Insurance.

ANNUAL STATEMENT

OF THE

NATIONAL LIFE INSURANCE Co.,

OF THE

UNITED STATES OF AMERICA.

FOR THE YEAR ENDING DECEMBER 31st, 1870.

NET ASSETS, JANUARY 1, 1870, - $1,224,482.49

RECEIPTS DURING THE YEAR.

Prem's on Policies..	$640,982 18	
Extras, &c.........	1,813 73	
Interest	96 885 05	$739,680 96

DISBURSEMENTS FOR THE YEAR.

Claims by Death and Annuity...........	$105,848 30	
Surrendered Policies	19,578 65	
Re-Insurance	17,080 40	
Taxes...............	10,541 19	
Expenses............	218,807 33	$371 8

INCREASE IN NET ASSET DURING THE YEAR, - - - - - - -	$367,825 09
	$1,592,307 49

ASSETS, JANUARY 1, 1871.

Cash on hand and in Bank	$89,707 74	
$450,000 U S. Bonds (Cost)....	452,597 60	
$35,000 Virginia State 6's (Cost)	16,747 26	
Dominion of Canada 6's (Cost)..	63,878 38	
Loans on First Mortgages on real estate............	339,366 70	
do. Bonds and Stocks (worth $902,900)	591,600 00	
do. Other Securities.........	28,552 79	
Office Furniture and all other Property.....................	10,457 16	$1,592,307 49
Present Value of Re-Insured Policies...................	$16,850 00	
Premiums Deferred (Semi-Annually and Quarterly)........	94,443 00	
do. in Course of Collection.	33,265 00	
Market value of Investments in excess of Cost.............	17,377 74	
Interest accrued...........	11,354 00	
		$173,289 74
GROSS ASSETS, JANUARY 1, 1871,		$1,765,597 2
Mumber of Policies in force, January 1st, 1871...	7,259 00	
Amount do. do. do.		$18,549,637 0

The Annual Statement, as given above, shows that this Company has accumulated, during the twenty-nine months of its existence, the sum of **$765,597.23**, which, with the Capital Stock of **$1,000,000**, makes a total amount of available and Valuable Assets of ONE MILLION, SEVEN HUNDRED AND SIXTY-FIVE THOUSAND, FIVE HUNDRED AND NINETY-SEVEN 23.100 DOLLARS, the whole of which is held safely and profitably invested for the security of its Policy-Holders.

A valuation of the Policies in force on the first day of January, 1871, made by the most rigid method, and upon the same standard as to Interest and Mortality as that upon which its Premiums are based, shows that the full present value. or amount required to safely re-insure its risks on that date, was $807,389.

A careful examination of the above figures, and of the character of the Assets, gives conclusive evidence that the NATIONAL LIFE INSURANCE Co. of the U. S. of AMERICA affords to policy-holders that which is the most desirable in any Life Insurance Co., namely, *abundant security.*

The ratio of Assets to Liabilities is over 200 per cent.; that is, the Company has more than $200 for each $100 of liability.

The National Life Insurance Co. of the U. S. of America is the only American Life Company that has made a deposit in Canada for the exclusive benefit of "Canadian Policy-holders."

LIVINGSTONE, MOORE, & CO.,

General Agents for Canada, Toronto.

Office ;—York Chambers, Toronto St.

Agents' Directory.

ROBERT D. VIBERT, Fire and Marine Insurance Agent; General Commission and Land Agent, Auctioneer and Broker, &c. Perce, Gaspe, P. Q.

JOHN TISSIMAN, Agent Hartford Fire and Canada Life Insurance Companies, General Land Agent, &c., &c., Chatham, Ont. 26

A. C. BUCK, Agent of Liverpool and London and Globe, Provincial, and Canada Life Insurance Companies; Exchange Broker; Money loaned and received on deposit, Caledonia, Ont.

D. S. R. DICKSON, Notary Public, Commissioner, &c., Money, Land, and General Insurance Agent. Offices, River Street, Paris, and Roy's Buildings, Brantford.

C. E. L. JARVIS, Insurance and Commission Agent; General Agent Queen Insurance Co. of Liverpool and London. St. John, N.B. 22

ROBERT MARSHALL, Notary Public, Agent for the Montreal, British America, & Quebec Marine Insurance Companies, and for the Imperial, Ætna, and Hartford Fire Insurance Companies. St. John, N.B. 22

J. L. HOOPER, Agent for Liverpool, London, and Globe Fire and Life; also British America Marine. Hamilton.

GREGORY & YOUNG, Agents for Imperial Fire Ins Co., Commercial Union Fire and Life, Montreal Marine, and Equitable Life Ass. Soc. Hamilton.

OWEN MURPHY, Insurance Agent and Commission Merchant, Telegraph Building, (basement) No. 26 St. Peter street, Quebec.

JOHN GARVIN, General Agent for the Ætna Life Insurance Company, of Hartford, Conn., for Western Canada. Office, Toronto Street, Toronto.

GEORGE A. YOUNG, Agent, Hamilton Branch, Royal Insurance Company, Fire and Life, corner James and Merrick Streets.

ARCHIBALD McKEAND, Agent, Hartford Fire Ins Co., Travelers' Ins. Co., (Life and Accident,) No. 11 James Street, Hamilton.

J. D. PRINGLE, Agent for North British and Mercantile Fire and Life; Provincial, Fire and Marine; Scottish Provincial, Life; Ætna, of Hartford, Inland Marine, Phenix, Ocean Marine, Hamilton, Ont.

W. F. FINDLAY, Accountant, Official Assignee, Agent for Ætna Ins. Co. of Hartford; London Assurance Corporation, and Edinburgh Life Assurance Company, Hamilton.

G. W. GIRDLESTONE, Fire, Life, Marine, Accident and Stock Insurance Agent, Windsor, Ontario. Very best Companies represented.

R. N. GOOCH, Agent Life Association of Scotland, North British and Mercantile (Fire), and Montreal Ins'e Comp'y (Marine), No. 32, Wellington Street East, Toronto

JAMES FRASER, Agent Liverpool and London and Globe and Briton Medical and General Life Association, & Sec'y Metropol'n Perm't Bldg. Soc'y, No. 5 King-st. West. Toronto

PETER McCALLUM, Agent for the Lancashire Ins'e Co.; Travelers Insurance Co.; Hartford Fire Ins'e Co.; Western Ins'e Co., of Toronto; St. Catharines, Ont.

F. B. BEDDOME, Fire, Life, Marine and Accident Ins. Agent and Adjuster, Albion Buildings, London, Ont. None but the most reliable Companies represented.

W. H. MILLAR, Agent Northern Fire Assurance Co. of London, and the Reliance Life Assurance Co. Office, cor. Church and Colborne Streets, Toronto, Ont.

WADDELL & GUNN, Imperial Fire Ins. Co., London Assurance Corporation, Ætna Fire Ins. Co., Hartford, British Am. Ass Co., and Scottish Prov'l Ass. Co. (Life), Talbot Street, London, Ont.

D. B. BURRITT, Ins. and Real Estate Agent; Clerk Division Court. Debts Collected; Money to Loan and Invested, &c., &c.; Stratford, Ont.

JOHN AGNEW, Agent for Royal, Imperial, North British, Home, and Provincial Fire Ins. Cos.; Scottish Provincial Ins. Co.; also for the Colonial Securities Co. Whitby, Ont

JOHN BUTLER, Agent for Queen Ins. Co., Hartford Ins. Co.; Western Ins. Co., and Travelers' Life and Accident Ins. Co. Victoria Hall, Cobourg, Ont.

R. & H. O'HARA, Agents for Western Ass. Co., Hartford Ins. Co., Travelers' Life and Accident Ins. Co., and Canada Life Ins. Co. Bowmanville, Ont.

Insurance.

THE EQUITABLE

Life Assurance Society.

ANNUAL STATEMENT,

JANUARY 1st, 1871:

Net Cash Assets, January 1, 1870............		$9,173,871 30
RECEIPTS.		
Premiums	$6,502,723 59	
Interest	591,112 20	
Rents (eight months..........	90,508 34	7,184,344 18
		$16,358,215 48
DISBURSEMENTS.		
Claims by death..............	$1,375,316 55	
Cash dividends, including additions paid to policyholders.	1,129,058 36	
Annuities, matured endowm'nts and surrendered policies.....	722,070 31	
Total paid policyholders ..	$3,226,445 22	
Total expenses, including commissions..............	1,088,565 43	
Dividends on capital	8,213 33	4,323,223 98
NET ASSETS (exclusive of future premiums)................		$12,034,991 45
Invested as follows:		
Bonds and mortgages.........	$7,464,162 50	
Real estate (unincumbered)..	2,246,025 19	
U. S. stocks, cost...........	641,372 45	
New York State, city, and town bonds, cost...........	587,496 34	
Bonds of other States, cost..	67,804 56	
Cash in banks and other depositories	805,202 39	
Loans on call secured by U. S. stocks..............	165,061 72	
Personal assets connected with building	57,866 31	
Actual cash investments..............		$12,034,991 45
Interest due and accrued		63,753 19
Rents due and accrued.........................		15,102 46
Premiums in hands of agents and in course of collection.........................		148,222 00
Office premiums in course of collection.....		204,815 08
Deferred semi-annual and quarterly premiums for the year........................		692,042 00
Market value of stocks in excess of cost....		77,097 56
TOTAL ASSETS, January 1, 1871		$13,236,024 59
The assets are thus appropriated:		
Total liabilities, including reserve for re-insurance of existing policies...............	$11,843,172 00	
Capital stock.	100,000 00	
Surplus, eleven months only since Feb. 1, 1870...	1,292 852 59	
		$13,236,024 59

	No.	Amount.
Policies issued during year	10,008	$40,295,799 00

being the largest amount issued during the year by any company.

R. W. GALE,

Manager for Dominion of Canada

GEORGE B. HOLLAND,

General Agent for Ontario

OFFICE—58 CHURCH STREET, TORONTO