

## Insurance.

## NATIONAL

## Life Insurance Company

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

## DISTINCTIVE FEATURES.

LARGE 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 &amp; 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,

46-3m

Secretary.

## 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, *President.* W. H. HOLLISTER, *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 Metropol'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.

## PHENIX MUTUAL

## Life Insurance Company,

HARTFORD, CONN.

ASSETS, securely invested.....\$6,090,562 13  
SURPLUS, free of all liabilities..... 1,761,147 19  
Ratio of Assets to Liabilities larger than that of any other Company of equal age, being

144.62 of Assets to every 100 of Liabilities.

DIVIDENDS paid to Policy-holders.....\$1,021,217 32  
INCOME in 1870..... 2,827,638 16

The progress of the Company for the last five years has been as follows:—

Assets at end of year.	Income for the year.
1866.....\$1,457,314 95	\$ 848,607 71
1867..... 2,218,344 29	1,170,044 28
1868..... 3,664,060 18	1,930,833 64
1869..... 5,081,973 50	2,432,970 00
1870..... 6,090,562 13	2,827,638 16

Within the past five years the Assets of the Company have increased more than five million dollars, notwithstanding nearly a million dollars have been returned to Policy-holders in Dividends, and one and a quarter million dollars paid in losses by death during that period.

That this is a progressive Company is demonstrated by the following comparative statement of business in 1865 and 1870, respectively:—

No. of Policies Issued.	Sum Assured.
1865.....4,302	\$ 8,779,425
1870.....9,065	19,466,761
Income.	Assets.
1865.....\$ 606,681 00	\$ 903,284 71
1870..... 2,827,638 16	6,090,562 13

That the business of the Company is managed with strictest economy, is indicated by the fact that notwithstanding the large increase of business the expenses have been in inverse proportion, as will be seen by the following table:—

Ratio of Expense to Premium Receipts.	1870.	1869.
Ratio of Expense to Gross Receipts.....	17.39..	19.27
	18.07..	20.53

As evidence of the special care taken by the Company in the selection of risks, it is sufficient to state that its ratio of losses paid to amount at risk, is smaller than that of any other Company of equal age, namely, 0.91.

Since the commencement of business, the Company has issued more than

52,000 POLICIES,

and has paid in losses

One and three quarters Million Dollars

To the families of those who have deceased while members of the Company.

J. F. BURNS, *Sec.* E. FESSENDER, *Pres*

ANGUS R. BETHUNE,

General Agent 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