

Insurance.

ANNUAL STATEMENT
OF THE
NATIONAL LIFE INSURANCE Co.,
OF THE
UNITED STATES OF AMERICA.
FOR THE YEAR ENDING DECEMBER
31st, 1870.

NET ASSETS, JANUARY 1, 1870. - \$1,224,482.40

RECEIPTS DURING THE YEAR.
Prem's on Policies...\$640,982 12
Extras, &c..... 1,813 73
Interest..... 96,885 05 \$739,680 96

DISBURSEMENTS FOR THE YEAR.
Claims by Death and
Annuity.....\$105,848 30
Surrendered Policies 19,578 65
Re-Insurance..... 17,080 40
Taxes..... 10,541 19
Expenses..... 218,807 33 \$371 8

INCREASE IN NET ASSET DURING
THE YEAR, - - - - - \$367,825 09
\$1,592,307 49

ASSETS, JANUARY 1, 1871.
Cash on hand and in Bank....\$50,707 74
\$450,000 U. S. Bonds (Cost).... 452,597 09
\$35,000 Virginia State 6's (Cost) 16,747 26
Dominion of Canada 6's (Cost).... 63,873 33
Loans on First Mortgages on real
estate..... 339,268 79
do. Bonds and Stocks
(worth \$902,900)..... 491,600 00
do. Other Securities..... 24,532 79
Office Furniture and all other
Property..... 10,457 16 \$1,502,307 49
Present Value of Re-Insured
Policies..... \$16,450 09
Premiums Deferred (Semi-An-
nually and Quarterly)..... 94,443 00
do. in Course of Collection 33,265 09
Market value of Investments
in excess of Cost..... 17,877 74
Interest accrued..... 11,234 00 \$173,239 74

GROSS ASSETS, JANUARY 1, 1871, \$1,705,507 2
Number of Policies in force,
January 1st, 1871... 7,250 00
Amount do. do. do. \$18,549,637 0

The Annual Statement, as given above, shows that this Company has accumulated, during the twenty-nine months of its existence, the sum of \$795,597.23, which, with the Capital Stock of \$1,000,000, makes a total amount of available and Valuable Assets of ONE MILLION, SEVEN HUNDRED AND SIXTY-FIVE THOUSAND, FIVE HUNDRED AND NINETY-SEVEN 23.100 DOLLARS, the whole of which is held safely and profitably invested for the security of its Policy-Holders.

A valuation of the Policies in force on the first day of January, 1871, made by the most rigid method, and upon the same standard as to Interest and Mortality as that upon which its Premiums are based, shows that the full present value, or amount required to safely re-insure its risks on that date, was \$307,389.

A careful examination of the above figures, and of the character of the Assets, gives conclusive evidence that the NATIONAL LIFE INSURANCE Co. of the U. S. of AMERICA affords to policy-holders that which is the most desirable in any Life Insurance Co., namely, *abundant security.*

The ratio of Assets to Liabilities is over 200 per cent.; that is, the Company has more than \$200 for each \$100 of liability.

The National Life Insurance Co. of the U. S. of America the only American Life Company that has made a deposit in Canada for the exclusive benefit of "Canadian Policy-holders."

LIVINGSTONE, MOORE, & CO.,

General Agents for Canada, Toronto.

Office:—York Chambers, Toronto St.

Agents' Directory.

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., Chatham, Ont.

A. C. HUCK. Agent of Liverpool and London and Globe, A. 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 Companies, 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, Phenix, 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 and Mercantile (Fire), and Montreal Ins' Co. (Marine), No. 22, Wellington Street East, Toronto.

JAMES FRASER. Agent Liverpool and London and Globe and Briton Medical and General Life Association, & Sec'y Metrop'n Perm't Bldg. Soc'y, No. 5 King-st. West, Toronto.

PETER McALLUM. 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.

W. H. MILLAR. Agent Northern Fire Assurance Co. of London, and the Reliance Life Assurance Co. Office, cor. Church and Colborne Streets, Toronto, Ont.

WADDELL & GUNN. Imperial Fire Ins. Co., London Assurance Corporation, Aetna Fire Ins. Co., Hartford, British Am. Ass. Co., and Scottish Prov'l Ass. Co. (Life), Talbot Street, London, Ont.

D. E. 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.

THE EQUITABLE

Life Assurance Society.

ANNUAL STATEMENT,
JANUARY 1st, 1871:

Net Cash Assets, January 1, 1870.....\$9,173,871 30
RECEIPTS.
Premiums.....\$6,502,723 50
Interest..... 501,112 20
Rents (eight months)..... 90,508 34 7,184,344 13
\$16,558,215 43

DISBURSEMENTS.
Claims by death.....\$1,375,316 55
Cash dividends, including ad-
ditions paid to policyholders 1,129,958 36
Annuities, matured endowments
and surrendered policies.... 722,070 31
Total paid policyholders...\$3,226,445 22
Total expenses, including
commissions..... 1,088,565 43
Dividends on capital..... 8,213 33 4,323,223 68

NET ASSETS (exclusive of future premiums).....\$12,034,991 45

Invested as follows:
Bonds and mortgages.....\$7,464,162 50
Real estate (unincumbered) 2,246,625 19
U. S. stocks, cost..... 641,372 45
New York State, city, and
town bonds, cost..... 587,493 34
Bonds of other States, cost.. 67,804 55
Cash in banks and other de-
positories..... 805,262 39
Loans on call secured by U.
S. stocks..... 155,061 72
Personal assets connected
with building..... 57,806 31

Actual cash investments.....\$12,034,991 45
Interest due and accrued..... 63,733 19
Rents due and accrued..... 15,102 46
Premiums in hands of agents and in course
of collection..... 148,222 00
Office premiums in course of collection..... 204,815 93
Deferred semi-annual and quarterly pre-
miums for the year..... 602,042 00
Market value of stocks in excess of cost.... 77,097 56
TOTAL ASSETS, January 1, 1871.....\$13,236,024 50

The assets are thus appropriated:
Total liabilities, including re-
serve for re-insurance of ex-
isting policies.....\$11,843,172 00
Capital stock..... 100,000 00
Surplus, eleven months only
since Feb. 1, 1870..... 1,292,852 50
\$13,236,024 50

No. Amount.
Policies issued during year.... 10,063 \$49,295,799 00
being the largest amount issued during the year by any company.

R. W. GALE,
Manager for Dominion of Canada

GEORGE B. HOLLAND,
General Agent for Ontario.

OFFICE—58 CHURCH STREET, TORONTO