The Scottish Commercial FIRE INSURANCE CO.

OF GLASGOW.

Capital, - - Two Millions Sterling.

CANADA BRANCH.

HEAD OFFICE:

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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. -

- \$8,129,925 68.

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 ninety 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- |
| | | | | | | | No. | Amount | | Prem's. |
| 3 | 180 \$ 800 | 33 | 2 | 212 | 36 | \$10,000 | 3 | | | \$8,559 13 |
| 3 | 1,135 | 34 35 36 | 4 | 170 | 37 39 | 10,000 | 5 | 1,041 38 | 8 958 62 8,660 82 | |
| 6 | 1,362 | 36 | 5 | 100 | 41 | 10,000 | 6 | 1,65, 30 | 8,344 64 | 6,982 64 |
| 8 | 1,816 | 37 38 | 2 | 26 | 43 45 | 10,000 | 8 | 1,990 05 2,340 74 | 8,009 95 7,65 ; 26 | |
| 10 | 2,043 | 39 40 | 7 | 328 236 | 47 | 10,000 | 8 | 2,477 51 | 7,522 49 | 5.479 49 |
| 11 | 2,497 | 41 | 9 | 114 | 49 50 | 10,000 | 10 | 2,843 77 3,205 85 | | |

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

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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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Sole Agents for Toronto:

W. B. CAMPBELL AND A. T. WOOD.

Hamilton, March 1, 1878.