

lars, after paying many times that sum to his members. The principles and plans of business of the National Life Insurance Company, and of the London Equitable, are very nearly identical.

This Company has paid fifty-one claims by death of its members, and to three-fourths of the families, the amount of the policy has been their only support. These examples show the beneficial operation of Life Insurance, and the great utility of making provision for the contingency of premature death; especially as such provision, in a well constituted Mutual Company, does not involve any pecuniary sacrifice whatever, but is merely the consecration of a part of one's earnings or income to a sacred purpose,—THAT OF MAKING A SURE PROVISION FOR THOSE DEPENDENT ON HIM.

One evidence of the great care and skill exercised in selecting the best risks is the gratifying fact that but one death has occurred in the eight months last past, when by the tables used by the Company, eight would have been the proportion. We trust the same caution in selecting lives, and the same economy which has contributed to the success of the Company, will be rigidly practiced.

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES, in Montpelier, Vermont, was chartered by the Legislature of Vermont. Commenced business February 1, 1850.

The business of the Company is confined exclusively to Insurance on lives, to the granting of endowments and to the purchase and sale of annuities.

This Company has a paid-in cash capital, and is managed by Directors who have a personal interest in knowing that its business is properly conducted. It unites the advantages both of a Stock and Mutual Company—and its organization has the elements of security, it is believed, in a greater degree, than any other system of Life Insurance.

The Company is on the purely Mutual system; the holders of the stock do not participate in any of the profits of the business, and only receive a small per centage for the use of their money, in no event to exceed eight per cent.

Persons insured on the NEW PLAN of the Company, by paying a small increase of premium, receive the amount insured at the ages of 70 or 80 years—lying before those ages, it will be paid to their representatives.

All holders of policies are entitled to vote in the annual meetings for the election of the Directors of the Company.

TRAVELING PRIVILEGES.

Persons insured may obtain permission to travel or reside in any part of the world upon payment of an extra premium in proportion to the risk incurred.

INVESTMENT OF FUNDS.

All the Funds, not required for immediate use, are safely invested by the Finance Committee in Mortgages, Stocks, &c., "and in no case shall it be lawful for said Company to loan any sum of money to any Director or officer of said Company, upon any security whatever." [See Section 8 of amendment of Charter.]

ECONOMY OF ITS MANAGEMENT.

In the salaries and rents of this Company there is a saving of nearly two-thirds as compared with any similar Institution located in the larger towns or cities of the United States. In 70 years the sums so saved compounded at 6 per cent. would exceed a MILLION OF DOLLARS, all of which would be returned to the policy holders in PROFITS.