

# 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.
- JOHN 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 Holders, \$100,000.

This Company issues Policies of Insurance against loss or damage by fire or lightning 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.

# BRITISH AMERICA ASSURANCE COMPANY.

FIRE AND MARINE

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

Incorporated 1833. Head Office, Toronto, Ont.

BOARD OF DIRECTORS.

- GOVERNOR - - - - - PRTER PATERSON, Esq.
- DEPUTY GOVERNOR - - - - - JOHN MORISON, Esq.
- HUGH McLENNAN, Esq.
- H. S. NORTHROP, Esq.
- JOSH PRIESTMAN, Esq.
- JAMES CROWTHER, Esq.
- JOHN SMITH, Esq.
- GEORGE BOYD, Esq.
- B. HOMER DIXON, K.N.L.

Inspector .. - - - - - JOHN F. McCUAIG,

General Agents - - - - - KAY & BANKS,  
F. A. BALL Manager

Incorporated A. D. 1874. **CANADA** Chartered Perpetual.

FIRE & MARINE INSURANCE CO'Y.  
Head Office: Hamilton, Ont.  
Capital \$1,000,000 fully subscribed.  
Deposited with Dominion Government, \$50,000.



PRESIDENT—J. WINNER, 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.

# 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 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 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.		Due Heirs.	Insurance over the Prem'.
			Years	Days			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	1,041 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	1,651 36	8,344 64	6,982 64
7	1,589	37	6	67	43	10,000	7	1,990 05	8,009 92	6,427 95
8	1,816	38	7	26	45	10,000	8	2,340 74	7,651 27	5,845 26
9	2,043	39	7	328	47	10,000	8	2,477 51	7,522 40	5,479 49
10	2,270	40	8	26	49	10,000	9	2,843 77	7,156 23	4,866 23
11	2,497	41	9	114	50	10,000	10	3,205 82	6,704 14	4,207 13

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

# 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, 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.