## **BRITISH AMERICA**

ASSURANCE COMPANY.

FIRE AND MARINE.

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

Incorporated 1833.

Head Office, Toronto, Ont.

BOARD OF DIRECTORS.

GOVERNOR, DEPUTY-GOVERNOR. JOHN MCLENNAN, Esq. H. R. FORRES, Esq. GEORGE BOYD, Esq.

PETER PATERSON, Esq. JOHN MORISON, Esq. JOHN SMITH, Esq. H. S. NORTHROP, Esq. HON. WM. CAYLEY.

PELEG HOWLAND, Esq. ROBERT McLEAN.

F. A. BALL Manager

Incorporatea A. D. 1874.

Charter Perpetual.

\$112,259 01

FIRE & MARINE

Inspector, ...

Head Office:

Capital \$1,000,000 fully

Subscribed.

INSURANCE CO'Y. Hamilton, Ont.

Deposted 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.

BRANCHOFFICES—Montreal, Walter Kavanagh, No. 13 St. Francois Xavier Street, General Agent. Toronto, Scott & Walmsley, General Agents. Halifax, N.S., No. 22 Primes St., Capt. C. J. P., Clarkson, General Agent. St. John, N.B., No. 103 Prince Win, St. M. &T. B. Robinson, General Agent. Waniston Agency, Winnipeg, Robt. Strang. M. A. Cameron, Charlottetown, General Agent. P. E.I. CHVS. CAMERON, Managing Director.

### UNION MUTUAL Life Insurance Co., of Maine

JOHN E. DE WITT, President.

Incorporated in 1848.

ASSETS. 31 Dec., 1879 - - \$6,884,798 26 SURPLUS over Liabilities, 31 Dec., 1879, N.Y. Standard, 41 p.c., 601,202 73

All its property belongs exclusively to its policy-holders.

The New York Daily Commercial Bulletin comp inents this excellent institution as f llows:—"The result of careful and skilful management, during the years of but iness depression and shrinking values, begin to be quite many fest now in the case of a number of life insurance corporations especially. With the restoration of confidence, the revival of business, and the upward tend-ney of values, these well conducted companies promptly take position as institutions whose credit is unimpured, and whose contracts cannot fairly be quostioned. And, among this class of life companies, the Union Mutual occupies a most favorable position. Its managers took the eurliest occasion to shape their policy so as to leave no room for criticism touching the estimates put upon the Company's assets. Everything in the line of investments was subjected to a careful reappraisement by experts resident in the locality where loans on mortgage or purchases of real estate had been made. An impartial and, where necessary, an unsparing revision of old estimates was made; and whatever discounting of old values seemed called for, the Company's assets were brought to a figure which, backed by appraiser's affiduatis, could be relied upon as representing actual value and "hard-pan" prices. This was all done at perhass, the lowest ebb of the financial tide, and the result is that early return of that tide tends to increase the Unical Mutual's volume of assets, and vin ficates its managerial policy. By thus divesting itse for all barnoads, the Company has earned the best possible title to contidence, and we learn without surprise, that its business for the current year shows a most gratifying and prospers a progress."

This Company is the only one in Canada working under the Maine and unspero a progress.

The Company is the only one in Canada working under the Maine and unspero a progress.

The company is the only one in Canada working under the Maine policy, which, in all other Companies h

G B HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto, M. B'SSE, "Queb c, 147 St. James St., Montreal R ROW" "N. B., Oddfellows' B dg., St. J. hu. N. S., Queen's Ins. Blug. Halifax.

### STANDARD

Fire Insurance Company.

HEAD OFFICE, HAMILTON, ONT.

Authorised Capital, \$3,000,000. Full Deposit made with the Government.

### INCOME OF THE STANDARD FOR THREE YEARS:

	••	1877 8	47 916	57
Losses for same period			\$159 559 47,300	01 00

D. B. CHISHOLM, Esq., Hamilton, President. JOHN BAIRD, Esq., St. Thomas, Vice-President.

H. THEO. CRAWFORD, Secretary.

Board of Directors for Toronto and District-Alderman SAMUEL TREES, Chairman; Alderman NEIL C. LOVE, W. B. HAMILTON, Esq. R. H. JARVIS, Inspector.

Prompt and Liberal Settlements have always been a characteristic of this Company.

JAS. B. BOUSTEAD & MALCOLM GIBBS,

Secretaries and Managers, Toronto and County of York.

Office, No. 14 Adelaide Street East,

Issuers of Marriage Licenses.

# **NEW SYSTEM OF GUARA**

ADAPTED TO STAFFS OF CLERKS, &c.

THE LONDON GUARANTEE AND ACCIDENT CO'Y. of London, England, have decided to extend to the Dominion, their original system of "FLOATING POLICIES," largely and successfully adopted in Great Brita'n and hither to unknown in Canada. The troublesome system of individual contracts can now be aveided, and a more satisfactory insurance obtained. Corporations requiring security from the whole or a portion of their officials should not fail to take advantage of the terms now offered.

A. T. McCORD, Jr., Res. Sec'y for Canada, 28 & 30 Toronto St., Toronto, Ont.

### TO INSURANCE MANAGERS!

The undersigned make a specialty of INSUR-ANCE PRINTING. Estimates furnished for Policies, Fire, Life, and Marine Application, and every descrip tion of Insurance requisites. We have, for years, satisfactorily supplied the leading Companies of this City.

### TROUT & TODD,

64 & 66 Church St., TORONTO.