

# LAPSED LIFE INSURANCE POLICIES.

Paid under the Massachusetts Non-Forfeiture Law, at the San Francisco Agency, by the

## New England Mutual

### LIFE INSURANCE COMPANY, OF BOSTON.

NAME.	RESIDENCE.	Premium over-due at time of death.	Amount Paid.
A. C. E. Miller	Portland, O.	Six Months	\$ 5,000 00
J. W. Jones	Colusa, Cal.	Four Months	10,000 00
J. B. Baldwin	Colusa, Cal.	Three Months	1,000 00
D. O. Leary	Colusa, Cal.	Fourteen Months	3,000 00
G. L. Potter	Virginia, Nev.	Ten Days	2,500 00
L. G. Peel	Walnut Creek, Cal.	Eleven Months	5,000 00
J. H. Calden	Princeton, Cal.	Four Months	3,000 00
J. Levison	Boise City, I. T.	Two Months	10,000 00
C. W. Salter	Horr's Ranch, Cal.	Two Months	5,000 00
C. O. Stevens	Danville, Cal.	One Month	5,000 00
D. R. Sample	Sacramento, Cal.	Four Months	1,000 00
A. Sjoberg	La Porte, Cal.	Eighteen Months	2,500 00

#### The Main Points of the Law under which the above Claims were Paid.

No Insurance on Life shall be forfeited by non-payment of premium.

The net value of the Policy shall be ascertained at the time of the lapse of premium, and be considered a net single premium of temporary insurance.

If the death of the party occurs within the term of temporary insurance, the Company shall be bound to pay the whole Policy the same as if there had been no lapse of Premium, with interest to the date of death.

#### THE NEW ENGLAND MUTUAL LIFE INSURANCE CO.

Was incorporated in 1835. It has accumulated assets of

**\$10,000,000.00.**

The premiums of this Company are the same as those of companies that compel the insured to forfeit what they have paid in case of non-payment of Premiums when due.

#### WALLACE EVERSON, Gen'l Agent,

Office, N. E. Corner California and Sansom Streets,  
SAN FRANCISCO, CAL.

#### NOTE.

The Massachusetts Reports for 1863 show that during the previous year there were 40,000 Policies, insuring \$100,000,000, forfeited to the Companies by the insured in the United States. The lapse of these 40,000 Policies involved the loss of a very heavy amount of money to those who took them out, and transferred it to those who had no rightful claim to it. And this fact enforces the wisdom of a law like that of Massachusetts, which interposes to prevent forfeiture, and appropriates the money to the insurance of those who paid it.

The NEW ENGLAND MUTUAL has the smallest ratio of Expense of any  
Company in the United States.

All Policies Guaranteed against Forfeiture by the Laws of the State.