

## Insurance.

## NATIONAL

## Life Insurance Company

Of the United States of America, Washington, D. C.

## DISTINCTIVE FEATURES.

**L**ARGE cash capital (\$1,000,000.00), large accumulations, cash system, stock plans, low rates of premium, no dividend delusions, plans simple, contracts definite, nearly a world-wide policy, perfect security, liberal non-forfeiting features, conservative influence of capital.

*The only American Life Company that has made a deposit in Canada for the exclusive benefit of "Canadian Policy-holders."*

CLARENCE H. CLARK, President.

E. A. ROLLINS, Vice-President.

JAY COOKE, Chairman Fin. and Ex. Com.

EMERSON W. PEET, Secretary and Actuary.

LIVINGSTON, MOORE & Co.,  
General Agents for Canada, Hamilton.

THOS. GILROY, Supt. of Agencies.

H. J. JOHNSTON, Manager, Montreal.

HY. WM. EDDIS, Manager, Toronto.

N.B.—Salaries and travelling expenses will be paid to a few experienced and successful Life Insurance Agents, to act as SPECIAL AGENTS of the above Company in Canada.

Address the General Agents.

## THE EDINBURGH

## LIFE ASSURANCE COMPANY.

ESTABLISHED 1823,

Accumulate Funds—Over One Million Sterling.

HEAD OFFICE OF CANADA:

WELLINGTON STREET, TORONTO.

The LONG STANDING of this office, the CARE exercised in the selection of LIVES, the EXTENT of the COMPANY'S RESOURCES, and the ECONOMY with which the WHOLE AFFAIRS are managed, RENDER THE SECURITY UNQUESTIONABLE.

Prospectuses, Tables of Rates, and also the Annual Report, containing the Balance Sheet, and giving illustrations of the Company's Bonus System, and all information on the subject of Life Assurance may be had on application at any of the Company's Agencies throughout Canada.

DAVID HIGGINS,

Secretary.

46-371

## UNION MUTUAL

## Life Insurance Company of Maine.

ORGANIZED IN 1849.

Gross Receipts ..... \$5,295,233 27  
Premium reserve ..... 4,600,901 36  
Income for 1871 ..... 1,828,238 21

The Company is purely mutual, returning the entire surplus to the policy-holders in dividends.

CHIEF OFFICE—27 Court Street, Boston.

HENRY CROCKER, W. H. HOLLISTER,  
President. Secretary.

F. A. MOORE,

General Agent for the Province of Ontario.

OFFICE—16 Masonic Hall, Toronto St.,  
Toronto.

## Agents' Directory.

**J. T. & W. PENNOCK**, Fire and Life Insurance Agents and Adjusters, representing first-class Companies through the whole of the Ottawa Valley, Ottawa.

**ROBERT D. VIBERT**, Fire and Marine Insurance Agent; General Commission and Land Agent, Auctioneer and Broker &c. Perce, Gaspe, P. Q.

**JOHN TISSIMAN**, Agent, Hartford Fire and Canada Life Insurance Companies, General Land Agent, &c., &c., Chatham, Ont.

**A. C. BUCK**, Agent of Liverpool and London and Globe Provincial, and Canada Life Insurance Companies; Exchange Broker; Money loaned and received on deposit, Caledonia, Ont.

**D. S. R. DICKSON**, Notary Public, Commissioner, &c., Money, Land and General Insurance Agent. Offices, River street, Paris, and Roy's Buildings, Brantford.

**C. E. L. JARVIS**, Insurance and Commission Agent General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B.

**ROBERT MARSHALL**, Notary Public, Agent for the Montreal, British America & Quebec Marine Insurance Co.'s and for the Imperial, Aetna, and Hartford Fire Insurance Companies. St. John, N.B.

**J. L. HOOPER**, Agent for Liverpool, London and Globe, Fire and Life; also British America Marine. Hamilton.

**GREGORY & YOUNG**, Agents for Imperial Fire Ins. Co., Commercial Union Fire and Life, Montreal Marine, and Equitable Life Ass. Soc. Hamilton.

**OWEN MURPHY**, Insurance Agent and Commission Merchant, Telegraph Building, (basement) No. 26 St. Peter street, Quebec.

**JOHN GARVIN**, General Agent for the Aetna Life Insurance Company of Hartford, Conn., for Western Canada. Office, Toronto street, Toronto.

**GEORGE A. YOUNG**, Agent Hamilton Branch, Royal Insurance Company, Fire and Life, corner James and Merrick streets.

**ARCHIBALD McKEAND**, Agent, Hartford Fire Ins. Co., Travelers' Ins. Co. (Life and Accident), No. 11 James street, Hamilton.

**J. D. PRINGLE**, Agent for North British and Mercantile Fire and Life; Provincial Fire and Marine; Scottish Provincial, Life; Aetna, of Hartford, Inland Marine, Phoenix, Ocean Marine, Hamilton, Ont.

**W. F. FINDLAY**, Accountant, Official Assignee, Agent for Aetna Ins. Co. of Hartford; London Assurance Corporation, and Edinburgh Life Assurance Company, Hamilton.

**G. W. GIRDLESTONE**, Fire, Life, Marine, Accident and Stock Insurance Agent, Windsor Ontario. Very best Companies represented.

**R. N. GOOCH**, Agent, Life Association of Scotland, North British & Mercantile (Fire) and Montreal Ins. Comp'y (Marine), No. 32 Wellington st. east, Toronto.

**JAMES FRASER**, Agent, Liverpool and London and Globe and Briton Medical and General Life Association, and Sec'y Metrop'n Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

**PETER McCALLUM**, Agent for the Lancashire Ins. Co.; Travelers Insurance Co.; Hartford Fire Ins. Co.; Western Ins. Co., of Toronto; St. Catharines, Ont.

**F. B. BEDDOME**, Fire, Life, Marine and Accident Ins. Agent and Adjuster, Albion Buildings, London, Ont. None but the most reliable Companies represented.

**WADDELL & GUNN**, Imperial Fire Ins. Co., London Assurance Corporation, Fire Ins. Co., Hartford, British Am. Ass. Co., and Scottish Prov'l Ass. Co. (Life), Talbot street, London, Ont.

**D. B. BURRITT**, Ins. and Real Estate Agent; Clerk Division Court. Debts Collected; Money to Loan, and Invested, &c., &c.; Stratford, Ont.

**JOHN AGNEW**, Agent for Royal, Imperial, North British, Home, and Provincial Fire Ins. Cos; Scottish Provincial Ins. Co.; also for the Colonial Securities Co. Whitby, Ont.

**JOHN BUTLER**, Agent for Queen Ins. Co., Hartford Ins. Co., Western Ins. Co., and Travelers' Life and Accident Ins. Co. Victoria Hall, Cobourg, Ont.

**R. & H. O'HARA**, Agents for Western Ass. Co., Hartford Ins. Co., Travelers' Life and Accident Ins. Co., and Canada Life Ins. Co. Bowmanville, Ont.

## Insurance.

## THE

## PHENIX MUTUAL LIFE.

FROM THE CHICAGO SPECTATOR.

**T**HE progress of the Phoenix Mutual Life, during the past five years, has justly given that company a high place in public confidence and regard. Such remarkable results could only have been achieved by exceptionally good management. And, in this particular, the Phoenix has, by a very natural process, justified its rights to the success it has enjoyed. The company's record since 1866, is one of which its officers and friends may well be proud, and one, too, which reflects lustre upon Hartford, that city of progressive underwriters. The income and assets of the Phoenix, for the period named, are as follows:

Year.	Income.	Assets.
1866,	\$848,607 71	\$1,457,314 95
1867,	1,179,014 28	2,218,344 29
1868,	1,930,833 64	3,664,060 18
1869,	2,432,979 00	5,081,973 50
1870,	2,827,638 16	6,090,562 13

These figures require no elaboration. Nothing that we could say would add to their force. In them the Company tells its own story of prosperous progress, with a directness all the more effective because of its conciseness. And, when it is added that the transactions of the current year are upon an unprecedented scale of magnitude, but still under the accustomed conservatism of management, it will be obvious to all that the Phoenix is destined to fulfil a high and honorable mission in the great scheme of life insurance, and to occupy no subordinate position among the distributors of hope and happiness and wealth. Its present issues of policies are at the rate of 10,000 for the year 1871; and, in the securing of this handsome share of new business, the Company takes its place among the competing forces with a quiet dignity, and exercises a degree of economy, which must issue greatly to its credit. A company which can exhibit such a substantial advance financially, and at the same time show a regular diminution in its ratio of expenses, must be admitted to be under a healthful administration. For four years in succession the Phoenix has reported year by year a lower ratio of expense, and, although the company has issued nearly 60,000 policies, its ratio of losses to the amount at risk has been only nine-tenths of one per cent. This clearly indicates that great care is exercised in the selection of lives, and gives added illustration to the conservative character of the management.

It is unnecessary to say that, as usual in similar instances of a great success, much of all this prosperity is due to the untiring energy and sleepless vigilance of a single man. Without mentioning names, we can easily convey a sense of our appreciation of that gentleman's ability, integrity of purpose, and single-eyed devotion to the duties of his office, by this simple reference. In pushing forward to their present position the fortunes of the Phoenix, he has displayed a degree of sagacity and shrewdness which rank him among the most accomplished Hartford underwriters and when this is said, there is nothing left to add.

We have felt impelled to make the reference to this Phoenix Mutual Life, because we think the company's success in securing so proud a position is only another attestation to the old truth that economy is wealth. And, while we draw a broad distinction between official economy and official penuriousness, we are compelled in all consistency to give emphatic recognition to the former, when the latter is passed by with silent contempt.

The Phoenix Mutual Life is winning golden opinions Michigan policyholders by its prompt mode of settling with losses, and its liberal dealings with policyholders. We notice in one of our exchanges a very complimentary reference (which, we may say, is fully deserved) detailing the history of three or four policies which recently came to maturity by death. In these instances the sums paid, over and above the amount of the policies, were such as to add to the popularity of the "fifty per cent. dividend" plan, which is such a popular feature of the Phoenix.

J. F. BURNS, Sec. E. FESSENDEN, Pres.  
SIMPSON & BETHUNE,

General Agents for Canada—Montreal.

Good active men wanted to act as agents in Canada on reasonable terms. Address the General Agent, Montreal.

A. H. FOX,

Agent, Toronto.

Office 44 Church Street,