

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:

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

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Inspector—ROBT. McLEAN.

Resident Secretary, - - LAWRENCE BUCHAN.

Deposited with the Government at Ottawa for security of Canadian Policy Hold-
ers, \$100,000.

This Company issues Policies of Insurance against loss or damage by fire or light-
ning 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. 1878 - - \$7,018,720 78

SURPLUS over Liabilities,

31 Dec., 1878, N.Y. Standard 548,497 27

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".

Practical Results of the Maine Non-Forfeiture Law, passed Feb. 7, 1877, illustrated
by an endowment policy payable at 85 or previous death; 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 of Policy.	Amount Due if Death occur on Last Day of Extension.		Insurance over the Prem's.	
			Years.	Days.			Premiums & interest to be deducted.	Due Heirs.		
3	\$653 40	33	2	22 1/2	36	\$10,000	3	\$761 00	\$9,239 00	\$8,555 60
4	911 20	34	3	18 3/4	37	10,000	4	1,043 88	8,957 72	8,045 52
5	1,130 00	35	4	14 3/4	39	10,000	5	1,342 58	8,657 22	7,518 22
6	1,376 80	36	5	11 1/2	41	10,000	5	1,428 40	8,571 60	7,248 80
7	1,594 60	37	6	9 1/2	43	10,000	5	1,520 60	8,479 38	6,844 88
8	1,822 40	38	7	5 1/2	45	10,000	5	1,618 12	8,384 88	6,562 48
9	2,050 20	39	7	3 1/2	47	10,000	5	1,718 70	8,211 88	6,241 18
10	2,278 00	40	8	2 1/2	49	10,000	5	1,820 50	8,011 50	5,923 00
11	2,505 80	41	9	1 1/2	50	10,000	5	1,924 27	7,817 21	5,611 50

JNO. McCABE & CO., Agents, Toronto.

W. H. WEIR, Agent, Montreal.

J. C. BENN, 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.

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DEPUTY GOVERNOR ... JOHN MORISON, Esq.
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H. S. NORTROP, Esq. GEORGE BOYD, Esq.
JOSH PRIESTMAN, Esq. B. HOMER DIXON, K.N.L.
JAMES CROWTHER, Esq.

Inspector ... JOHN F. McCUAIG,

General Agents - - - - - KAY & BANKS,

F. A. BALL Manager

Incorporated
A. D. 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE

Head Office:

Capital \$1,000,000

fully

Subscribed.



INSURANCE CO'Y.

Hamilton, Ont.

Deposited with Domin-

ion Government,

\$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.

VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor City of Hamilton.
D. THOMPSON, Esq., M. P., Co. of Haldimand.

BRANCH OFFICES—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 Princess 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.

J. A. MACDONALD,

General Agent, New York.

Marine Department.

WM. R. CROWELL,

General Agent, Chicago

INSURANCE accepted at current rates on Buildings, Merchandise, 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 Railroad, 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.