

NORTH BRITISH AND MERCANTILE FIRE AND LIFE INSURANCE COMPANY OF EDINBURGH AND LONDON.

Capital, £2,000,000, Sterling.
Accumulated Fund, £2,122,828. 8s. Sterling.
Annual Revenue, £422,401. 2s. 2d. Sterling.

FIRE DEPARTMENT.

Insurances effected at the lowest rates of Premium corresponding to the risk.
Losses by fire from lightning made good, also damage sustained by the explosion of Gas, occurring within Buildings on or in which the Company has insurances.

LIFE DEPARTMENT.

The leading features of the office are:—

1. Entire security to Assurers.
2. The large Bonus additions already declared, and the prospect of a further Bonus at the next investigation.
3. The advantages afforded by the varied Tables of Premiums—unrestricted Conditions of Policies—and general liberality in dealing with the Assured.

New and Important Advantages.

1. Half Premium System.

By this Table a person may insure his life at one-half of the usual rate, and thus secure all the benefits of the Half Credit System, without any debt being incurred.

2. Double Insurance System.

By this Table, for a moderate Premium, a Policy may be effected which will increase to double the amount originally assured. This system is particularly advantageous to young lives.

Indisputable Certificates.

Upon application, and on certain conditions, the Company's Policies are declared unchallengeable and free from extra premium for Foreign Residence.

Application of Bonus.

The Assured have the option of applying their Bonuses in either of the following ways:—

1. To be added to the Sum Assured—and payable with the sum in the Policy.
2. To surrender them for an immediate payment in Cash.
3. To the reduction and ultimate *extinction* of the future premiums.

Lapsed Policies.

Such Policies may be revived at any period within six months from the expiry of the twenty-one days of grace, on payment of the premium with interest, without any Medical examination or certificate.

The full power of settling losses is vested in the Montreal Board of Directors.

Forms of Proposal and every information will be furnished upon application at the

HEAD OFFICE 2, 4, 5, EXCHANGE.

MACDOUGALL & DAVIDSON,

General Agents for Canada.