THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.



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

General Agents

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F. A. BALL Manager

KAY & BANKS,

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 583,417 53

All Policies issued after April r, 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 Cash :--

Premiums paid be- fore lapse.			Additional time under the Law.		Amount Due if Death occur on Last Day of Extension.					
No.	Am't,	Age when stopped.	Years	Days.	Age at Death	Amount of Policy.	Premiums & interest to be deducted.		Due Heira.	Insur-! ance over the
					D'until	roncy.	No.	Amount		Prem's.
3450	\$081 908 1,135 1,362	83 84 85 86 87 88	2 3 4	212 170 133	36 37 39	\$10,000 10,000 10,000	5 4 50	\$759 87 1,041 38 1.339 18		8,050 6
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9 10 11	2,043 2,270 2,497	39 40 41	89	\$28 \$j6 114	47 49 50	10,000 10,009 10.000	8 9 10	2,477 51 2,843 77 3.205 85	7,522 49 7,156 23	5,479 44

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.

WILLIAM CAMPBELL, General Agent Toronto District. Hamilton, March 1, 1878