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PRESENTED AT THE 45TH ANNUAL GENERAL MEETING, HELD AT THE SOCIETY'S OFFICE,
FRIDAY, NOVEMBER 26TH, 1869.

THE Directors have to report that during the year ending June 30th, 1869, there were issued 478 Policies, assuring £270,025, and yielding in Annual Premiums £9,272; that £148,630 were paid under claims by death; that the total Revenue was raised to £227,880, being an increase of over £8,000; and that £50,208 were added as Surplus Income to the Accumulated Fund, which was thereby augmented to £1,649,114.

Three years of the present Quinquennium having now elapsed, it may not be inopportune to note the fact that in all the elements of successful progress these years bear a favourable comparison with those corresponding to them in the previous period. On the one hand, the new business has been greater, the Revenue has increased in an augmented ratio, the additions to the Assurance Fund, amounting in the aggregate to £174,043, have been larger, both absolutely and relatively to the receipts, and the Investments have been made to yield a higher rate of interest. On the other hand, both the death-claims, relatively to the amount assured, and the expenditure, proportionately to the income, have been sensibly less.

These facts are conclusive as to the profitable working of the Society. A word or two on the subject of its security may be permitted at a time of not unnatural uneasiness as to the position of Assurance Institutions. Above and before all things, the Directors have ever kept in view for themselves, and endeavoured to impress on others, that security, absolute and unquestionable, is the one consideration to which all others should be subordinated; and in reference to this Society, they have at all times given to the public the amplest materials for forming a clear and correct judgment on that point.

[CONTINUED.]

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