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:

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

OHN S. PLAYFAIR, Esq., (of Bryce, McMurrich & Co.) WM. ALEXANDER, Esq., Vice-Pres. Federal Bank of Canada.

Inspector-ROBT. McLEAN.

Resident Secretary, - - LAWRENCE BUCHAN.

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

This Company issues Policies of Insurance against loss 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-Forseiture 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 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-i
		- Copposi	1		Death	Policy.	No.	Amount.		Prem's.
3	\$681	33	2	212	36	\$10,000	3	\$759 87	\$0.240 I3	\$8,550 13
4	908	34	3	170	37	10,000	4	1,041 38		8,050 62
5	1,135	35	4	133	39	10,000	5	1,339 18	8,660 82	7,525 82
6	1,352	35 36	5	100	41	10,000	6	1,655 36		
7	1,589	37	6	67	43	10,000	7	1,990 05		
8	1,816	37 38	7	26	45	10,000	8	2,340 74		
9	2,043	39	7	328	47	10,000	8	2,477 51		
10	2,270	40	8	236	49	10,000	0	2,843 77		
II	2,497	41	9	114	50	10,000	10	3,205 85	6,794 15	

J. H. MCNAIRN, 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.

BOARD OF DIRECTORS.

Hom. G W ALLAN, M.L.O. HUGH GEORGE J. BOYD, Esq. PETER HOM. W. CAYLEY. JOS D PELEG HOWLAND, Esq. JOHO JOHN SMITH, Esq.

HUGH McLENNAN, Esq. PETER PATERSON, Esq. JOS D RIDOUT, Esq. JNO GORDON, Esq.

GOVERNOR DEPUTY GOVERNOR ...

PETER PATERSON, Esq. Hon. WM. CAYLEY. John F. McCuaig,

Inspector neral Agents

KAY & BANKS.

F. A. BALL Manager

Incorporated A. D. 1874.

Charter Perpetual.

FIRE & MARINE

Head Office:

Capital \$1,000,000 fully

Subscribed.



INSURANCE CO'Y.

Hamilton, Ont.

Deposted with Dominion Government, \$50,000.

PRESIDENT—J. WINEB, Esq., (of Messrs. J. Winer & Co.) Merchant. VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor City of Hamilton. D. Thompson, Esq., M. P., Co. of Haldimand. MANAGER AND SECRETARY—CHARLES D. CORY.

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.

 ${f FIRE}$ & MARINE INCORPORATED 1853.

CAPITAL, \$1,000,000. INCOME.

ASSETS, \$2,735,654. \$1,968,311.

STEPHEN CROWELL, President.

PHILANDER SHAW, Vise-Pres't.

Fire Department.

Marine Department.

J. A. MACDONALD.

WM. R. CROWELL,

General Agent, New York.

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.