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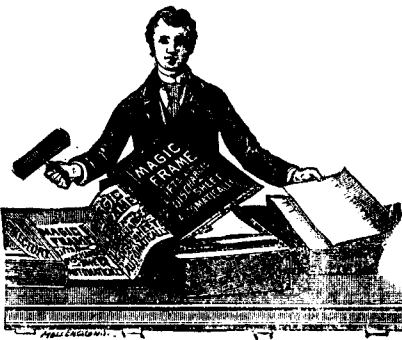
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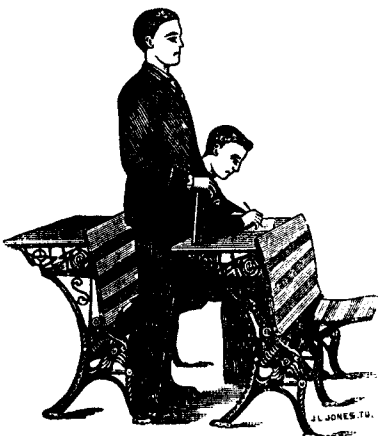
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Continued Solid Progress

OF THE

North American Life Assurance Co.

THE annual meeting of the North American Life Assurance Company was held at the head office of the company, Toronto, on Thursday, January 26, 1893. The meeting was largely attended by policy-holders, directors, guarantors and principal representatives of the company.

John L. Blaikie, Esq., President, was appointed Chairman, and Wm. McCabe, Secretary, when the following report submitted:

In submitting the twelfth annual report of the company's business for the year ended December 31, 1892, the directors have much pleasure in again congratulating the policy-holders and guarantors upon the ample proofs it affords of solid progress and continued prosperity.

The North American Life and the Dominion generally met with an irreparable loss on the 17th of April last, in the death of the Hon. Alexander Mackenzie, ex-Prime Minister of Canada, our much esteemed President, who occupied that position from the commencement of the company, rendering it great and valuable assistance by his sound and able counsel and close attention to its affairs; while his name, known and respected throughout the whole Dominion as a synonym for honesty, inspired confidence in the company over which he so ably presided.

Mr. John L. Blaikie, who has occupied the vice-presidency from the company's organization was unanimously elected president, and the Hon G. W. Allan, and J. K. Kerr, Q.C., vice-presidents.

New policies have been issued amounting to \$2,400,300, being in excess of the previous year; the cash income amounted to \$446,474.40, being an increase of \$45,969.30; the accumulated funds now stand at \$1,421,981.80, the year's put-by being the handsome sum of \$206,421.39.

The sum paid under the company's policies as surplus, matured endowments, claims, etc., amounted in the year to \$118,436.73. For the security of its policy-holders the company's assets are \$1,421,981.80, in addition to its uncalled guarantee fund of \$240,000; and its reserve fund now amounts to \$1,115,846.

A reference to the accompanying statements of receipts and disbursements, and the balance sheet for the year, shows the excellent financial position of the company, and the following table furnishes the strongest evidence of the rapid and solid progress made during the past five years, especially in the relatively large net surpluses that have been accumulated for the benefit of the company's policy-holders.

Per-cent- age.	Net Surplus.	Per-cent- age.	Insurance in Force.	Per-cent- age.	Assets.
.....	\$226,635 80	\$12,053,080 00	\$1,421,981 80
.....	54,805 94	6,974,390 00	542,318 99
.....	\$171,739 88	73	\$5,078,690 00	182	\$70,662 81
December 31, 1892					
December 31, 1887					
Increase					

The excellent and productive character of the company's investments is shown by the small amount of overdue interest and the favorable rate secured on its invested assets.

One of the best tests an intending insurer can apply in selecting a company is the relative yearly percentage of surplus made upon its mean assets. In this important particular the North American Life compares favorably with its chief competitors, and excels most of them.

During the year another series of the company's investment policies matured, and the results proved entirely satisfactory to the holders.

The allocation of surplus to the tontine investment policies maturing in 1893, was approved as made by the company's consulting actuary.

The books of the company were closed promptly on the last day of the year, and, as heretofore, the full government report was then completed and mailed that evening to the Superintendent of Insurance at Ottawa.

The auditor made a complete audit of the company's affairs monthly, and at the close of the year verified the cash on hand and in banks, and examined each mortgage and every other security held by the company. The Auditing Committee made a minute audit quarterly.

The services of the company's staff of officers, inspectors and agents again deserve favorable commendation.

JOHN L. BLAIKIE,
President.

G. W. ALLAN,
J. K. KERR, Q.C., } Vice-Presidents.

Summary of financial statement and balance sheet for the year ending December 31, 1892:

Cash income.....	\$446,474 40
Expenditure (including death claims, endowments, profits and all payments to policy-holders).....	216,326 26
Assets.....	1,421,981 80
Reserve Fund.....	1,115,846 00
Net surplus for policy-holders.....	226,635 80

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

WM. MCCABE,
Managing Director.

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