# The Scottish Commercial FIRE INSURANCE CO.

OF GLASGOW.

Capital, Two Millions Sterling.

CANADA BRANCH.

HRAD OFFICE:

5 and 7 Toronto Street, Toronto.

BOARD OF DIRECTORS:

OHN L. BLAIKIE, Esq., Chairman, President Canada Landed Credit Company.

OHN S. PLAYFAIR, Esq., (of Bryce, McMurrich & Co.)

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 Hold-rs, \$100,000.

This Company issues Policies of Insurance against loss or damage by fire or light-g 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, 31 Dec. 1877 - \$7,891,671 67 SURPLUS over Liabilities, 31 Dec., 1877, N.Y. Standard

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 thirty 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

Premiums paid before lapse.			Additional time under the Law.		Amount Due if Death occur on Last Day of Extension.					
No.	Am't.	Age	Years	Days.		Amount of Policy.	Premiums & interest to be deducted.		Due Heira.	Insur- ance over the
		stopped.			Death	Policy.	No.	Amount.		Prem's.
3	\$681	33	2	212	36	\$10,000	3	<b>8</b> 759 87	\$9,240 13	\$8,559 IS
4	908	34	3	170	37	10,000	4	1,041 38		8,050 64
- 5	1,135	34 35 36	4	133	39	10,000	5	1,339 18	8,660 82	
6	1,362	36	5	100	41	10,000	6	1,655 36		6,982 64
7	1,589	37	6	67	43	10,000	7	1,990 05	8,000 95	
8	1,816	37 38	7	26	45	10,000	18	2,340 74		
9	2,043	39	7	328	47	10,000	8	2,477 51	7,522 49	5.470 49
IO	2,270	40	8	236	49	10,000	9	2,843 77	7,156 23	
II	2,497	41	9	114	50	10,000	10	3,205 85		4,297 I

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

### BRITISH AMERICA

ASSURANCE COMPANY.

FIRE AND MARINE

Cash Capital & Assets, \$1,176,491.45.

Incorporated 1833.

Head Office, Toronto, Ont.

BOARD OF DIRECTORS.

How. G W ALLAN, M.L.C. HUGH GEORGE J. BOYD, Esq. PETER How. W. CAYLEY. JOS D PELEG HOWLAND, Esq. JOHO JOHN SMITH, Esq.

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PETER PATERSON, Esq. Hon. WM. CAYLEY, John F. McCuaig, GOVBANOR
DEPUTY GOVBRNOR ...
Inspector ...

General Agents KAY & BANKS.

F. A. BALL Manager

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. WINEE, Esq., (of Messrs. J. Winer & Co.) Merchant.
VICE-PRESIDENTS—George Roach, Esq., Mayor City of Hamilton.
D. THOMPSON, Esq., M. P., Co. of Haldimand.
MANAGER AND SECRETARY—CHARLES D. CORY.

BRANCHOFFICES—Montreal, Walter Kavanagh, No. 117 St. Francois Xavier
Street, General Agent. Halifax, N.S., No. 22 Prince St., Capt. C. J. P. Clarkson,
General Agent. St. John, N.B., No. 51 Princes St., Ira Cornwall, Jr., General
Agent. Manitoba Agency, Winnipeg, Robt. Strang.

### PHENIX

INSURANCE COMPANY OF BROOKLYN, N.Y.

FIRE & MARINE. INCORPORATED 1853.

CAPITAL, \$1,000,000.

ASSETS, \$2,735,654. INCOME, \$1,968,311.

STEPHEN CROWELL, President.

PHILANDER SHAW, Vice-Pres't-

Fire Department.

Marine Department.

J. A. MACDONALD,

General Agent, New York.

WM. R. CROWELL. General Agent, Chicago

INSURANCE accepted at current rates on Buildings, Merchan dise, and other insurable property, against Loss or Damage by Fire.

On Lake Craft, their Cargoes and Freights, against the dangers of navigation.

On Live Stock, Provisions, and other Exports by Rail-road, Steam and Sailing Ships, to British and Continental Ports.

Losses promptly and equitably Adjusted, and Paid at this Office.

John T. Douglas, Gen. Agent, Ont,

OFFICE, No. 48 YONGE, COR. WELLINGTON ST.,

TORONTO.