

THE STANDARD LIFE ASSURANCE COMPANY.

It sometimes occurs that the name of an institution is expressive of its character, and such is the case with the Standard Life of Edinburgh. In the principles which underlie its business, in the methods which it uses, in the enterprise which it has demonstrated, in its superb financial condition, and in the honorable record for integrity of management which it has made for sixty-six years, this company is a standard exponent of life assurance at its best. It has steadily grown, not merely bigger but stronger, the increasing magnitude of its operations having been paralleled by an increase in its resources. It covers a wide field, its roll-call of branches and agencies embracing not only Europe, but Asia, Africa and North America and various islands of the ocean. So conservative has been the planting and care of the business in this wide field, however, that the results from all quarters combine to secure the one uniform aggregate of success. On another page we present the results, in brief, for 1891, and as in former years are greeted by a record of cumulative strength. The new assurance issued amounted to \$8,462,820 under 2,796 policies, as against \$7,861,240 for the previous year, and the outstanding assurance on November 14 was \$109,943,730, as compared with \$107,728,245 at the close of the previous year. The net premium receipts were \$3,494,370, the income for annuities \$612,050, and \$1,543,445 from interest, etc., making a total income of \$5,649,865. The total expenditure for all purposes was \$4,693,650, leaving a balance of nearly a million dollars—\$956,215—to be added to the invested funds, which now amount to \$37,543,485, the total assets being \$38,443,430, or an increase for the year of 1,000,305. The gain in assets in ten years has been over \$9,000,000, its annual income close upon \$1,500,000, and in total assurance outstanding nearly \$11,000,000, which comparison indicates the steady, forward march of the company.

What the Standard has done in Canada is well known to its people, for ever since 1847 it has been in this field, and has deservedly grown into universal favor, not only for what it is and has been well known as capable of doing, but for what it has actually done and is doing as a Canadian institution. With investments in the Dominion amounting to \$7,000,000, while its liabilities are but little more than two-fifths, of that amount, viz., about \$2,918,138 its financial condition as to Canada is exceptionally strong. This is a feature of great significance to our people, and identifies the company with us as a home institution, for it not only invests all the money received in the Dominion here, but also brings out large amounts from its head office for the same purpose, thus largely assisting in developing the resources of the country. With its capable and gentlemanly agents everywhere, with the large amount it has paid here for death claims and endowments and the promptness with which it meets each maturing obligation, the company may well be popular in Canada. This success has not, however, been accidental, for behind all its attractive features, its promptly paid benefits, and its enterprise and vigor

has been and is a capable brain to plan, a skillful hand to guide, and a resolute will to execute. These are found united in the person of Mr. Wm. M. Ramsay, one of the best known and most popular managers in the Dominion, whose abilities are universally recognized and whose sterling worth as a citizen and a gentleman is appreciated not only by all his associates, but also by the public generally.

A GEM FROM A FAIR "KICKER."

The following, received by the manager of a certain good company from a fair protestant, could scarcely have been more vigorous even though it had been expressed in grammatical phrase and orthography of a more conventional type. We reproduce the exact form of expression used by the writer so as to better preserve the flavor of the protest. Here it is:—

— April — Assurance Company of —
the
16

GENTLEMAN

Sirs I am the Wife of — that you robbed of of his insurance of his house that was burned & insured in your Company & the Duse* Payed up at The time of the fire & your rober of An Agent at — wich never visited the House nor never was Near the house untill after the House was burned for I know he never & Carpenters was Thire & worked on the Building Says you Took Our money & then keepet The Full Amount it has hurt your Company More in This vicinity than youl gam in years because servil has asked me if we had received or insurance That wants to insure Thire Buildings & I tell Them not to insure In your Company for they will never get any Insurance & your agent at — lied About The house for he Did not see The House untill it was in ashes & he could not Tell mush about it Then I Think you Might of Paid me 100 Doll as we are Poor & Trying to build et your Agent at — misrepreed it all Together & he offered one Hundred et Then he roged us out of that et is an untruful Man for Ive Know him for Years & — his Agent says he robbed us us Your very Truly.

Mrs. —————

*Probably meant for *duse*—i.e., premium.

LIFE COMPANIES' CONDITION COMPARED.

Summary from the New York report of the life companies doing business in that State showing comparative growth and financial condition:

	1890.	1891.
Number of companies.....	30	29
Total assets.....	\$753,228,759	\$819,402,851
Reserve.....	\$655,975,768	\$711,281,782
All other liabilities.....	8,514,030	11,764,162
Total liabilities.....	\$664,489,398	\$723,045,944
Surplus.....	\$88,739,362	\$96,356,907
Capital Stock.....	5,099,550	6,040,500
Premiums received.....	\$149,553,949	\$162,624,444
All other receipts.....	37,871,010	39,306,981
Total income.....	\$187,424,959	201,931,425
Claims paid.....	\$58,608,615	62,731,496
Dividends to policyholders.....	14,271,502	13,991,226
Paid for forfeited policies.....	13,827,225	16,250,891
Expenses.....	39,616,781	42,350,372
Dividends to stockholders.....	329,407	488,063
Total disbursements.....	\$126,653,529	\$135,792,048
Policies in force.....	1,272,895	1,400,007
Insurance in force.....	\$3,542,955,751	\$3,861,584,383