

# Phoenix Mutual Insurance

OF HARTFORD, (CO N.)

Income, - \$2,000,000.

Assets, - \$4,500,000.

Deposits, - \$100,000.

## SPECIAL FEATURES.

1.—IT IS PURELY MUTUAL.

Because all the profits of the Company are divided among the insured. The Guaranteed Capital Holders never share in the profits.

2.—DIVIDENDS ARE ANNUAL.

Payable on all Cash Premiums, on first renewal, and on Loan Premiums, on fourth renewal.

3.—ITS DIVIDENDS ARE MADE ON BUSINESS PRINCIPLES.

Each policy-holder receives the benefit of each payment, and of the time his capital has been in the Company, precisely as every well conducted business-house divides its profits among its partners.

4.—ALL POLICIES MAY BE MADE NON-FORFEITABLE

On Annual Premium Life Policies after three years, and on all others after two years.

5.—PREMIUMS.

All Cash Rates lower than those of a majority of the Companies. Half note rates as low as safety will admit.

6.—NEARLY ALL RESTRICTIONS REMOVED FROM ITS POLICIES.

No extra charge for Railroad employes. No extra charge for insuring the lives of females.

7.—IT DOES NOT LIMIT TRAVEL AS OTHER COMPANIES DO.

Its Policies allow the insured to travel and reside in any part of the United States and Europe, at any and all seasons of the year, without extra charge.

8. DIVIDENDS SETTLED WITH POLICY.

In the settlement of all Note Policies, a dividend will be allowed by the Phoenix Mutual for each year on which the insured has received no dividend. The number of dividends will always equal the number of outstanding notes.

9.—ITS CHARTER AFFORDS THE FULLEST LEGAL SECURITY TO ITS INSURED.

It issues Policies for the benefit of married women, beyond the reach of their husbands. Creditors may also insure the lives of debtors.

For rates and all other information, apply to

A. R. BETHUNE, *General Agent,*

CORNER NOTRE DAME AND ST. FRANCOIS XAVIER STREET, MONTREAL.

M. GIBSON, *Solicitor.*

Agents wanted in vacant localities. Apply as above.

VERMONT CENTRAL  
RAILROAD LINE.

SUMMER ARRANGEMENTS,

Commencing MAY 1, 1869.

TRAINS GOING SOUTH AND EAST.

MAIL TRAIN leaves ST. ALBANS at 6.20 a.m., and connects at Burlington with the Rutland Road, and at White River Junction and Bellows Falls with Trains for Boston, Worcester, Springfield and New York.

DAY EXPRESS leaves Montreal at 8.40 a.m., for Boston, &c., arriving in Boston at 10.30 p.m.

NIGHT EXPRESS leaves Montreal at 3.30 p.m., for Waterlop, Boston, and New York, arriving at Boston at 8.40 a.m., connecting at Bellows Falls with Cheshire R. R. for Boston and Worcester, and with Vermont Valley R. R. for Springfield, &c., arriving in New York at 12.30 p.m.

TRAINS GOING NORTH AND WEST.

DAY EXPRESS leaves Boston via Lowell at 8 a.m., for St. Albans, Montreal, &c., arriving at Montreal at 10 p.m.

MAIL TRAIN leaves Boston via Lawrence and Fitchburgh at 7.30 a.m., Springfield at 7.45 a.m., for St. Albans.

NIGHT EXPRESS leaves Bellows Falls at 10.10 p.m., receiving passengers from Vermont Valley R. R., leaving New York at 12.15 p.m., and from Cheshire R. R., leaving Boston at 5.30 p.m., connecting at White River Junction with Train leaving Boston at 5.00 for Montreal.

Sleeping Cars are attached to both the Night Express Trains running between St. Albans and Boston, and St. Albans and Springfield.

G. NERRILL, General Supt.

CRYSTAL GASALIERS.

JUST RECEIVED.

A large lot of  
CRYSTAL GASALIERS,  
Crystal Brackets,  
CRYSTAL HALL LAMPS.

FOR SALE AT MODERATE PRICES.  
ROBT. MITCHELL & CO.'S,  
St. Peter & Craig Sts.

W. GEO. BEERS,  
DENTIST.

Office & Residence

12 BEAVER HALL TERRACE  
MONTREAL.

GOODALL'S Playing Cards,  
SMITH'S METALLIC MEMO-  
RANDUMS, PIRIE'S ANTIQUE NOTE  
PAPER & ENVELOPES, at the DIOGENES'  
OFFICE, 27 Great St., James Street.

THE  
CARLTON RESTAURANT  
BY J. MARTIN,

IS NOW OPEN,

WITH A CHOICE SELECTION OF

WINES, SPIRITS, LIQUEURS, &c.

Luncheons from 12 to 3.

DINNERS & SUPPERS AT ALL HOURS

425 NOTRE DAME STREET,

Five Doors West of St. Peter.

BEST ASSORTMENT OF  
SILKS,

VELVETS,

POPLINS, and

SHAWLS,

To be found in Town at

BROWN, CLAGGETT & MCCRIVILLE'S  
463 Notre Dame Street, West End.

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"COMIC WEEKLIES"

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Simpson & Bethune,  
Fire,  
Life,  
and Marine  
Insurance

Agents.

OFFICE:

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Selling off Cheap the Largest Stock in  
the City.

GEORGE ARMSTRONG,

Cabinet-Maker, Upholsterer, and Undertaker,  
Corner Victoria Sq. & Craig Street,  
MONTREAL.

CHAMBER AND PARLOUR SUITES.

Manufacturer of

ELASTIC SPONGE MATTRESSES

Superior to Curled Hair.

HEARSEs, Coffins, Crape,  
&c., &c., constantly on hand, and all  
that is requisite provided at the shortest notice  
and in the best manner, on application to him,  
without causing any trouble to the friends of  
the deceased persons. A liberal discount to  
the Trade. Also on hand and for sale, FISK'S  
PATENT METALLIC BURIAL CASES.

FRENCH Fancy Stationery  
at the DIOGENES' OFFICE, 27  
Great St., James Street.