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NORTH AMERICAN LIFE ASSURANCE COMPANY.

We publish in this issue a full report of the proceedings at the annual meeting of the North American Life Assurance Company held at Toronto on January 26th. The company in 1895 claimed to have had "the banner year in all that goes to make the real success and solidity of a life insurance company." Looking over the statistics of its business for 1896 we believe the banner will have to be passed on from 1895 to 1896, for last year shows even better general results than its predecessor.

During the past year the company paid dividends on the regular five-year participating policies, also upon its ten and fifteen year accumulation investment policies. The amounts of these were stated by Mr. Standen, the eminent New York Actuary, as "comparing very favorably with the results obtained by the best managed companies." It will be noted that the payments to policyholders amounted to \$256,172, which is \$124,746 over what was paid to them in 1894, and \$150,460 in excess of the payments of 1895. After these payments for claims under policies, for matured endowments, for profits and surrenders, and to annuants were effected the reserve fund stood \$195,704 higher than in 1895, and the surplus to policyholders was increased in 1896 by \$16,328. The actuary remarked that "such results show a good surplus earning power, which is the crucial test to which a life insurance company has to submit, a test which the North American Life has met successfully year after year." A gratifying feature in the report is the statement of Mr. Galley, a highly reputable and experienced valuator in Toronto, that "the real estate owned by the company was one of its best assets," it having been taken at a very low cost, and certain to be disposed of at a considerable profit. President Blaikie, who understands the real estate market thoroughly, expressed the same judgment, so, also, did the Hon. Senator Allan, whose opinion is entitled to the utmost confidence. Mr. William McCabe as an actuary and clear-headed business man stands in an eminent position; he is a very safe man to confide in. The Secretary, Mr. Goldman, is also well qualified for his onerous duties.—Insurance and Finance Chronicle, Montreal, February 15, 1897.

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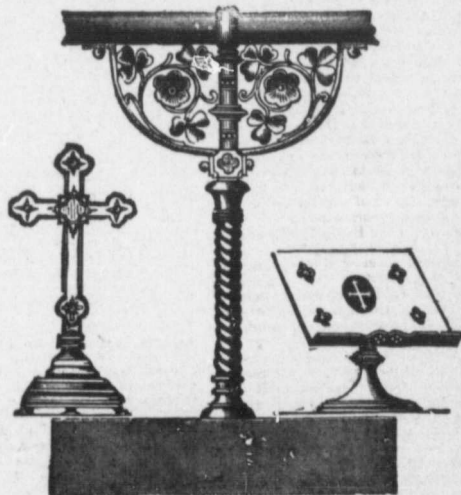
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