

LANGFORD'S OFFICIAL LIST OF POST, EXPRESS, & TELEGRAPH OFFICES.

# PHOENIX MUTUAL LIFE INSURANCE CO.,

HARTFORD, CONN.

Accumulated Fund, \$2,000,000; Income, \$1,000,000.

THIS Company, established in 1851, is one of the most reliable Companies doing business in the country, and has been steadily prospering.

The *Massachusetts Insurance Reports* shew that in nearly all important matters it is superior to the general average of Companies. It offers to intending assurers the following reasons amongst others, for preferring it to other companies.

IT IS PURELY MUTUAL, because all the profits are divided among the assured.

IT ALLOWS THE INSURED TO TRAVEL AND RESIDE IN ANY PORTION OF THE UNITED STATES AND EUROPE, at any and all seasons of the year, without extra charge.

IT THROWS OUT ALMOST ALL RESTRICTION ON OCCUPATION FROM ITS POLICIES.

IT WILL, IF DESIRED, take a note for part of the premium, thus combining all the advantages of a note and all-cash company. The arrangement favours persons of small means, in securing about double the amount of insurance for the same cash payment that can be had in an all-cash company. It favours capitalists, who can make their money earn more than SIX PER CENT. interest.

ITS DIVIDENDS ARE DECLARED ANNUALLY on ALL POLICIES and applied immediately in reduction of premium.

ITS DIVIDENDS ARE IN EVERY CASE ON PREMIUMS PAID. Thus avoiding the confusion of premiums being paid on one table, and the company paying dividends on some other table, which is the case in most other companies.

THE DIVIDENDS OF THE PHOENIX HAVE AVERAGED FIFTY PER CENT. YEARLY.

IN THE SETTLEMENT OF ALL MUTUAL POLICIES a dividend will be allowed by the Phoenix, for each year the policy has been in force. THE NUMBER OF DIVIDENDS WILL ALWAYS EQUAL THE OUTSTANDING NOTES.

IT PAYS ALL ITS LOSSES PROMPTLY—DURING THE SIXTEEN YEARS OF ITS EXISTENCE NEVER HAVING CONTESTED A CLAIM.

IT ISSUES POLICIES FOR THE BENEFIT OF MARRIED WOMEN beyond the reach of their husband's creditors. Creditors may also insure the lives of debtors.

ITS PREMIUMS MAY BE PAID ANNUALLY, all cash or part note, as the insured desires.

ITS POLICIES ARE ALL NON-FORFEITING, as it always allows the assured to surrender his policy, should he desire, the company giving a paid up policy therefor. *This important feature will commend itself to all.*

THE INDUCEMENTS NOW OFFERED BY THE PHOENIX ARE BETTER AND MORE LIBERAL than those of any other company.

ITS RATE OF MORTALITY IS EXCEEDINGLY LOW AND UNDER THE AVERAGE.

Parties contemplating LIFE INSURANCE will find it to their interest to call and examine our system. Policies issued payable either in Gold or American currency,

ANGUS R BETHUNE,  
*General Manager, Dominion of Canada.*

OFFICE: 104 St. FRANCOIS STREET, MONTREAL.  
Active and energetic agents and canvassers wanted, in every town and village, to whom liberal inducements will be given.

LANGFORD'S ANNUAL HOUSE-HUNTER'S GUIDE.

LANGFORD'S ANNUAL BANK AND CUSTOM HOUSE LIST.

LANGFORD'S ANNUAL GUIDE TO THE CITY OF MONTREAL.