

MUTUAL LIFE ASSURANCE

YEAR 1881.

ASSURANCE.	PREMIUMS PAID.	DIED.	CLAIM PAPERS COMPLETED.
\$1,000.00	\$142.60	November 29th, 1880.....	March 1st, 1881.....
500.00	37.26	December 12th, 1880.....	September 3rd, 1881.....
1,000.00	17.00	December 25th, 1880.....	March 17th, 1881.....
1,000.00	81.92	January 1st, 1881.....	January 11th, 1881.....
1,000.00	161.32	February 4th, 1881.....	July 26th, 1881.....
1,000.00	71.68	February 14th, 1881.....	April 25th, 1881.....
1,000.00	177.50	June 25th, 1881.....	September 26th, 1881.....
1,000.00	185.76	July 5th, 1881.....	July 26th, 1881.....
965.12	26.56	July 23rd, 1881.....	September 8th, 1881.....
1,000.00	103.92	July 16th, 1881.....	December 14th, 1881.....
1,000.00	83.44	July 8th, 1881.....	November 8th, 1881.....
2,000.00	94.88	August 3rd, 1881.....	October 31st, 1881.....
1,000.00	32.05	August 31st, 1881.....	October 18th, 1881.....
500.00	11.64	October 3rd, 1881.....	October 31st, 1881.....
1,500.00	294.73	October 5th, 1881.....	November 18th, 1881.....

and its claims, averaging only 1 / days after date of the proofs of loss.

1873	Paid	807 00
	Interest.....	103 00
1874	Paid.....	757 22
	Interest.....	38 20
1875	Paid.....	705 70
	Interest.....	656 37
1876	Paid.....	606 53
	Interest.....	1333 04
1877	Paid.....	1259 70
	Interest.....	1180 98
1878	Paid.....	2496 95
	Interest.....	4000 00
1879	Paid.....	2000 00
	Interest.....	2000 00
1880	Paid.....	2000 00
	Interest.....	2000 00
1881	Paid.....	2000 00
	Interest.....	2000 00
	Increased to \$4,000 and paid.....	1593 89
	Interest.....	634 89
	Increased to \$4,000 and paid.....	1,126 42

The actual cash paid as Premiums on above Policy amounts to..... \$ 1,264.65
 The cash surrender value of the Policy, Dec., 1882, is..... \$973.00
 To which add the cost of one year's assurance paid for..... 58.00
 Also one year's surplus, say same as last year..... 89.42

Actual cost of assurance..... \$144 23
 For eight years assurance of \$1,000.00; three years assurance of \$3,000.00, and one year's assurance of \$4,000.00, from the advanced age of from 50 to 51 inclusive.

This table shows the balance greatly in favor of Life Assurance, the first premium of \$44.71 entitled the Policy Holder's family to the \$1,000 in case of death and the subsequent premiums have kept it in force. It may be urged as an objection that Life Assurance is not available until the Policy matures, which they are not available for any purpose except which they are invested, but being for the family after the living supporter has passed away; unlike other investments, Life Assurance from the vicissitudes to which ordinary investments are exposed. Such an objection, therefore, is not valid.

Take as Another Example: