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Accumulated Funds, over \$1,000,000.

THE entire Profits of this long-established Society belong to the Policy-holders.

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Phonix 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 show 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 It allows the Insured to travel and reside in any portion of the United States and Europe. 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. Its Dividends are declared annually, and applied in reduction of Premium. Its Dividends are in every All the advantages of a note and all cash company. Its Dividends are declared annually, and applied in reduction of Premium. Its Dividends are in every case on Premiums paid. The Dividends of the Phisnix have averaged fifty per cent, yearly. In the settlement of Policies, a Dividend will be allowed for each year the policy has been in force. The number of Dividends will always equal the outstanding Notes. It pays its losses promptly—during 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 Policies are all Non-forfetting, 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 Phickix are better and more liberal than those of any other Company. Its rate of Mortality is exceedingly low, and under the average.

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BUSINESS STRICTLY. MUTUAL. GEORGE H. MILLS, President.

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The Ætna Life Insurance Company.

AN attack, abounding with errors, having been made upon the Ætna Life Insurance Co. by the editor of the Montreal Duily News: and certain agents of British Companies being now engaged in handing around copies of the attack, thus seeking to damage the Company's standing.—I have pleasure in laying before the public the following certificate, bearing the signatures of the Presidents and Cashiers who happened to be, in their Offices) of every Bank in Hartford; also that of the President and Secretary of the old Ætna Fire Insurance Company:—
"To whom it may concern."

tary of the old Atna Fire Insurance Company:—
"To whom it may concern:
"We, the undersigned, regard the Ætna Life
Insurance Company, of this city, as one of the most
successful and prosperous Insurance Companies in
the States,—entirely reliable, responsible, and honourable in all its dealings, and most worthy of public confidence and patronage."
Lucius J. Hendee, President Ætna Fire Insurance
Co., and late Treasurer of the State of Connecticut.
J. Goodnow, Secretary Ætna Fire Insurance Co.

J. Goodnow, Secretary Ætna Fire Insurance Co. C. H. Northum, President And J. B. Powell, Cashier National Bank.

National Bank.
C. T. Hillyer, President Charter Oak National Bank.
E. D. Tiffany, President First National Bank.
G. T. Davis, President Gity National Bank.
E. S. Riley, Cashier, do. do. do.
John C. Tracy, President of Farmers' and Mechanics' National Bank.
M. W. Graves, Cashier Conn. River Banking Co.
H. A. Redfield, Cashier Phœnix National Bank.
O. G. Terry, President Ætna National Bank.
J. R. Redfield, Cashier National Exchange Bank.
John G. Root, Assistant Cashier American National Bank.

Bank.
George F. Hills, Cashier State Bank of Hartford.
Jas. Potter, Cashier Hartford National Bank.
Hartford, Nov. 26, 1867.
Many of the above-mentione: parties are closely connected with other Life Insurance Companies, but all unhesitatingly commend our Company as "reliable, responsible, honorable in all its dealings, and most worthy of public confidence and patronage.

JOHN GARVIN. dence and patron JOHN GARVIN

JOHN GARVIN,

General Agent, Toronto Street.

Toronto, Dec. 3, 1867.

Life Association of Scotland.

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UPWARDS OF £1,000,000 STERLING.

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BONUSES FROM PROFITS Are applied on a special system for the Policy-holder's

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WITH THE OPTION OF LARGE BONUS ADDITIONS TO THE SUM ASSURED.

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IMPORTANT AMOUNT IN ONE CASH
PAYMENT, OR A LIFE ANNUITY,
Without any expense or outlay whatever beyond the
ordinary Assurance Premium for the Sum
Assured, which remains in tact for
Policy-holder's heirs, or other
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