BRITISH AMERICA

ASSURANCE COMPANY.

FIRE AND MARINE.

Cash Capital & Assets, \$1,329,731.79.

Incorporated 1833.

Head Office, Toronto, Ont.

BOARD OF DIRECTORS.

GOVERNOR, DEPUTY-GOVERNOR

PETER PATERSON, Esq. ... JOHN MORISON, Esq.

JOHN MOLENNAN, Esq.

H. R. FORBES, Esq.

GEORGE BOYD, Esq.

W. J. McCALLA, Esq.

Inspector.

BOBERT MCLEAN.

L. H. BOULT, Manager,

Incorporated A . D. 1874.

1877

1880

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. 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. Toronto, Scott & Walmsley, General Agents. Halifax, N.S., No. 22 Prince St., Capt. C. J. P. Clarkson, General Agents. St. John, N.B., No. 103 Prince Wm. St., M. & T. B. Robinson, General Agents. Manitoba Agency, Winnipeg, Robt. Strang. M. A. Cameron, Charlottetown, General Agent, P.E.I. CHAS. CAMERON, Managing Director.

Before Insuring Your Life Examine the Very Attractive and Advantageous Plan of

THE

UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

INCORPORATED IN 1848.

JOHN E. DEWITT, President. HENRY D. SMITH, Secretary.

DANL. SHARP, Vice-President. NICHOLAS DEGROOT, Asst -Secretary.

\$115,000 **60** Government Deposit at Ottawa, \$7,000,000 Assets, about 8650,000 00 Surplus over all Liabilities, \$3,936,115 04 Dividends to Policy-holders, to 31st Dec., 1880, \$17,421,926 25 Total Payments to Policy-holders, -

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its Policy Contract, that there can be no forfeiture of the insurance by nonpayment of premium after three annual premiums have been paid, until the value provided for is orbested. the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy RECOMES INCOMESTIMATES. YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by most Companies.

The guaranteed extensions and cash values do not include the Dividends which will accrue to the Policy.

Agents wanted in unrepresented districts.

For further particulars apply to

G B. HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto Quebec, 147 St. James St., Montreal C. L. BOSSE, F. B. K. MARTER, N.S., Queen's Ins. Bldg, Halifax.

Standard Fire Ins.

HEAD OFFICE: HAMILTON ONT.

CAPITAL, \$3,000,000.00.

RECORD.

INCOME. ASSETS. SURPLUS. \$20,987.69 \$152,464.96 **\$**133,232.42 82,108.96 238,277.67 197,937.35

The LARGEST gain of Business of any Ontario Company.

D. B. CHISHOLM, Esq., President.

H. THEO. CRAWFORD, Sec.

Prompt and Liberal Settlements are characteristic of this Company, and
rates to insurers.

JAS. B. BOUSTEAD & MALCOLM GIBBS,

Secretaries and Managers, Toronto and Co. of York.

Office, No. 14 Adelaide Street East. Issuers of Marriage Licenses.

FIRE INSURANCE COMPANY.

PRESIDENT: D. B. CHISHOLM, Pres.t Can. Loan & Bank'g Co. VICE-PRESIDENT: J. E. O'REILLY, Mayor of Hamilton.

Manager-H. THEO. CRAWFORD.

Inspector—R. H. JARVIS.

HEAD OFFICE, HAMILTON. Authorized Capital, \$500,000. Government Deposit Made.

TORONTO BOARD OF DIRECTORS.

W. W. COPP, Esq., Chairman. JOHN TURNER, Esq., Merchant. ROBERT BARBER, Esq., Manufac- J. S. KING, M.D. turer, Streetsville.

GEO. J. PYKE, General Agent, TORONTO DISTRICT Office-No. 2 Wellington St. East.

THE ROYAL CANAD

Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company having withdrawn its business from the United States presents the following Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

 Cash Capital, Jan. 1, 1890.
 \$500,000 00;

 Reserve for Re-Insurance
 76,920 27

 Net Surplus Jan. 1, 1890
 56,784 74

 \$433,105 01

ANDREW ROBERTSON, Esq., Pres. JAMES DAVISON, Manager Fire Dept. G. H. McHENRY, Inspector Fire Dept. HENRY STEWART, Mgr. Marine Dept.

CONFEDERATION LIFE ASSOCIATION

Incorporated by Special Act of the Dominion Parliament.

Government Deposit, \$86,300 Guarantee Capital, \$500,000. Capital and Assets, 31st Dec., 1880, \$1,126,566

HEAD OFFICE, TORONTO, ONT.

President: Sir W. P. HOWLAND, C.B., K.C.M.G. Vice-Presidents: Hon. WM. McMASTER. WM. ELLLIOT, Esq. Directors:

Hon. JAS. MACDONALD, M.P., Halifax. Hon. T. N. GIBBS, Hon. ISAAC BURPEE, M.P. W. H. BEATTY, Esq. W. H. BEATTY, Esq. EDWARD HOOPER, Esq.

J. HERBERT MASON, Esq. JAMES YOUNG, Esq., M.P.P. F. A. BALL, Esq. M. P. RYAN, Esq., M.P. S. NORDHEIMER, Esq. W. H. GIBBS, Esq. A. Malean Howard, Esq.

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College Cambridge.

Managing Director: J. K. MACDONALD