D. PRINGLE.
Kingston—J. V. NOEL. London—G. M. GUNN.

THE MONETARY AND COMMERCIAL
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Business of the American Life
Companies for 1870.

AN exhaustive analysis of the business of the American Life Companies, prepared by the Proprietors of the "Spectator," Chicago, can be had at the office of

THE MONETARY AND COMMERCIAL TIMES,
No. 60 Church Street. Price, 25 cents.

MONTREAL ASSURANCE COMPANY.

Established by Special Ordinance, 1840.

SUBSCRIBED CAPITAL.....\$800,000

PAID UP " 80,000

HEAD OFFICE—25 ST. JAMES STREET, MONTREAL.

A. MURRAY, MANAGER.

ANNUAL STATEMENT OF ASSETS held by the Company as Security
to the Assured:—

402 Shares	BANK OF MONTREAL,	present value.....	\$136,268
200 "	CITY BANK of MONTREAL,	"	18,000
200 "	CANADIAN BANK of COMMERCE "	"	11,300
" "	Do. do. do.	"	
	for 658 shares GORE BANK, amalgamated, present		
	value.....		16,357
75 "	MERCHANTS' BANK,	present value.....	8,250
40 "	CANADA SHIPPING COMPANY, "	"	40,000
100 "	CANADIAN NAVIGATION COMP'Y "	"	9,200
447 "	MONTREAL TELEGRAPH COMP'Y "	"	27,177
62 "	MONTREAL GAS COMP'Y, "	"	3,622
	REAL ESTATE.....		80,000
	MORTGAGES, Bills Receivable, and other Good Debts.....		48,750
	BALANCES due by Agents.....		12,400
	DIVIDENDS and Rents Accrued.....		4,500
	CASH in Bank.....	\$18,400	
	" in Hand	480	
			18,880
	Subscribed Capital liable to call, and held wholly by a Responsible Proprietary.....		\$434,704
			720,000
	TOTAL.....		\$1,154,704

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RATES, AND BINDING POLICIES ISSUED BY

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AGENT,

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