

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.

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 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 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.

FIRE AND MARINE
INSURANCE.

THE BRITISH AMERICA
Assurance Company.

INCORPORATED 1833.

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

BOARD OF DIRECTORS.

HON. G W ALLAN, M.L.C. HUGH McLENNAN, Esq.
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 Inspector JOHN F. McCUAIG,
 General Agents **KAY & BANKS,**

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

F. A. BALL Manager

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:—

| No. | Am't. | Age when stopped. | Additional time under the Law. | | Age at Death | Amount Due if Death occur on Last Day of Extension. | | Premiums & interest to be deducted. | Due Heirs. | Insur- ance : over the Prem's. |
|-----|-------|-------------------|--------------------------------|-------|--------------|---|---------|-------------------------------------|------------|---|
| | | | Years | Days. | | No. | Amount. | | | |
| 3 | \$681 | 33 | 2 | 212 | 36 | \$10,000 | 3 | \$759 87 | \$9,240 13 | \$8,559 13 |
| 4 | 908 | 34 | 3 | 170 | 37 | 10,000 | 4 | 1,041 38 | 8 958 62 | 8,050 62 |
| 5 | 1,135 | 35 | 4 | 133 | 39 | 10,000 | 5 | 1,339 18 | 8,660 82 | 7,525 82 |
| 6 | 1,362 | 36 | 5 | 100 | 41 | 10,000 | 6 | 1,655 30 | 8,344 64 | 6,982 64 |
| 7 | 1,589 | 37 | 6 | 67 | 43 | 10,000 | 7 | 1,990 05 | 8,009 95 | 6,420 95 |
| 8 | 1,816 | 38 | 7 | 26 | 45 | 10,000 | 8 | 2,340 74 | 7,659 26 | 5,843 26 |
| 9 | 2,043 | 39 | 7 | 328 | 47 | 10,000 | 8 | 2,477 51 | 7,522 49 | 5,479 49 |
| 10 | 2,270 | 40 | 8 | 236 | 49 | 10,000 | 9 | 2,843 77 | 7,156 23 | 4,886 23 |
| 11 | 2,497 | 41 | 9 | 114 | 50 | 10,000 | 10 | 3,205 85 | 6,794 15 | 4,297 15 |

J. H. McNAIRN, General Agent, Toronto.
 C. B. CUSHING, General Agent, Montreal.
 J. C. BENN, General Agent, St. John, N.B.

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.

PRESIDENT.

D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex M.P. for Hamilton.

SECRETARY-TREASURER

H. THEO. CRAWFORD.

Sole Agents for Toronto:

W. B. CAMPBELL AND A. T. WOOD
 Hamilton, March 1, 1878