

# BRITISH AMERICA

ASSURANCE COMPANY.

FIRE AND MARINE.

Cash Capital & Assets, \$1,176,491.45.

Incorporated 1833.

Head Office, Toronto, Ont.

BOARD OF DIRECTORS.

GOVERNOR, ... PETER PATERSON, Esq.  
DEPUTY-GOVERNOR, ... JOHN MORISON, Esq.  
JOHN McLENNAN, Esq. JOHN SMITH, Esq.  
H. R. FORBES, Esq. H. S. NORTROP, Esq.  
GEORGE BOYD, Esq. HON. WM. CAYLEY.  
PELEG HOWLAND, Esq.  
Inspector, ... ROBERT McLEAN.

L. H. BOULT, Manager.

Incorporated  
A. D. 1874.

# CANADA

Charter  
Perpetual.

FIRE & MARINE

Head Office :

Capital \$1,000,000  
fully  
Subscribed.



INSURANCE CO'Y.

Hamilton, Ont.

Deposited with Dominion  
Government,  
\$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant  
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor City of Hamilton.  
D. THOMPSON, Esq., M.P., Co. of Haldimand.

BRANCH OFFICES—Montreal, Walter Kavanagh, No. 117 St. Francois Xavier  
Street, General Agent. Toronto, Scott & Walmsley, General Agents. Halifax,  
N.B., No. 22 Prince St., Capt. C. J. P. Clarkson, General Agent. St. John, N.B.,  
No. 108 Prince Wm. St., M. & T. B. Robinson, General Agents. Manitoba Agency,  
Winnipeg, Robt. Strang. M. A. Cameron, Charlottetown, General Agent, P.E.I.  
CHAS. CAMERON, Managing Director.

## Standard Fire Ins. Co.

HEAD OFFICE : HAMILTON, ONT.

CAPITAL, \$3,000,000.00.

RECORD.

	INCOME.	ASSETS.	SURPLUS.
1877	\$20,987.69	\$152,464.96	\$133,232.42
1880	82,108.96	298,277.67	197,937.35

The LARGEST gain of Business of any Ontario Company.

D. B. CHISHOLM, Esq., President. H. THEO. CRAWFORD, Sec.  
Prompt and Liberal Settlements are characteristic of this Company, and  
low rates to insurers.

JAS. B. BOUSTEAD & MALCOLM GIBBS,

Secretaries and Managers, Toronto and Co. of York.

Office, No. 14 Adelaide Street East.

Issuers of Marriage Licenses.

# ALLIANCE

FIRE INSURANCE COMPANY.

PRESIDENT : D. B. CHISHOLM, Pres.t Can. Loan & Bank'g Co.

VICE-PRESIDENT : J. E. O'REILLY, Mayor of Hamilton.

Manager—H. THEO. CRAWFORD.

Inspector—R. H. JARVIS.

HEAD OFFICE, HAMILTON.

Authorized Capital, \$500,000. Government Depos t Made.

TORONTO BOARD OF DIRECTORS.

W. W. COPP, Esq., Chairman. JOHN TURNER, Esq., Merchant.  
ROBERT BARBER, Esq., Manufac- J. S. KING, M.D.  
turer, Streetsville.

GEO. J. PYKE, General Agent, TORONTO DISTRICT.  
Office—No. 2 Wellington St. East.

Before Insuring Your Life Examine the Very Attractive and  
Advantageous Plan of

## THE UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

INCORPORATED IN 1848.

JOHN E. DEWITT, PRESIDENT.

Government Deposit at Ottawa, - - - - \$115,000 00  
Assets, about - - - - \$7,000,000  
Surplus over all Liabilities, - - - - \$650,000 00  
Dividends to Policy-holders, to 31st Dec., 1880, - - - - \$3,936,118 04  
Total Payments to Policy-holders, - - - - \$17,421,926 25

This is the only Company that issues Policies giving the benefits of the  
Maine non-forfeiture law, and specifying in definite terms by its Policy Con-  
tract, that there can be no forfeiture of the insurance by non-payment of pre-  
mium after three annual premiums have been paid, until the value provided  
for is exhausted in extended insurance as follows: -

### EXAMPLE FOR \$1,000

For a party age 25 who pays not less than 3 annual premiums, the policy of  
the Union Mutual provides and guarantees the following on 15 and 20 year  
endowments:

**15 YEAR ENDOWMENT.**  
3 annual premiums of \$66.02 provides 15 years' insurance and \$35.31 for each  
\$1,000 at end of endowment, cost only \$9.81 annually.  
5 annual premiums of \$66.02 provides 15 years' insurance, and \$199.88 for each  
\$1,000 at end of endowment, cost only \$8.63 annually.  
10 annual premiums of \$66.02 provides 15 years' insurance, and \$616.80 for each  
\$1,000 at end of endowment, cost only \$2.91 annually.  
15 annual premiums of \$66.02 provides 15 years' insurance and \$1,000 at end of  
endowment, with all the profits.

### 20 YEAR ENDOWMENT.

3 annual premiums of \$47.68 provides 13 years' and 308 days' insurance, without  
further payment cost only \$10.20 annually.  
5 annual premiums of \$47.68 provides 20 years' insurance, and \$57.86 for each  
\$1,000 at end of endowment, cost only \$9.21 annually.  
10 annual premiums of \$47.68 provides 20 years' insurance, and \$365.91 for each  
\$1,000 at end of endowment, cost only \$5.45 annually.  
20 annual premiums of \$47.68 provides 20 years' insurance, and \$1,000 at end of  
endowment with all the profits.

This calculation is not merely estimates but actually guaranteed in the  
policy, and does not include the dividends which will accrue to the policy.

The endowment policy issued by the UNION MUTUAL LIFE INSURANCE  
COMPANY is the fairest contract offered to the insuring public.

The above system applies to all descriptions of policies issued by the Com-  
pany. For further particulars apply to

G B HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto.  
C L BOSSE, " " Quebec, 147 St. James St., Montreal.  
R. ROWE, " " N. B., Oddfellows' Bldg., St. John.  
F B K MARTER, " " N.S., Queen's Ins. Bldg., Halifax.

## SCOTT & WALMSLEY,

Fire & Marine Underwriters.

QUEEN CITY FIRE, ANCHOR INS. COMPANY,  
CANADA FIRE and MARINE,

LONDON ASSURANCE CORPORATION, HAND-IN-HAND FIRE,

Canadian Lloyds, Orient Mutual, N. Y. Ocean Marine.

CAPITAL REPRESENTED, - - \$19,000,000.

Rates fixed with regard to the Laws of Average and  
fair compensation for the hazard assumed.

Losses equitably adjusted and promptly paid.

OFFICES:

Queen City Fire Insurance Company's Building,

NOS. 22, 24 & 26 CHURCH STREET,

TORONTO.