

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.

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FIRE AND MARINE INSURANCE.

THE BRITISH AMERICA Assurance Company.

INCORPORATED 1833.

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

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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.

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UNION MUTUAL Life Insurance Co., of Maine

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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 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 | \$881 | 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 | 1,653 36 | 8,344 64 | 6,682 64 |
| 7 | 1,489 | 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 | 5,479 49 |
| 10 | 2,270 | 40 | 8 | 2 6 | 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 | 4,207 15 |

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