

MUTUAL BENEFIT  
**Life Ins. Comp'y**  
 Of Newark, New Jersey.

**Assets, July 1, '74, \$28,000,000.**

The most economically Managed Insurance Company in the Country.

C. R. FIELD, Agent,

10 PORTLAND BLOCK, CHICAGO.

Balance as per Statement, January 1, 1873.....	\$25,537,787 58	
Received for Premiums and Annuities during the year.....	\$5,402,158 53	
Interest during the year.....	1,769,251 91	
<b>Total Receipts for 1873.....</b>	<b>\$7,171,410 44</b>	
Paid Claims by Death and Endowments.....	\$1,979,227 24	
Surrendered Policies.....	484,042 17	
Advertising & Printing.....	72,306 71	
Contingent Expenses.....	91,327 49	
Postage and Exchange.....	11,667 23	
Taxes.....	95,270 69	
Commissions to Agents.....	419,240 51	
Physicians' Fees.....	21,778 52	
Annuities.....	1,508 70	
Return Premiums.....	1,798,766 74	4,975,136 00
		2,196,274 44
		<b>\$27,734,062 02</b>

**ASSETS.**

Cash on hand.....	\$514,944 02	
Real Estate.....	149,504 10	
United States Securities.....	1,405,500 00	
State, City and County Bonds.....	7,128,300 00	
Bonds and Mortgages.....	11,430,350 70	
Loans on Policies in force.....	7,016,386 97	
Due for Premiums in course of transmission.....	88,677 23	
		27,734,062 02
Interest due and accrued.....	\$584,031 34	
Premiums due and not yet received, on issues principally of December.....	223,380 18	807,411 52
<b>Total Assets January 1, 1874.....</b>	<b>\$28,541,473 54</b>	

The Entire Receipts since the Organization of the Company have been—

For Premiums.....	\$55,163,420 53
Interest.....	12,493,338 20
<b>Total.....</b>	<b>\$67,656,758 73</b>

**OF THIS SUM,**

22.5 per cent. has been applied to the payment of Policy-claims by Death or Maturity.....	\$15,211,175 31
4.6 per cent. has been paid for Policies purchased before maturity.....	3,114,086 89
21.8 per cent. has been returned to members as dividends, 5.8 per cent. is held as surplus and for the payment of dividends DECLARED, but not paid.....	3,750,745 52
35.5 per cent. is held as a Reserve Fund to meet future losses and claims.....	23,983,316 50
10.0 per cent. has been applied to the payment of taxes and expenses of management.....	6,824,824 64
<b>Total, (100 per cent.).....</b>	<b>\$67,656,758 73</b>

**RECAPITULATION.**

Returned to Policy-Holders.....	48.9 per cent.	} Of Entire Income.
Paid for Taxes and Expenses.....	10.0	
On hand as Re-Insurance Fund and Surplus.....	41.1	

The foregoing Statement will not suffer by comparison with that of any other Company.

The Dividends of Return Premiums declared by the Directors in 1873, are paid to the assured, as their Premiums fall due, in 1874, in conformity with the rules of the Company.

The Directors have ordered that hereafter dividends be paid to all entitled thereto on payment of the second premium; thus, those insuring in 1874 will receive a dividend in 1875, and older policy holders will receive two dividends in that year.

The Mutual Benefit Life Insurance Company is now in the Thirtieth year of a uniformly successful and useful existence, and never has its future appeared more promising than at the present time. It was organized, and has always been conducted, for the members: It has sought to furnish the greatest amount of insurance at the lowest cost consistent with perfect security. The commissions paid to agents, and the salaries paid to officers and employees, have been moderate. The dividends have always, from the organization of the Company, been declared annually, and paid at the time agreed on. The true interests of the members have always been the main consideration of the Directors: It is the only Company in the United States that for Twenty-Seven successive years has never failed to Declare and Pay an Annual Dividend.

There are other simple methods of comparing the relative economy displayed in the management of Life Insurance Companies, and the Mutual Benefit invites a comparison with any other Company, and bases its claims to consideration upon the ground that, OTHER THINGS BEING EQUAL, the Company which carries the largest amount of insurance with the least amount of expense is fairly entitled to the claim of Superior Economy.

S. S. STREETER, Agt.,

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 PHARMACIST,

Waukegan, Illinois.

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