

LIFE ASSURANCE.

ESTABLISHED 1826.

SCOTTISH PROVINCIAL ASSURANCE COMPANY,

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL, - - - ONE MILLION STERLING.

Invested in Canada, \$500,000.

CANADA HEAD OFFICE, MONTREAL.

DIRECTORS:

Honorable JOHN YOUNG, Chairman.

HUGH TAYLOR, Esq., Advocate.

WILLIAM SACHE, 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.
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

RICHELIEU COMPANY.—ROYAL MAIL LINE OF STEAMERS BETWEEN Montreal and Ports of Three Rivers, Sorel, Berthier, Chambly, Terrebonne, L'Assomption, Yamaska, and other intermediate ports. On and after Tuesday next, the first of May, and until otherwise ordered, the steamers of the Richelieu Company will leave their respective wharves as follows: The Steamer QUEBEC, Capt. J. B. Labelle, will leave Richelieu pier (opposite to Jacques Cartier Square), for Quebec, every Monday, Wednesday and Friday, at 7 o'clock P.M., precisely; calling, going and returning, at Sorel, Three Rivers and Batiscau. Passengers wishing to take their passage on board the Ocean Steamers at Quebec can depend on being in time in taking their passage by this boat, as there will be a Tender to take them to the Steamers without extra charge. The Steamer MONTREAL, Capt. R. Nelson, will leave every Tuesday, Thursday and Saturday, at 7 o'clock P.M. precisely; calling going and returning at the Ports of Sorel, Three Rivers and Batiscau. The Steamer COLUMBIA, Capt. Jos. Duval, will leave the Jacques Cartier Wharf for Three Rivers every Tuesday and Friday, at 2 o'clock P.M.; calling going and returning at Sorel, Maskinongé, Rivière du Loup, Yamachiche, and Port St. Francis; and will leave Three Rivers for Montreal every Sunday and Wednesday, at 2 o'clock P.M. calling at Lanoraie on the Friday trips from Montreal, will proceed as far as Champlain. The Steamer MOUCHE-A-FEU, Capt. E. Laforce, will run on the Rivers Francis and Yamaska in connection with the Steamer Columbia and Sorel. The Steamer VICTORIA, Capt. Chas. Davenly, will leave the Jacques Cartier Wharf for Sorel every Tuesday and Friday, at 3 o'clock P.M.; calling going and returning at Repentigny, Lavaltrie, St. Sulpice, Lanoraie, Berthier, and will leave Sorel every Monday and Thursday, at 4 o'clock P.M. The Steamer CHAMBLY, Capt. F. Lamoureux, will leave the Jacques Cartier Wharf for Chambly, every Tuesday and Friday, at 3 o'clock P.M.; calling, going and returning at Verchères, Contrecoeur, Sorel, St. Ours, St. Denis, St. Antoine, St. Charles, St. Marc, Belœil, St. Hilaire, St. Mathais; and will leave Chambly every Saturday at 3 o'clock P.M., and Wednesday at 12 o'clock A.M. The Steamer TERREBONNE, Capt. L. H. Roy, will leave the Jacques Cartier Wharf for L'Assomption, every Monday, Tuesday, Friday and Saturday, at 3 o'clock P.M., calling going and returning at Boucherville, Varennes, St. Paul, l'Ermitte, and will leave L'Assomption, every Monday at 7 o'clock A.M., Tuesday at 5 o'clock A.M., Thursday at 8 o'clock A.M., and Saturday 6 o'clock A.M. The Steamer L'ETOILE, Capt. A. P. Malhiot, will leave the Jacques Cartier Wharf for Terrebonne every Monday, Tuesday, Friday and Saturday, at 3 o'clock P.M.; calling going and returning, at Bout de Lisle and Lachenaie; and will leave Terrebonne every Monday at 7 o'clock A.M., Tuesday, at 5 o'clock A.M., Thursday at 8 o'clock A.M., and Saturday at 6 o'clock A.M.

This Company will not be accountable for specie or valuables, unless Bills of Lading bearing the value expressed are signed therefor. For further information, apply at the Richelieu Company's office, 208 Commissioners Street.

J. B. LAMBERE, General Manager.