

# CANADIAN Mutual Fire Insurance Co.

Head Office, Hamilton, Ont.

## THE WATER WORKS BRANCH,

embracing Toronto, is confined entirely to cities possessing efficient systems of water works.

Policies in this branch issued only on the ONE YEAR MUTUAL PLAN, thereby rendering the possibility of any assessments whatever very improbable.

## DIRECTORS.

President—**JOHN BARRY**, Esq., Barrister, (Alderman), Hamilton.

Vice-President—**JOHN EASTWOOD**, Esq., Merchant, Hamilton.

**MAURICE O'CONNOR**, Esq. (Messrs. M. O'Connor & Co.) Toronto.

**G. E. TUCKET**, Esq., (Messrs. Tucket & Billings, Tobacco Manufacturers), Hamilton.

**ROBT. MCPHAIL**, Esq. (Wholesale Fancy Goods Merchant) Toronto.

**J. N. TARBOX**, Esq. (Proprietor Burlington Glass Works), Hamilton.

**SAMUEL MAY**, Esq. (Messrs. Riley & May), Toronto.

**E. S. WHIPPLE**, Esq. (Alderman), Hamilton.

**T. W. RAWLINSON**, Esq. (Messrs. Hart & Rawlinson), Toronto.

**ROBT. CHISHOLM**, Esq., Contractor (ex-Alderman), Hamilton.

**WM. WILSON**, Esq. (Vinegar Manufacturer), Toronto.

**DONALD MCPHIE**, Esq., Manufacturer (Alderman), Hamilton.

**JOSEPH JARDINE**, Esq., of Saltfleet.

**A. EGGLESTON**, Esq., Ex-Reeve of Ancaster.

MANAGER AND SECRETARY, **EDWARD HILTON**.

INSPECTOR, - - - **WM. ANDREW**.

Solicitors, Messrs. **BARRY & DUFF**, Hamilton.

Toronto District Agents, **ANDREW BROS.**, 37 Adelaide-st. East.

# 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 Weekly in Cash:—

Premiums paid before lapse.			Additional time under the Law.		Amount Due if Death occur on Last Day of Extension.					Insurance over the Prem's.
No.	Am't.	Age when stopped.	Years	Days.	Age at Death	Amount of Policy.	Premiums & interest to be deducted.		Due Heirs.	
							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	1,042 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	1,651 36	8,344 64	6,982 64
7	1,589	37	6	67	43	10,000	7	1,990 05	8,009 95	6,421 95
8	1,816	38	7	26	45	10,000	8	2,347 74	7,651 26	5,843 26
9	2,043	39	7	328	47	10,000	8	2,477 51	7,522 49	5,749 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.

# FIRE AND MARINE INSURANCE.

## THE BRITISH AMERICA Assurance Company.

INCORPORATED 1833.

Head Office, cor. of Court and Church Streets, Toronto.

## BOARD OF DIRECTORS.

**HON. G W ALLAN**, M.L.O.

**GEORGE J. BOYD**, Esq.

**HON. W. CAYLEY**.

**PELEG HOWLAND**, Esq.

**HUGH McLENNAN**, Esq.

**PETER PATERSON**, Esq.

**JOS D RIDOUT**, Esq.

**JNO GORDON**, Esq.

**ED HOOPER** Esq.

**GOVERNOR** ... .. **PETER PATERSON**, Esq.

**DEPUTY GOVERNOR** ... .. **HON. WM. CAYLEY**.

**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.



**HEAD OFFICE - - 12 METCALF STREET.  
OTTAWA.**

**DR. M. E. VALOIS**, Inspector for Province of Quebec.  
**IAS. BLACKBURN**, Secretary.

## BRANCH OFFICES.

29 Adelaide St., East, Toronto, Matson & Law, Managers, Toronto District.  
Kent Street, Lindsay, H. A. Wallis, Esq., Agent.

Court House Avenue, Brockville, A. S. Hall, Esq., Agent.

15 Place d'Armes, Montreal, G. H. Patterson, Esq., Agent.

144 St. Peter Street, Quebec, Messrs. Kiley & Ladriere, Agents.

102 Prince William Street, St. John, New Brunswick, D. W. Coward, Esq. Chief,

Agent for Nova Scotia, New Brunswick and Prince Edward Island,

Port Hope, J. M. G. Lodge, Agent.