The Scottish Commercial FIRE INSURANCE CO.

OF GLASGOW.

Two Millions Sterling. Capital,

CANADA BRANCH.

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Deposited with the Government at Ottawa for security of Canadian Policy Holders, \$100,000.

This Company issues Policies of Insurance against less or damage by fire or light-g on mercantile, manufacturing, farm and household risks, at current rates.

Policies issued and losses settled by the Toronto Office, without delay. Premiums taken in this country are invested in Canadian Securities.

UNION MUTUAL Life Insurance Co., of Maine

JOHN E. DE WITT, President.

HOME OFFICE. AUGUSTA, MAINE.

DIRECTORS' OFFICE. 153 TREMONT ST., BOSTON.

ASSETS, 31 Dec., 1877 **\$7.891.671 67** SURPLUS over Liabilities, 31 Dec., 1877, N.Y. Standard 583,417 53

All Policies issued after April 1, 1877, which shall have been in force Three full years will be entitled to all the benefits arising from the "Maine Non-Forfeiture Law," or, if surrendered within thirty days after lapse, paid-up Policies will be issued instead, if parties prefer.

Practical Results of the Maine Non-Forfeiture Law, passed Feb. 7, 1877, illustrated by a whole Life policy, issued at Age 30, and allowed to lapse after the payment of Three or more full Annual Premiums; Premiums having been paid Wholly in

Premiums paid before lapse.			Additional time under the Law.		Amount Due if Death occur on Last Day of Extension.					
No.	Am't.	Age when	Years	Days.	Age	Amount	Premiums & interest to be deducted.		Due Heirs.	Insur- ance ; over the Prem's.
		stopped.			Death	Policy.	No.	Amount.		Prem's.
3	\$68z	33	2	212	36	\$10,000	3	\$ 759 87	\$ 9,240 I3	\$8,559 19
4	908	33 34 35 36 37 38	3	170	37	10,000	4	1,041 38	8,958 62 8,660 82	8,050 62
2	1,135	35	4	133	39	10,000	5	1,339 18 1,655 36		
- 1	1,362	30	2	100	4I	10,000		1,990 05		
8	1,589 1,816	37	2	67 26	43 45	10,000	7 8	2,340 74		
		30	7	328		10,000	8	2,477 51		
10	2,043 2,270	39 40	l á	236	47 49	10,000	9	2,843 77		
II	2,497	41	9	114	50	10,000	10	3,205 85		

J. H. MONAIRN, General Agent, Toronto.
C B. CUSHING, General Agent, Montreal.

J. C. BENN, General Agent, St. John, N.B.

BRITISH AMERICA

ASSURANCE COMPANY.

FIRE AND MARINE

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

Incorporated 1833.

Head Office, Toronto, Ont.

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Inspector HON. WM. CAYLEY. JOHN F. McCuaio,

KAY & BANKS. General Agents

F. A. BALL Manager

Incorporated A. D. 1874.

FIRE & MARINE

Head Office:

Capital \$1,000,000 fully Subscribed.



Deposted with Dominion Government,

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PHENIX

INSURANCE COMPANY OF BROOKLYN, N.Y.

MARINE. ${f FIRE}$ & INCORPORATED 1853.

CAPITAL, \$1,000,000. **ASSETS**, \$2,735,654. INCOME. \$1,968,311.

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Fire Department.

J. A. MACDONALD,

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INSURANCE accepted at current rates on Buildings, Merchandise, and other insurable property, against Loss or Damage by Fire.

On Lake Craft, their Cargoes and Freights, against the dangers of navigation.

On Live Stock, Provisions, and other Exports by Railroad, Steam and Sailing Ships, to British and Continental Ports.

Losses promptly and equitably Adjusted, and Paid at this Office.

John T. Douglas, Gen. Agent, Ont,

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TORONTO.