The North American Life Assurance Company.

Amual Meeting-The Report Presented -A Magnificent Showing-Splendid ss of the Year's Operations-Increased Revenue

The annual meeting of the above company was held at its head office in Toronto, on January 31st, 1896. Mr. John L. Blaikie, president, was appointed chairman, and Mr. William McCabe, secretary.

The director's report, presented at of continued progress and solid prosperity in every leading branch of the company's work. The details of the substantial gains made by the company during the past year are more particularly referred to in the report of the consulting actuary and the remarks of the president, which will be found below.

SUMMARY OF THE FINANCIAL STATEMENT AND BALANCE SHEET FOR THE YEAR ENDING DECEMBER 31ST, 1895.

Cash income (premiums and 

claims, endowments, profits and all payments to policyholders) ...... 262,284 23 Assets.... 2,300,518 15 Reserve fund ...... 1,795,822 00

surplus for policy-

Audited and found correct. JAS. CARLYLE, M.D., Auditor.

Mr. W. T. Standen, of New York, the company's consulting actuary, reported to the directors that, for the year 1895, "you made a very handsome gain in surplus, adding to that account some \$67,000 for the year, after setting aside \$25,000 as an additional contingent reserve to anticipate any change the Government may make in the basis upon which policy reserves are computed. This amount, however, remains as actual surplus, surplus account.

"The company has made great progress during the past year, showing large increases in the reserve fund for protection of policy-holders, and in assets, and other items indicative of solid and healthy growth.

first of that class of policies that have reached the period of dividend ma-turity. These several dividend funds involve a disbursement of \$75,000 of earned surplus due to the policies entitled to participate therein; and it is a matter of gratification to see that the surplus earning power of the company is so great as to easily take care of the current obligations involved in the constantly recurring dividend period of these investment policies

"As its consulting actuary, I have for fifteen years enjoyed an intimate acquaintance with the plans, methods, and business details of the company, and the conviction of its inherent and undeniable strength and solidity grows directly out of figures and facts, and not out of theories and speculations. It has made great prog-ress since my last investigation of its affairs, and every item of its business convinces me that its future will be even more successful than its past." The president, Mr. John L. Blaikie, in moving the adoption of the report, "This is now the 15th annual report of the company, and, while progress has been reported every year of the company's history, the year 1895 must be conceded to be the banner year in all respects that goes to make the real success and solidity a life insurance company.

Hence I feel that I am fully warranted in congratulating the policy-holders, the guarantors, and the agents on the splendid results that have been achieved.

The year 1895 produced the largest new business in the history of the company, the amount issued for the year being \$3,012,850; the number of policies being 2,223.

The reserve fund at 31st December amounted to......\$1,795,822 At 31st December, 1894, it amounted to...... .. 164,020

Being an increase for the year of......\$231,802

In addition to this, the financial statement shows that \$25,000 has been set aside as a special contingent reserve fund. The reason for doing this is to provide and accumulate a fund out of the profits each year, so that in a very few years the reserve fund of the company will be upon a 4 per cent basis, instead of 4 1-2 per cent, which rate is in accordance with the Government requirement at the present time, and has been for many years past. This gradual accumulation of the contingent reserve fund has been advised by the managing director as the best method of making the change, and anticipating the probability of the Government enacting that reserve will have to be calculated upon at 4 per cent instead of

a 4 1-2 per cent basis. Interest and rents due at the close of the year amount to \$13,031 90, and the total assets being \$2,300,518, is just about a half of one per cent, being nearly a quarter of one per cent less

This cannot fail to be regarded as highly satisfactory, as it is a fair in-dication of the quality of the company's investments. In this connection, I may state that the interest and rents have sufficed to pay all the death claims of the year, and leave

a surplus of \$22,795 17. Comparing the position of the company at the close of 1890 and at the close of 1895 is at once interesting and

Cash Income. Assets. Ins. in Force. Net Surplus 1890—\$354,600.98 \$1.034,325.04 \$10.076,554 \$127,149.04 1895—581.478.24 2,300,518 15 15,442,444 405,218.35 Inc—\$226,877.26 \$1,266.193.11 \$5,365,590 \$278.069.31 or 64 p. e. or 122 p. e. or 53 p. e. or 219 p.e.

As an evidence of our anxiety not

debentures could be sold at an advance of \$13,834 26 over what they stand in the statement of assets.

Comparisons of surplus earned for the year to mean assets of the year shows 4 1-10 per cent, which is very large earning, especially taking into account the fact that desirable investments, at a fair rate of interest, are now very scarce and difficult to ob-

The interest earned for the year has amounted to \$97,287 27, which calculated on the mean amount of the reserve fund, is 5.76 per cent. This is mentioned because, as has been already stated, it is understood that according to Government requirement the reserve fund is expected to earn at least 4 1-2 per cent, whereas the figures quoted show we earn 1 1-4 per cent in excess of the rate named, which is a main factor in the surplus accruing upon our investment policies. This should be a source of satisfaction to those who are under the impression that companies are experiencing a difficulty in earning the rate of interest requir-ed by the Government table.

Without mentioning the name of any company. I will make a comparison with the position of three leading Canadian companies at the end of the fifteenth year of business, and that the meeting, showed marked proofs of this company at a like period, as of continued progress and solid pros- doubtless it will be interesting to you. From the figures quoted it will be seen that our business in force, income, total assets, etc., are away ahead of any of them, and in the matter of net surplus we are ahead of the very best of the companies referred to.

The Hon. G. W. Allan, vice-presideat, in seconding the resolution, said: I am sure we are all satisfied that the business of the company is in a American is singularly fortunate in the excellent staff of agents representconvince all that we have in the North American Life a Company in which every man desiring to insure his life should have the utmost confidence, and a Company which is a very great credit indeed to Canada.

The Hon. Sir Frank Smith, in the course of his very interesting eulogistic remarks respecting the Com-

pany and it management, said: I am pleased with the statement you have given us, and I think it is a credit to the Company. I am very much pleased with it, and also at being present here with you this morning, to congratulate you on the success the Company has attained. In referring to the investments of

It has been customary each year for

the Company, Mr. E. Galley said:

me to examine the mortgage register of the Company, to see the condition of the mortgage loans, and, after looking through your books at the close of 1885, I was agreeably surprised to find that the interest on the loans had been so well paid, and such a very small amount of interest outstanding and unpaid. I can confidently say, and you know I speak with large exwhile no credit is taken for it in the perience on that point, that there is no corporation in this city today having a better class of mortgage loans on its books than has the North American Life. I think the reason of your mortgage loans being so satisfactory is, that the directors and officers of this company were never car-"The present dividend distribution covers the quinquennial dividends due did they make loans on suburban maturing 10 and 15 year Tontine investment policies, the latter being the preferred rather to take a little less rate of interest and confine their investments to properties embraced in what may be considered as the city proper. Having gone over the list of real estate held by the Company, I am pleased to be able to tell you that it stands in the books at a sum much below what the Company will realize when they feel disposed to sell it. The course taken has been to enter up the properties at their mortgage values. and not add thereto any moneys expended in improving the properties, but to write off such amounts as an outgo from year to year. This is a very conservative course to take, and when the time comes that there is a more active movement in real estate. and these properties are sold, I feel assured the Company will realize a very handsome profit, indeed. Apart tenburg, from this, if the Company had the Sir Ol amount of money today at which the real estate stands in its books. it could not invest it at a better rate of interest than those properties are returning. As one of the auditing committee of the board I can speak with a great deal of confidence of the assets of the Company, and a glance at the statement will show how clean everypolicy-holder in the Company I resame conservative management con-tinue, its success is bound to be even

greater in the future. James Thorburn, M.D., presented his full and interesting annual report of the mortality experience of the Com-

pany. Dr. Carlyle, the Company's auditor, said:

It is known to many of you that I have been auditor of the Company from its inception, consequently I have had the opportunity of knowing very accurately its financial condition. On former occasions I expressed myself with much confidence as to its sound condition and its future progress. All said has been more than verified. Now, after fifteen years of successful operation, I can speak with as much confidence as ever of its excellent financial state, of its successful and economical management, and of its

future prosperity. I have examined all the bonds owned by the Company, except those deposited with the Government. I saw stock on which the Company has made loans, and finally I saw that every mortgage represented in the statement was in the vaults of the Company. While I am not supposed to know whether these properties are good security for the amount loaned on them, I may say that I think the management is to be congratulated that on so large an amount loaned on real estate, so little interest is overdue. Is it not the best evidence that the money of the policy-holders is safely invest-

After checking over this last annual statement, I began to conjecture what the annual statement of the Company will be at the end of another fifteen years. I will not venture on the figures at which I arrived, but I may say that I regret I am too old to take out another 15-year endowment investment policy, for I have no doubt but that it would be just as satisfactory as the splendid results to be paid me under the one I have ma-

turing this year. After the usual vote of thanks had been passed, the election of directors took place, after which the newlyto overstate the value of assets, but to be on the conservative side, in this important particular. I call your attention to the fact that our municipal. Mr. J. K. Kerr, Q.C., vice-presidents.

Phenomenally short Debate on the Address.

Sir Oliver Mowat to Introduce Two Important Motions.

Toronto, Feb. 13.—There was very little criticism of the Government programme in the speeches which were delivered on the Speech from the Throne, and the address passed without the proposal of any amendment. The Legislature will therefore get down to business at once. Mr. M. T. McLean (Huron) moved

the address. He is a good speaker, and he made a pleasant impression on the Legislature. It was satishactory to him that the Patrons were standing by their principles. The Fourth Party, or "P. P. A.," he regarded as deeply buried, never to be resurrected. After indorsing the views of the Speech on the loss to the Queen the death of her son-in-law, Mr. McLean took up Provincial affairs, congratulated the Province on its agricultural standing and upon its cducational system. The election law might be improved if some means could be devised to get indifferent

voters to go to the polls.

Mr. Chappelle (Ontario) seconded. He held that the Patron platform had perfectly sound condition. The North many good planks, but that the Government of Ontario had been generally of a kind that left little to cavil ing it in the different parts of the about. He waxed eloquent over the country. I think this report should loyalty of Canadians and their faith in British institutions.

Mr. Marter, leader of the Opposition, began his speech in a similar strain. Then he pitched into the Government or not being liberal enough in their land and mineral policy. He wanted a commission appointed to investigate and tell the legislators what to do. Mr. Marter suggested that money might be saved by reducing the number of legislators. He wanted more money spent on the schools, and asked why the fee system had not been referred to in the address? He said fee-paid officials had meddled in the London and Kingston elections, but he gave no It might be said in defense that Dominion Government officials were violent partisans, but Mr. Marter held that was not a valid answer. He objected to Mr. Awrey, of South Wentworth, getting a Government position. and assailed Hon. Mr. Harty for resigning his seat when assailed in the courts, and letting the people get a chance to re-elect him by a larger majority!

Sir Oliver Mowat, who seemed in the best of health and spirits, briefly replied. He emphatically declared, in answer to Mr. Marter's 'tcharges, that the Administration was not engaged in perpetrating wrongs, but in remedying wrongs wheresoever they were found to exist. They had introduced many reforms, and would continue to do so. He defended the stand taken by Mr. Harty, and challenged the Opposition to truthfully say that Mr. Awrey would not make a first-class public officer.

Mr. Gurd (East Lambton) claimed that "the Fourth Party" was not dead, and pointed to the consternation in the Ottawa high tax ranks as of the fact

Mr. Haycock, leader of the Patrons asserted that the order is still alive, and will continue to live. They would pursue the same neutral course as beretofore, working to remove class privileges wherever found and wrongdoing when proved to exist. The address then passed.

Mr. Whitney will call attention to the Kingston election case, and ask if the Government intends to take action on the report of the judges. Sir Oliver Mowat will today propose an address of condolence with her Majesty on the death of Prince Bat-

Sir Oliver will also propose a loyal address, pledging the Assembly to uphold the integrity of the empire in case of invasion. ....

The Georgian Bay Ship Canal Company has another notice of application in the Ontario Gazette, seeking to change its name to the Ontario Aquething is, and what a very handsome duct Construction Company, with profit the Company has made during power, to enter into contracts for the the year, also that after making every whole or any portion of the works provision for all liabilities besides adding to the special reserve fund, a corporation; also that the new comlarge surplus remains. As a large pany shall have the right to exercise all the compulsory powers of the first joice at this state of affairs, and feel company. This move is understood to confident that, successful as the Com- relieve the company from the necespany has been up to the present, if the sity of going as far as Lake Simcoe with its aqueduct.

### INCREDIBLE CRUELTY.

Shocking Treatment of a Little Girl by Her Grandmother.

Ottawa. Feb. 13.-The story told by ittle Oneita Short in the police court yesterday on the charges against her grandmother, Mrs. Bell, of cruelty and inhuman treatment, stands probably without a parallel. The youngster, hardly three feet high, stood upon a chair in the witness box and gave her evidence in a most remark-able manner. The brightness and cleverness of the child was phenom-

The crown was unable to proceed with the preliminary examination on the charges of ill-treatment to the boy Percy Short, as he was unable to leave the hospital, and counsel who appeared on behalf of the Children's Aid Society said it would be a couple of weeks before the boy could appear. script and loan certificates for the Mrs. Bell was remanded, as the magistrate would not commit her until the boy's evidence was taken.

The girl testified to having been placed before an open window, in a wet dress, for four hours; to having her tongue tied by her grandmother; to having had ground stone placed in her mouth so that she could not speak: of eating turpentine with bread, etc. Similar cruelties, she said, were practiced against her brother.

### CHATHAM'S SENSATION.

Reported Elopement of Robert Payne and Anne Burke.

Chatham, Ont., Feb. 13.—Quite a sensation has been created in this city and the town of Bothwell over the report of the elopement on Tuesday of Robert Payne, of Chatham, and Annie Burke, a 16-year-old girl, who was engaged as a bean picker in W. H Tighe's Bothwell warehouse, which

Payne superintended. It seems that for some time Payn has been employed at the head of the Bothwell branch of Mr. Tighe's busi-

an additional \$200. It is reported that on Tuesday morning he hired a horse and rig, taking the girl with him, and drove over to Thamesville, whence he sent word back to the liveryman to come for his rig, and left with the girl on the next train. Payne is a sober, industrious man, with a hitherto unblemished reputation. He has a wife and family Chatham. The girl is the daughter of a section man at Bothwell. She is pretty.

NORTH AMERICAN LIFE ASSUR-ANCE COMPANY.

The annual report of this company, which will be found in another part of this paper, is well worth reading by policy-holders of the company, as also by those interested in the subject of life insurance. The figures indicate that the company had another sucsessful year, and under safe and conservative management it has attained to the very front rank of the life insurance companies in Canada Its record for fifteen years is certainly unexcelled. The statement shows assets of \$2,300,518 15, consisting of firstclass securities, such as first mort-gages, municipal debentures, etc. During the past year the sum of \$231,802 was added to the reserve fund, which nowa mounts to \$1,795,822. In addition to this, the company made ample provision for every liability, and out of its surplus provided a special contingent fund of \$25,000. After taking this exceedingly conservative there remains a net surplus of \$405,-218 35, which in proportion to liabilities is stated to exceed that of any other Canadian company. The popularity of the company is well evinced by the new business issued during the year, which exceeded \$3,000,000. success of the company and the high standing it has attained owing to its splendid financial position, must be exceedingly gratifying to all those interested in the company, and also to those who watch the progress of our Canadian institutions. The company has a well-earned reputation for the promptness with which its pays its death claims, as also for the highly satisfactory results paid to its policy-holders under their matured investment policies. As an evidence of this, it may be mentioned that one of our leading citizens has just received from this company a return under his teen-year investment policy, which has given him insurance for the term named and then returned to him the whole of the premiums paid with compound interest thereon at the rate of about 5 per cent per annum. Certainly such a result as this should satisfy any policy-holder, and no doubt will attract the attention of intending insurers to the special forms of investment policies issued by the North American. This company has an excellent staff of officers and the mention of the name of the president, Mr. John L. Blaikie, is indicative of careful skill combined with shrewd experience in the investment department, while the name of the managing director, Mr. William McCabe, F.I.A., is sufficient evidence that all experience and actuarial skill so essential to a life company is being exercised in the management of the North American and in the efforts made by Mr. McCabe to push forward and promote the interests of the company, he has always

Mr. L. Goldman, A.I.A. FRUIT TRADE FAILURES. S. V. Pond & Son, big fruit and provision merchants, Montreal, have assigned. Liabilities are estimated at \$250,000. The various banks are interested for the following amounts: Merchants' Bank, \$94,506; Molsons Bank, \$21.171: the Halifax Banking Company, the Church Society of Quebec \$3.500.

been ably assisted by the secretary,

The wholesale fruit and fish firm of Thomas H. Cleghorn, Toronto, has assigned to Sherman E. Townsend. It is understood the liabilities are about \$17,000, with assets nominally the same Anderson & Nelles, Druggists, sell Kur-a-Kof, the new lung remedy, at 25c. ywt

Bring your babies to Cooper & Sanders for a fine photo, cor. Dundas and Richmond. Connoisseurs of driving patronize Overmeyer's livery, Richmond street north, as he has only the latest style of rigs. 'Phone 423.

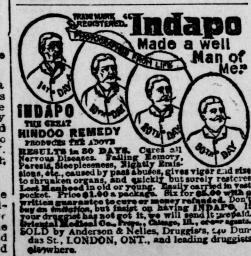
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in the skin. The germs of decay thrive rapidly there.

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