

Life Association of Scotland,

(FOUNDED 1838.)

Head Office for Canada, Montreal, 99 St. James Street.

INVESTED FUNDS,

UPWARDS OF ONE MILLION TWO HUNDRED THOUSAND POUNDS, STERLING.

Assurers have the choice of two separate Classes of Assurance.

IN CLASS A. THE BONUSES are paid in Money to the Policy-holder himself, commencing AT AN EARLY STAGE OF THE POLICY.

An allocation of Profit in Cash is made every year in this class to all Policies of not less than five years' standing at the preceding Annual Balance, and each Policy-holder's share is applied in payment of his next Annual Premium. The Outlay required for the Policies has thus, for many years, been only from 62½ cts. to 75 cts. per \$1 of the Premiums according to standing, and commencing with those due at the end of the sixth year.

CASH PROFITS of more than £375,000 sterling have been distributed in this manner to the Policy-holders during their own lives.

Valuable Provision for his own after life-time by a Cash Payment or Annuity.

For Example, a Policy-holder for £1000, at the age of 25, on his attaining the average period of persons of that age, will, at the rate of Bonus, have had in addition to his Assurance of £1,500, making the Sum Assured £2,500 instead of £1,000.

Or he may then exchange this large Bonus Addition for ONE CASH PAYMENT of about £1,900 to himself.

IN CLASS B. THE BONUSES are unusually LARGE ADDITIONS TO THE SUM ASSURED, and may be exchanged for a MOST IMPORTANT PROVISION IN OLD AGE TO THE Policy-holder himself.

AT THE DIVISION FOR 5th December, 1885, the LARGE BONUS ADDITION of £4 per cent, on the sum Assured, was declared for every premium paid on each participating policy, and payable along with the Sum Assured, provided the Life attain the average expectation of persons at his age of entry. It is evident that at this rate of Bonus the SUM ASSURED will be more than DOUBLED in a comparatively short period.

But the Policy-holder has the option of exchanging these large Bonus Additions, when he reaches an average period of life, for an equivalent in a

Or he may exchange the Bonus Addition for an ANNUITY of about £102 payable during his life.

Such exchange will in no respect affect the Sum assured, which, as well as the right to future Bonuses, will remain intact for the Heirs or other purposes of the Policy-holder.

Under no other system can anything like the same amount of benefits be obtained, whether as regards increase of Sum Assured, or an equivalent in Cash Payment, or Life Annuity.

An ASSURER during the current year in Class B. will receive, at next division, ONE-FIFTH MORE BONUS than later Entrants—The difference being—probably so much as £40 on a £1,000 Policy.

P. WARDLAW, SECRETARY.

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