The UNITY ASSOCIATIONS consist of—

1. The Unity Fire Insurance Association—Capital: £2,000,000 Sterling, divided into Two Million Shares of £1 each, and

2. The Unity General Assurance Association—Capital: £500,000 Sterling, divided into Two hundred and fifty Thousand Shares of £2 each.

These Associations, though distinct in their origin, Deeds of Settlements, Stock Lists and Direction, are in a great measure combined in the Mother Country, and will be entirely so in the Provinces, where the Central Boards, Managers and Agents, will, in all cases, represent both.

Some brief account of the origin, progress and success, of these Institutions, will be expected by the enterprising and intelligent population of British America, among whom their Branches are about to be established.

The Unity Fire Insurance Association of London was founded, incorporated, and commenced business in 1852. It has, in the short space of three years, met with almost universal approbation and unprecedented success.

The Unity Fire is the youngest office but four whose operations are recorded in Hyde Clarke's "Statistics of Fire Insurance for 1854." In that year it had already outstripped 22 of the other offices (some of them established as early as 1696) in the amount of its business, insuring property to the extent of £10,232,000. Fourteen other offices, some of them established as early as 1710, stood in 1854 above the Unity in the aggregate amount of the property insured; but the popularity of the Unity, and the character of the competition to which the older offices are henceforth to be subjected, will be best understood by looking at the comparative returns of new business done in 1854. In that year the new business of the Unity Fire