ASSESSMENT SYSTEM.

The Mutual Relief Society

OF NOVA SCOTIA

Incorporated by "Provincial Legislature," and doing business under the provision of

THE CONSOLIDATED INSURANCE ACT OF CANADA.

HOME OFFICE, YARMOUTH, N. S., A. C. ROBBINS, Esq., President.

It is admitted that Assessment Companies, if properly managed, are desirable, as they place Life Insurance within the reach of all at actual cost.

The Plan of the Mutual Relief Society is simple and early understood. Each applicant pays an entrance fee of from five to nine dollars, according to the amount of the bond applied for, and yearly dues which are used in advertising and conducting the business: each member on receipt of his bond pays an advance assessment, and mortuary assessments, as often as necessary to replenish the indemnity fund.

Rate of Assessment for \$1000.00 benefit at age 41 is \$1.00.

The Society issues bonds of from \$1,000 to \$5,000 on a single life, payable to the person entitled to the same within sixty days from date of satisfactory proof of the death of the member.

The experience of the Society is assuring and satisfactory, there having been only nine death claims during the four years, and the cost to a member aged 44 has been

nine death claims during the four years, and the cost to a member aged 44 has been only \$\frac{1}{2}\$.17 per annum.

The small rate of mortality since the organization of the Society has been marvellous, and only one death has occurred among the members during the last year, such results from so large a membership is an evidence of the care exercised in taking risks, and that, the rate of mortality in the Dominion of Canada is much less than in the United States; hence one of the advantages of belonging to this Society.

More than 700 new members have been added to the Society in 1885, to whom bonds amounting to over one and a-half million dollars have been issued.

Assessment No. 9 was made September 20th, 1884. Assessment No. 10 was made September 16th, 1885.

ONLY ONE DEATH IN TWELVE MONTHS.

The fact that this Society has secured its present membership (about 1.500), and won its way to public confidence while having to contend with the misrepresentation of agents of other Companies, and the EXPRESSED dissatisfaction of a large number of citizens caused by their unpleasant experience as members of American Assessment Companies, is evidence that the plan as offered the public needs only to be understood to be appreciated.

The officers and agents will cheerfully furnish information to any one.

Agents wanted throughout the Dominion of Canada in unrepresented districts.

W. V. BROWN, Secretary. THOS. B. CROSBY, Treasurer.

Yarmouth, August 28th, 1885.

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