

HOME MUTUAL FIRE INSURANCE COMP. OF ST. LOUIS.

DIRECTORS.

Isaac L. Garrison,
D. D. Page,
Jas. A. Eddy,
John Whitehill,

Philander Salisbury,
A. P. Ladew,
John Kern,
Isaac H. Sturgeon,

Henry Kayser.

C. C. CADY, Sec. D. D. PAGE, Treas. J. L. GARRISON, Pres.

This Institution commenced operations July 2d, 1849. The amount of Stock Notes, Sept. 1, 1849, \$320,000 Number of Policies issued to Sept. 4350:

LIFE INSURANCE,

BY THE

Phoenix Insurance Co. of St. Louis, Mo.

MUTUAL PLAN.

The Phoenix Insurance Company was chartered by the Legislature of the State of Missouri, during the session of 1848-9, and was organized in the City of St. Louis on the 22d day of March, 1849.

On the 6th of April this Company issued its first life policy.

Since the Company went into operation, and up to the 1st of October, it has insured the lives of 252 persons, of different occupations, residing in Missouri, Illinois, Kentucky, Tennessee, Louisiana, Iowa, Santa Fe and California.

Amount of premium received, \$12,782 97

The Company having so far exceeded the expectations of its managers, it is but natural to anticipate great success for the future.

Its losses during the past season were not extraordinary, when we take into consideration the great mortality in St. Louis during the time, from Cholera, which in fact was amongst us from the time the Company commenced business, to the 1st of October, and from which disease it is said at least 10 per cent. of the entire population were carried off. The losses of the Company during that time were \$11,000 all which have been promptly adjusted and paid.

As to the benefits of life insurance, it is unnecessary to mention they having of late been too often known and felt in this community.

This Company we think offer inducements to persons insuring with us not met with in many similar institutions, especially in regard to residence and travelling. This Company allow the insured to reside in or travel through the south at all times, except from the 1st of August till the 1st of November, and even during that period they are at liberty to visit or reside as low down as the northern boundary of the State of Mississippi without extra charge. The insured will also be granted permission to visit or reside in any place in the United States, without the prescribed limits allowed by the Company at any time, for an extra premium of one per cent. on the amount insured.