

The Scottish Commercial FIRE INSURANCE CO.

OF GLASGOW.

Capital, - - Two Millions Sterling.

CANADA BRANCH.

HEAD OFFICE:

5 and 7 Toronto Street, Toronto.

BOARD OF DIRECTORS:

JOHN L. BLAIKIE, Esq., Chairman, President Canada Landed Credit Company.

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Inspector—ROBT. McLEAN.

Resident Secretary, - - LAWRENCE BUCHAN.

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

This Company issues Policies of Insurance against loss or damage by fire or light-
ing 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. 1878 - - \$7,078,720 78

SURPLUS over Liabilities,

31 Dec., 1878, N.Y. Standard 548,497 27

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".

Practical Results of the Maine Non-Forfeiture Law, passed Feb. 7, 1877, illustrated
by an endowment policy payable at 85 or previous death; issued at Age 30, and
allowed to lapse after the payment of Three or more full Annual Premiums;
Premiums having been paid wholly in Cash:—

No.	Am't.	Age when stopped.	Additional time under the Law.		Age at Death	Amount of Policy.	Amount Due if Death occur on Last Day of Extension.		Insur- ance over the Prem's.
			Years	Days			Premiums & interest to be deducted.	Due Heirs.	
3	\$683 40	33	2	221	36	\$10,000	3 \$761 00	\$9,239 00	\$8,555 60
4	911 20	34	3	183	37	10,000	4 1,043 28	8,956 72	8,045 52
5	1,139 00	35	4	148	39	10,000	5 1,342 58	8,657 42	7,518 42
6	1,366 80	36	5	118	41	10,000	5 1,428 24	8,571 66	7,204 85
7	1,594 60	37	6	91	43	10,000	5 1,520 62	8,479 38	6,884 78
8	1,822 40	38	7	52	45	10,000	5 1,615 12	8,384 88	6,562 48
9	2,050 20	39	7	357	47	10,000	5 1,718 70	8,231 30	6,241 10
10	2,278 00	40	8	267	49	10,000	5 1,798 50	8,201 50	5,923 10
11	2,505 80	41	9	148	50	10,000	5 1,882 75	8,117 25	5,611 45

JNO. McCABE & CO., Agents, Toronto.

W. H. WEIR, Agent, Montreal.

J. C. BENN, 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.

BOARD OF DIRECTORS.

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JAMES CROWTHER, Esq.

Inspector JOHN F. McCUAIG,

General Agents - - - - - KAY & BANKS,

F. A. BALL Manager

Incorporated A. D. 1874. **CANADA** Charter Perpetual.

FIRE & MARINE INSURANCE CO'Y.

Head Office : Hamilton, Ont.
Capital \$1,000,000
fully
Subscribed. 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. Halifax, N.S., No. 22 Prince St., Capt. C. J. P. Clarkson, General Agent. St. John, N.B., No. 51 Princess St., Ira Cornwall, Jr., General Agent. Manitoba Agency, Winnipeg, Robt. Strang.

PHENIX

INSURANCE COMPANY OF BROOKLYN, N. Y.

FIRE & MARINE. INCORPORATED 1853.

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

STEPHEN CROWELL, President. PHILANDER SHAW, Vice-Pres't.

Fire Department. Marine Department.
J. A. MACDONALD, General Agent, New York. WM. R. CROWELL, General Agent, Chicago.

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,
OFFICE, No. 48 YONGE, COR. WELLINGTON ST.,
TORONTO.