PHŒNIX MUTUAL LIFE INSURANCE COMPANY

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 Returns 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, 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, or sea and all parts of the world, 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. This arrangement favors persons of small means, in securing about double the amount of insurance for the same cash payment that can be had in all-cash companies. It favors capitalists, who can make their money earn more than the 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 all-cash companies.

THE DIVIDENDS OF THE PHŒNIX HAVE AVERAGED FIFTY PER CENT YEARLY IN THE SETTLEMENT OF ALL MUTUAL POLICIES, as a dividend will be declared by the Phœnix for each year the policy has been in force.

THE NUMBER OF DIVIDENDS WILL ALWAYS EQUAL THE OUTSTANDING NOTES, IF PAID AT MATURITY—PROMPTNESS—BEING THE SIXTEEN YEARS OF ITS EXISTENCE SEVER 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 PHŒNIX 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.
A. M. BROWN,
Agent,
6m237 Kingston.

QUEEN FIRE AND LIFE INSURANCE COMPANY

OF LIVERPOOL AND LONDON.

Authorized Capital.....£2,000,000 Stg.
Subscribed Capital.....£1,885,220 Stg.
Paid up Capital & Surplus..$1,392,115

DIRECTORS: CANADA BRANCH, MONTREAL:
William Molson, Esq., Chairman, President Molson's Bank.
Henry Thomas, Esq. | David Torrance, Esq.
Hon. James Ferrier.

LIFE DEPARTMENT.

The principles on which this Company is found to contain all the elements required to develop the benefits of Life Assurance, and afford every facility to intending Assurers.

The Premiums are as low as is consistent with safety, and will be found to be lower than those of most other offices.

FIRE DEPARTMENT.

This Company effects Insurances upon every description of Property in Town and Country, including Mill and Special Risks, on the most favorable terms.

The Rates of Premium vary according to the nature of the Risk, and will be found as moderate as those of any other responsible Company doing business in Canada.

ROBERT M. FORD,
Agent,
United States Wharf.
Kingston, June 10th, 1867. 136

Marine Insurance.

WESTERN ASSURANCE Co.

OF TORONTO.

CAPITAL.....$400,000

HON. JOHN McMURRICH, President.
CHAS. MAGRATH, Vice President.

Lake and River risks on Hulls and Cargoes taken at the lowest remunerative rates.

ROBT. M. FORD, Agent,
United States Wharf.
Kingston, Sept. 2nd, 1867. 207

Home Insurance Company of New Haven, Ct.

THIS Company having increased its capital to $1,000,000, January 1st, 1866, your attention is respectfully invited to the following statements:—

With assets exceeding $1,000,000, the Company confidently offers to the public protection against fire, and feel that the "Home" has done its share towards indemnifying the community for the severe losses of the past year, having paid the sum of $1,062,634 93.

The Company is approved by the following members of the Canadian Legislature, and recommended by them to the people of Canada:

Albert Knight, Stanstead; D. Sutton, Guelph; George Irvine, Quebec; J. J. C. Abbott, Montreal; W. H. Webb, Richmond; A. McKellar, Quebec; D. Thomason, Indiana; M. C. Cameron, Toronto.

Moderate rates of premium charged.

JAMES SWIFT, Agent,
St. Lawrence Wharf.
Geo. Moores, Assistant Agent.
Kingston, April, 1867. 95

ÆTNA LIFE INSURANCE CO

OF HARTFORD, CONN.

ASSETS OVER.....$1,500,000.

E. H. BULLOCK, President. | AUSTIN DUNHAM, Vice President.
T. O. ENDERS, Sec'y.

Policies will be granted payable after death or upon the parties arriving at a specified age, at his option; in either case free from claims of creditors. The usual extra risks will be assumed by this Company at reasonable rates.

JAMES SWIFT, Agent,
St. Lawrence Wharf.
Kingston, April, 1867. 1y95

1867. Marine Insurance. 1867.

Ætna Insurance Company of Hartford, Conn.

THOS. A. ALEXANDER, President. | E. P. DORR, General Agent.

INCORPORATED IN 1819.

CAPITAL $2,350,000 | ASSETS $4,000,000

HULL AND CARGO RISKS to and from Inland Ports on favorable terms.

Losses promptly and liberally adjusted and paid in Canada currency.

JAMES SWIFT, Agent,
St. Lawrence Wharf.
Kingston, April 20th, 1867. 95

Home Insurance Company of New Haven.

D. SATTERLEE, President. | CHARLES WILSON, Secretary.

CASH CAPITAL.....$1,000,000.

LAKE AND RIVER RISKS taken on Hull and cargoes at reasonable rates.

JAMES SWIFT, Agent,
St. Lawrence Wharf.
Kingston, April 20th, 1867. 95

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