The Scottish Commercial FIRE INSURANCE CO.

OF GLASGOW.

Capital, - - Two Millions Sterling.

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 loss or damage by fire or lightning 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 Cash:—

Premiums paid be- fore lapse.			Additional time under the Law.		Amount Due if Death occur on Last Day of Extension.					
No.	Am't.	Age when stopped.	Years	Days.	Age at Death	Amount of Policy.	Premiums & interest to be deducted.		Due Heirs,	Insur- ance over the
							No.	Amount.		Prem's.
3 4 5 6 7 8 9	\$681 908 1,135 1,362 1,589 1,816 2,043 2,270 2,497	33 34 35 36 37 38 39 40 41	2 3 4 5 6 7 7 8 9	212 170 133 100 67 26 328 236 114	\$6 \$7 \$9 41 43 45 47 49	\$10,000 10,000 10,000 10,000 10,000 10,000 10,000	3 4 5 6 7 8 8 9 10	\$759 87 1,041 38 1,359 18 1,055 36 1,990 05 2,340 74 2,477 51 2,843 77 3,205 85	8,344 64 8,009 95 7,659 26 7,522 49 7,156 23	8,050 62 7,525 8a 6,982 64 6,420 95 5,843 26 5,479 49 4,886 23

J. H. McNAIRN, General Agent, Toronto.

C B. CUSHING, General Agent, Montreal.

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

FIRE AND MARINE INSURANCE

THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

Head Office, cor. of Scott and Front streets, Toronto.

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Interpretation of the control of the

Insurances granted on all descriptions of property against loss and damage by five and the perils of inland navigation. Agencies established in the principal chies, towns, and ports of shipment throughout the Province.

F. A. BALL Manager

THE STANDARD

Fire Insurance Comp'y

Head Office — Hamilton.

GOVERNMENT DEPOSIT, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business exclusively to this Province, and limits its Liability on any First-Class Risk to \$3,000.

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SECRETARY-TREASURER

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District. Hamilton, March 1. 1878: