4 MONDAY MORNING	THE TORONTO WORLD	NOVEMBER 15	Philadelphia, Penn. St. Louis Mutual,
HE BEST INSURANCE salaries to officer ten the personal by THE MEMORY Table compiled for the personal by Table compiled fo	ing upon which it will take a long time to realize. This is the first assessment institution of realize, and any prominence that ever falled, and an analysis of the causes leading up to it cannot but be instructive. In the first place the company survived 18 years and paid the work which came from New York which were circulated in Massachused the Governor and received a fat a ment on the official staff of a pro New York old line company. Many think they can trace a councetion be this piece of news and the commiss sudden change of front; but be that the promoted the commissioners and and the commissioners and and and and paid the motive for detect, and after the bomb fell, but all were surprise the commissioners and and and part and year the bomb fell, but all were surprise the commissioners and and and and part and year the bomb fell, but all were alived.	sed at fort Dearborn, III. f base. Fort Dearborn, III. f base. Frankfort, Ky. f base. Frankfort, Fire and Life, Ky. grankfort, Fire and Life, Ky. grankfin, Kan. Franklin, Ky. franklin, W. Va. Merchants', N. Y. Merchants', Wis.	Phoenix, Ho. Phoenix, Fenn. Phoenix, Fenn. Phoenix III. Phoenix Life Fire, Phoenix Life F
Unwarranted Attack Made	paid by 30 old system life the company survived 18 years and paid the company survived 18 years and paid the company survived 18 years and paid the definition of the company survived 18 years and paid the few days may lighten the mystem that Major Merrill, scared by the few days may lighten the mystem of the company survived 18 years and paid the few days may lighten the mystem of the company survived 18 years and paid the few days may lighten the mystem of the company survived 18 years and paid the few days may lighten the mystem of the company survived 18 years and paid the few days may lighten the mystem of the company survived 18 years and paid the few days may lighten the mystem of the company survived 18 years and paid the few days may lighten the mystem of the few days may lighten	ranklin. W. Va. 'ranklin Co., Mo. franklin Co., Mo. franklin Life, Conn. tts and policy franklin Life, Ind. policy franklin W. Va. Merchants', Wis. Merchants', Life, O. Merchants' Life, O. Merchants' and Man ufacturers', O. Merchants' and Man ufacturers', O. Merchants' and Merchants' Merchants' Life, O. Merchants' Merchants' Life, O. Merchants' Ala. Merchants' and Merchants' Ala. Merchants' and Merchants'	Piedmont, Vt. Piedmont Real Es Susquehanna Mutual Lite, Venn. Piedmont & Arling-Tallauega, Ala. Tamaqua Life, Penn.
by the Old Line Companies.	PANY. Proported to reported Paid 1272 and placed his resugnation in the his the Governor and received a fat a ment on the official staff of a pro New York old line company. Many think they can trace a connection by think they can trace a connection by the place of	ands of ppoint Galena, Ill. Galena Life. Ill. Galveston, Tex. erwen slouer's General, Maryland. General, Maryland. Van Generals' Mutual Merchants' And Merchants' And Merchants' Mutual Granics', Ky. Merchants' Mutual Merchants' Merchants' Mutual Merchants' Merchants' Merchants' Merchants' And M	Pike County Mutual Tennessee, 1enn. Life, Ill. Pioneer, Ill. Pioneer Mutual Life, Tennessee and Kentucky Life, Tennessee, 1enn.
STATEMENT OF FACTS American Mutual American Popular Anchor Life, Jers Charter Oak, Ha Commonwealth, New Continental, New	Life, New Haven, Conn. 550,880 \$69,201 13 this piece of news and the commiss r L.fe, New York 619,908 80,650 13 may, Major Merrill relinquishes off ey City, N. J. 34,533,033 9,492,072 27 tfford, Conn. 648,288 144,389 22 as would any man be who deserts New York 17,900,021 210,308 18 tertown, N.Y. 605,120 120,308 18 tertown, N.Y. 1,667,071 70,065 4 alarmed. The system which to-da tert of the New York 11,155,177 190,128 17 tects 15 millions of people through the Work 11,957,078 4,133,447 34 million policy holders in co-operative.	t as it deneral Insurance, Va. Merchants' Mutual Merchants' Mutual Merchants' Mutual Merchants' Mutual Merchants' & Plant General Mutual, N.Y. Merchants' & Plant Georgia, Ga. Werchants' & Trad Georgia, Ga. Merchants' & Trad Georgia Equitable, ers' Wis.	Pittsburg, Penn. Texas, 121. Pittsburg Life, Penn. Texas Mutual Life, Pennters' Miss. Tex.
Empire State. Wie Equinomical Life, Excelsior Life, Clobe Muttal Net	York	y pro- he four Ga. Georgia Fire & Life, Merrimac, Mass. Georgia Home, Ga. Million Georgia Home, Ga. Million Meriden Life, Conn. Merrimac, Mass. Metropolitan. Mo. Middlesex, Mass. Millville, N. J.	Planters', Miss. Planters' Mutual, Tex Planters' Mutual Life Tenn. Planters' & Mechanics', Va. Travelers' Life and Travelers'
Competent Insurance Man. Competent Insurance Man. Competent Insurance Man. Competent Insurance Man. Elife Assn. of Am Mo. Valley Life, Mutual Protection National Life of Na	New York	g 1886, Ga. iii the Georgia Mutual Life, Miners' Life and Ga. German, Penn. German, Fenn. German, Ky. German, Ky. Germania, Ill. Minnesota Life, Minn.	Platte Mutual, Mo. Platte Valley, Neb. Policy Holders' Life and Tontine, S.C. Trunbull Mutual, O. and Tontine, S.C. Trusegee, Ala. Poor Man's National Underwriters' Life, Ky. Lufe, Ky. Lufe, Ky. Lufe, Ky. Lulion, Md.
TURAL PREMIUM INSURANCE IS SAFE. National Life, No. Y. State Life, No. J. Mutual Life North American, Predmont & Arlin Republic Life, Ch.	1,061,864 161,351 15	dent, N. J. General Mutual, N.Y. Georgia Ga. Georgia Equitable, Ga. Georgia Home, Ga. Mildelsex, Mass. Merchants' & Trad Gers', La. Merchants' & Trad Merchants' & Trad Gers', La. Merchants' & Trad Merchants' & Trad Gers', La. Merchants' & Trad Merden Life, Conn. Mildelsex, Mass. Milville, N. J. Minnesota; Minn. Minnesota; Mi	Portage City, Wis. Port Gibson, Miss. Portland, Mass. Portsville Life, Pa. Protection, Ill. Protection, Tenn. Protection, Tenn. Protection, Tenn. Protection, Tenn.
of Assets at the Time of Their Failure. The dmont & Arlif Republic Life, Ch Standard Life, Not Louis Life, St. Louis Life, St. Louis Life, St. Louis Life, St. Louis Life, Not	tew York	future. ;; what Globe, N.Y. Globe, Wis. Globe Inland Life, Missouri Mutual, Mc Penn. Globe Mutual, Mo. Globe Mutual, No. Globe Mutual, No. Missouri Mutual, Mc Missour	Provident Pand and Union, Wis. Life, N. Y. Provident Life and Union Investment, III. Trust, Kd. Trust, Penn. Provident Mutual Union Mutual Life. Life Asso. of the Penn.
form of lie is so contemptible as a truth. A case deckiedly in point is the le which appeared in several New York as on Aug. 27 under the scare head ou: "Benefit Policy Holders Liable. bless in Store for Members of Assess-	ew York hans Benefit, N.Y. 2,982,400 531,416 17 \$190,585,440 \$52,718,544 27 come reported by the above dition to the \$190,585,440 ipts, exceeds \$25,600,000, ir total income was more in total income was more can't total income was more companies. All the members had protection during that time, for had they died their claims would have been paid, gust as the total income was more claims would have been paid, gust as the relains would have been paid, gust as the relains would have been paid, gust as the form 1880 for 1800 for 1800,620,258, to be exact, which we did accorded from 1880 to 1800.	stage, Government Security, Kan. Missour Valley Alia. Mobile Life, A.ia. Mobile Life, A.ia. Mobile and St. Loui Life, N.C. Monongahelz, Pa. Great Southern. Ga. Monongahelz, Pa.	Suth, S. C. Public Life, Penn. Public Life, Penn. Pulaski, Ga. Purnam, Conn. Racine, Wis. Rahway, N. J.
on: "Benefit Policy Holders Liable. bles in Store for Members of Assess- bles in Store for Members of Assess- Life Insurance Companies. By the Life Insurance Companies. By the This explanation in truth is more than Inference, and better—it is history. A law Inference and	ir total income was more and protection of the present time of so companies. All the members had protection in total income was more and \$1000 paid in death during that time, for had they died their claims would have been paid, gust as the claims were paid of those who did actually ners go about the streets." all the existing old line of the present time of so companies, and the present time of so companies, and the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time of so companies at the tree of the present time o	dollars, of dollars, of those but a control of those but a control of those diven in the first western, Penn. of those dollars, of those diven in the first western, Ill. of those diven in the first western Life, Mould City Mutual Life, Mo. Mount Vernon, Va.	Rahway, N. J. Railway Passengers' Conn. Real Estate, Va. Real Estate, Penn. Real Estate, Va. Reliance, Penn. United States Ins. & Annuity, Penn. United States Life
Death Claims. Driven Out by the Since its passage 233 Assessment Orcastions have Ceased to Transact Busications have the New York." This they were not, and no one panies. This they were not, and no one panies. This they were not, and no one panies there they have they had a percentage this continuous control of the control of the super-time them they are not and no one panies. This they were not, and no one panies. This they were not, and no one panies they were not the super-time them the super-time time time the super-time time time time time time time time	edecade from 1880 to 1800 company furnished good insurance at an education of the letter; total income for ten by total payment for total payment for the widows and orphans of training the list below were not merely located when the located when the list below were not merely located when the located when the list below were not merely located when the located when th	al asso- d burial burial s were se were sexactly hich we hich	Rensace, Miss. Rensselaer and Sara- United States Life toga, N. Y. Republic Life, N. J. United States Life and States Life, lin. Republic Life, Penn. United Life & Fire Reserve Mutual Life. Ky.
se impressive headanes were tolow the perfect right to do—called the last perfect right to do—called t	Assacquaetts Benefit was written upon the are boastruly out cannot take the corn and two-thirds cents for and two-thirds cents for law properties of the record the statement will have accepted with caution. In truth, der which the company operated prior to the record the statement will have accepted with caution. In truth, deep with the control of the record the statement will have a companies	re to be, al Life, N. H. Mutual Benefit, La. barters to near but 50 remnant. Health, Conn. Hercules Mutual, I.f., Wis.	N. Y. Braking, United States Mutua Life, N. J. United States Rall Richmond Home, Va. Richmond Home, Va. Richmond Savings, United States Rall Rall Ray Richmond Ray
ance institutions. These failures involved a possible outside loss to policy holders of legal decisions, a possible outside loss to policy holders of the co-operative people will match a sement policy holders were liable to be sement policy holders of the sement policy holders were liable to be sement policy holders of the sement policy holders of the sement policy holders of the sement policy holders were liable to be sement policy holders w	oost due to the advancing age of the memis one appear that the old line any particular reason to be record. Conderns, it was interested to the interest of the company to make timely of single state business. Where to possible for the company to make timely provision for the inevitably increasing death.	a local N. Y. Mutual Life, Md. Mutual Life, Md. Hickman, Ky. Mutual Life, Md. Mutual Life, Md. Home, Ala. Mutual Life, Ill.	Rising Sun, Ind. Rock River, Ill. Rockgord Life, Ill. Saiety Deposit Life, Valley, Ill. Ill. Virginia, Vâ. Virginia Life, Vâ.
unpaid, and irrespective of whether volving the loss of over a hundred million of assets, the hard-earned money of their deluded policy holders, and with a further deluded policy holders, and with a further loss of more than half a billion of insur- assessment insti	rate, and when the death rate did increase rate, and when the death rate did increase the company was unable to meet it, ally that members of all the company was unable to meet it. The very first principle of after-death astutions without distinction sessment is that losses should be assessed WERE ORIGINATED.	THEY Home, Ky. Mutual Life, Penn. Home, Tex. Home Mutual, Ga. Home Mutual Life, Mutual Life and A publish- Ohio. Teat in Home Protection, Ill. Mutual Protection	c. Salem Mutual, N. C. Virginia Insurance of Saline Co., Mo. San Francisco, Cal. Savannah Insurance Carolina Accident Va. Va.
of the Dominion of Canada who are to the control of	nat membership has ceased to make the first position good more legal decisions in the lich have either been over- or which have no real bear-	The Tri- the purbecause eased to system Home Protection, Ill. Mutual Protection N.Y. Mutual Protection N.Y. Mutual Tenn.	Schuylkill Haven, Warren County, Pr Washington, Va. Penn. Security Life, N. Y. Washington, Ky. Security Mutual Life, Washington Life, O. N. J.
ertook to make a thorough investigation day. The article itself, of the motives which to its publication, and of the facts it purported to present. We were the it purported to present. We were the it purported to present. We were the it purported to present the motives which it purported to present the motive	ing something entirely directions of the memorapany, is the contract between the contract between the contract companies actual expenses, and therefore it in the contract companies of the contract companies contract companies contract companies contract companies contract companies contract companies contract co	Tribune less. We that we that we ublished of these business Md.	Snelbyville Fire and Life, Mass. Life, Ky. Snreveport, La. Smithland Geneval, West Jersey, N. J. Ky. Social Mass. Washington Mutual Life, Md. West Jersey, N. J. West Virginia, W.V.
made almost a life study of insurance in their depends of the old line companies the ratio of expenses to losses paid is at least ratio of expenses paid is at least ratio	business as possible, without much regard doubt liquidated, meeting their oblined the member to personal liability can be to its quality. This led to the re-insurance of a number of small after-death assessment in other companies without harmi societies, which, in truth, somewhat in the contract of th	Hope Mutual, O. Herchants' Life, N. Hopkinsville Fire & Merchants' Life at Eige Ry. Howard, Ill. Was what Howard Life, N. Y. Nantucket Unio	Southern Accident, Western, Ih. Va. Southern Insurance and Trust, Ga. Mestern Insurance and Trust, Miss. Western Insurance and Trust, Miss. Western Insurance and Trust, Miss.
PREJUDIUE THE RESULT OF OUR SESSION AND THE CONCLUSIONS WE HAVE REACHED. NO WE HAVE REACHED.	court to make a member he chooses. It is a true loaded the institution up with impaired lives. Beginning in 1832 the Massachusetts Benefit began issuing a policy at stipulated benefit began issuing a policy at stipulated definite rates, sufficient to carry the conductor of the managers, and the member of the managers, and the member of the member o	ire and Hope Mutual Life, Tenmen's Hope Mutual, Conn. Life, Tenmen's Hope Mutual, Conn. Life & Fire, Ten.	n. Southern Life, Tenn. Southern Life, Ky. Southern Life, Ky. Southern Life and Western Life, Ga. Western Life, Ill. Western Life and Trust, Penn. Southern Life and Western Missauel M.
e closely and affects their material instrumence, is more keenly than that of insurance, in no other branch of human activity uspicion so easily aroused or with such uspicions of the second of t	and successful business as became claims, this surplus was diverted Alabama Mutual Lite Commercial, e country in express terms and used to next the claims of members of Ala.	Na. Ill. Wis. Illinois Mutual Life, National, N. Y. Illinois Mutual Life, National, Va. Illinois Mutual Life, National, Va. Illinois Mutual Life, National, Wis.	Southern Mutual, Ga. Western Mutual, Southern Mutual, I.a. N. C. Southern Mutual, I.a. Western Mutual, M. C. Southern Mutual Western Mutual, M. C. Southern Mutual Western Mutual Li Could Western Mutual Mestern Mutual Meste
officers, we have not been also to me and the mean officers, we have not been also to me and the mean officers, we have not been also to me and the mean officers, we have not been also to me and the mean officers, we have not been also to me and the mean officers, we have not been also to me and the mean of the mean	is or a similar clausa: "It ditions upon which this aperand policy issued, that no y is incurred by the application by the papit of the management gave rise to dissatisfaction among the policy holders, which satisfaction among the policy holders, which	Ga. Indianapolls, Ind. Life, III. Insurance Bank, Ga. National Capitol Life, III. Dist. Co. National Life, III. Insurance & Savings, National Life, III.	Southern Slavehold Holdern Mutual Li Southern Mutual Western Mutual Li X. Southwestern Tex. Western Sun, Mo. Western Texas Fi
part of the insurance contract to having paid anything in excess of actual cost and the cost of insurance, had full value for the cost and the cost of insurance, had full value for the cost and in the cost of insurance, had full value for the cost of insurance, had full value for the cost of insurance, had full value for the cost of insurance which determined that have dissolved had only an ephemeral that	said Attorney-General Han- ourt of Appeals in the opin- quoted below, it is the con- ermines the liability of the in these contracts personal in these contracts personal expression in sensational articles in the	th. N.X. Insurance & Trust, National Life, N.J. th. Pa. Ill. International Life, National Life a Ill. Health, Mich. International Life, National Life a	Southwestern Ken- and Life, Tex. Western Transit, M Western World an
ard; whereas the actual liability of the loss of any kind upon any one. If medical of the bogic ma openaty granting the insurance is postpon-selection had ever been exercised its effects had not so worn off as to prevent the fact it is only parties from 'nsuring in other and more linsurance is not	n of personal liability in co- ince? membered that co-operative t "assessment" insurance in t "assessment" insurance in ceptation of the term, or as complete change of officers and directors, and finally in the appoint ceptation of the term, or as complete change of officers and directors, and finally in the appoint complete conduct to make the conduct to make th	Life, International Life & National Life, U. Trust, N.Y. Iron City, Penn. Jackson, Mo. Jackson, Mo. National Safety, P. National Safety, P. National Traveler	S. Spring Garden Life, Provident Life, III. Pen. Standard Life, N. Y. White Cloud, Ran. Standard Mutual Widows & Orphan St. Life, N. J. Widows & Orphan
ity to make its contracts good can no financial loss. All life insurance lattices, pose, but is no properly so-called, may be traced directly to pulated premium is no start that of life in- is of such sanctity as that of life in- it would require more of both time and This is the formula by the	w generally known as structure may be compalisated for several months most recent insurance law. at a cost to the company of thousands of most recent insurance which is dollars, and when finally peremptorily called american Life and Craftsman's, creek majority of existing upon by the legislature made a report several months of the company of thousands of the company of the	N.Y. Jefferson, Tex. Jafferson, Kan. Jafferson, Ind. Jefferson, Life, O. Mass. Johnston, Va. National Union, N. National of Virgin Va. Johnston, Va. Nenaha Valley, N. Nenaha Valley, N.	Y. State, Penn. Wilkesbarre, Penn State, W. Ya. State Mutual, Ala. State Mutual Life, Wilmington and A
unwarranted attacks by one system and below an analysis of the first lev saved a pointy unwarranted attacks by one system and below an analysis of the first lev saved a pointy on the other be most severely reproduced. In the alphabetical list, able at its face are the first "failed" institution reported was the Acme Mutual Indemnity—a concern a premium still the Acme Mutual Indem	within a definite time after triple assessment in July, which triple as- triple assessment it was intimated would be fol- lowed closely by others to enable the com- pulated as to amount, pay- lowed closely by others to enable the com- pany to pay up its overdue losses. This was Appleton Life, N. J. Appleton Life, Wis. Appleton Life, Wis.	Valley, Life, Md. Kaskaskia, Ill. Kennebeck, Mass. Kennebeck, Mass. Kennebeck, Mass.	ual Sterling City, Ill. Wisconsin Heal Stonewall, Ala. Stonewall, Ala. Stonewall, Ala. Stonewall, Ga.
is to assessment was continuous and for though diligent search was made and for though the reports of fice New York India not be terminated or avoided even did not be terminated e	e side the member must pay desires to remain insured, taken themselves elsewhere. The quality asbury Life, N.Y. of the business had very much deteriorated a suring the long and virulent attack upon Ashland Life, Ky. Mo. Mo. the company and while it is certain that a shiland Mutual, Pa. De Soto Ins.	Mutual Kentucky Masonic, Life, N. H. Ky. tual Life, Ky. Kentucky Life, Ky. Kentucky Mutual New Jersey Mut Life, N. H. New Hampshire, h Kentucky Mutual New Jersey Mut Life, N. H. Life, N. J. Life, N. H.	St. Charles, Miss. St. Genevieve, Miss. St. Louis, Miss. St. Louis Commercial Miss. St. Louis City, Miss, Woodstock, Ill. St. Louis City, Miss, World Mutual Li
a long list of sold such years to report sed within the last ten years to report the New York insurance Department; the New York insurance Department; to such an institution, but that it never to such an institution, but that it never is such a completed its organization, never issued a completed its organization, never issued a completed its organization, never issued a doing to the last ten years of demnity that a charter actually was glanted member is oblighted to such as the last ten years to report the last ten years to report the last ten years of demnity that a charter actually was glanted member is oblighted to such as the last ten years of the	ged to pay for his insurance other words before he has it also more than doubtful whether even at all also more than doubtful whether even at that time the concern was worth saving. It also more than doubtful whether even at attaintic Mutual, Ga. al Life, De appointment of the commission, It is techniqued to the attaintic Mutual, Ga. al Life, De appointment of the commission, It is the appointment of the commission, It is also more than doubtful whether even at attaintic Mutual, Ga. al Life, De appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission, It is also more than doubtful whether even at the appointment of the commission at the commission and the appointment of the commission at the commission at the appointment of the commission at the appointment	Vis. Life, Penn. New York Life &	St. Louis General, Youghloghemy, Pa Miss. St. Louis Life, Miss. Xenia, U. The following table shows the number a. old line legal reserve life insura.
te. It would seem that the second the sition somewhat impairs the force of the st. for, if members of these associations t. for, if members of these associations alleged list of failures shamelessly padded. As settling t lebtedness is paid, how can assessment of the next four institutions presented—the billity beyond g	any time without inflicting youe. It may seem paradoxical but the very failure of the Massachusetts Benefit Association is proof of the Inherent strength of latimore, Md. Eagle, Ky. ne question, the attorney-general the assessment system of insurance. Here was an institution which to be sure classed was an institution which to be sure classed. N. 1. Eagle, Ky. Baginger Masters, Fa. N. 1. Eagle, Ky. Insurance in the control of the massessment system of insurance. Here was an institution which to be sure classed. N. 1. Eagle, Ky. Baginger Masters, Fa. N. 1. Eagle, Ky. Insurance in the without inflicting your properties of the massachusetts Benefit Association of the Massachusetts Ben	Knickerbocker Life, N. Y. & Health Md. Knoville Mutual lcs', N. Y. Life, Tenn. New York State, 1	an- various states, the number that have fall
women Teachers' Relief. There were such liability of a metallist of the work of the such such as the such as the such such a	every principle of the business, including Rath Life, Mass. East Tenne by the contract between him by the contract between him the headinging by a systematical Bay State Mutual, tual Life, Mass.	Tenp. Mutual Lafayette, Ind. Lafayette, Ind. Lafayette, Ind. North Alabama, North America, North America, North American I	CY.
the The Tribune and Journal, ed in 1960.	als, in the case of the Equitual Life Association (131 N. friends and the predictions of enemies alike for a dozen years; which committed every possible and impossible blunder in administration of the case of the Equitual Manager of the City, Tenn. Boatman's, Mo. Empire Multiple Manager of the Equitual Ma	Y. Leavelworth, Kan. North American Lebanon Mutual, Pa. Lual Life, Penn, Lexington Fire and North Carolina Life, Ky. Lual, N.Y. Life, N. C. North Carolina St. Life, N. C.	Mu- Arkansas
ners, notably The Thome and published at the offered bait and published at the offered bait and published at the offered bait and published a attack, violating by their own act one the cardinal tenets of newspaper ethics, hich is that nothing paid for, nothing in a nature of an advertisement should be isted upon the public as news. Total Name of Company. Year. Receip 1886 \$32,339 33,408 in the public as news. Total \$93,233	tation; which loaded itself with all the sources and business prudence; and business pruden	te, N.Y. Life Association, Mo. Life Mo. Life Association, Mo. Northern Wisco Life Wis. Northern, Miss. Life of Virginia, Va. Northwestern, Ill	Fa. Georgia 66 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
the failure of a life instrance company of the failure of a life instrance company class is that the members by reason any class is that the members by reason increased age and possibly imited health are debarred from obtaining surance clsewhere. This is particularly	30 15,018 64 1,531 39 half an attack which would have wrecked 19,655 79 1,569 36 the oldest and strongest old line company in the country in a month—an attack by an in the country in a month—an attack by an in the country of its own members, the call.	ife, N. J. lincoln and Kenne- beck, Mass. lincoln Life, Ill. louisiana Equitable, Northwestern Fa ife, Mass. lincoln Life, Ill. louisiana Equitable, Northwestern and Accident. I	Louisiana
e case in old-line insurance, because, ow go to their extravagant rates they are ple to carry on for some time after their timate fate must have become evident to siders, and when many, if not the marrity of their members, are past the insur-ple age. Total Total *895,034 *6,602 7,754 *8187 *7,154 *895,034	67 \$6,669 00 \$588 56 and agents who swarmed about it like buz. The capital Life, Ky. 54 7,839 00 67,839 0	Life and Coulsy's Kr. Owell Equitable Life Northwestern at Life Mass. Mutual, Lumbermen's, Wis. Lumbermen's, ill. Ocean, N. Y.	utu- Mississippi 90 Missouri 67 22 Missouri 67 22 Utu- Nebraska 4 2 New Hampshire 32 New Jersey 32 4 New York 80
Properly speaking, there are scarcely a laft dozen genuine failures in the whole st quoted by The New York Tribune and ther papers. It is in fact impossible for assessment institution to fail if properly and and honestly conducted. Most	9 33 201 00 \$115 30 stion we have described, must not the assessment system be strong? What could S1 Eureka, Pe Sessment system be strong? What could Central Missouri, Mo. Eureka, Pe Central Missouri, Mo. Eureka Life & Accident Penn Sessment System be strong? What could Central Missouri, Mo. Eureka Life & Accident Penn Sessment System be strong?	J. chanies, Mo. Oddfellows Alu- enn. Lynchburg Fire and Penn. Life, Va. Oglethorpe Insur- national Macon Insurance & Ohio, O.	tual, Ohito
the associations named in the list were erely local concerns, unheard of and unnown outside their own towns, not even retending to do an insurance business, hey were burial societies, institutions hose members pledged themselves to furbose members pledged themselves to furbose with themselves to furbose with the societies and total states of th	tegrity of its officers, conducting business 19 \$437 00 \$141 05 tegrity of its officers, conducting business 193,967 33 \$13,287 19 to the principles of the business 19 to the principles 19 to the principles of the business 19 to the principles 19 to the prin	Monayunk, Penn. Ohio Life and T. Ohio. Marblehead, Mass. Marblehead Social, Orange, N. Y. Mass. Marmee Mo. Life Wis.	Virginia 33 1 West Virginia 6 6 Wisconsin 32 1 Totals 785 51
sh mutual aid in time of sickness of a mutual benefit organizations of the special trade, or to members a particular secret society, temperance granization or church; employes of single sampfacturing concerns and the like. An analysis of the analysis of the New York insurance Department may prove interesting. They show that of the total sum (\$218, 198, 198, 196, 35) collected in these four years, \$196, 196, 35) collected in the year year years y	cuit Court in the circuit of fair should not be passed without notice case of the Protection Life commissioner Merrill was originally one of mpany (9 Bissell, U.S., 188, the nine members who composed the closs the seatablished both for the Vork and for the United that this question of person, which the profits were to be divided among that this question of person, which the profits were to be divided among that this question of person, which the profits were to be divided among that the compact is the compact of the compact o	Bank. Del. Mutual Marine, Md. Marine Fire & Life, Packers' and P Wis. Marion, Mo. Paducah Fire	LIFE INSURANCE COMPANIES. "Transferred to companies still in elence. Princip
mong them are masons, outdenows, the plant back in section to ack in section to ack in section to account the plant back in section the plant back in section to account the plant back in section to account the plant back in section the plant back i	the nine and nothing said about it—a case of addition, division and silence. He claims. RE OF, THE MASSACHU- BENEFIT LIFE ASSO- CIATION. Life O. Citizens, Penn. Citizens, Ill. Citizens, Mo. Citiz	& Mechan- Life & Fire, Md. Parkville Mutual Assonic Mutual Life, Paris Fire and	I.Mo. Absolute
companies in the hands of receivers." And that expenses consumed less than 20 Life Association of the companies in the "receivers" hirty of the companies in the "receivers" this subbit is subbit to substitute the substitute of 30 tions, which the substitute of 30 tions, which the substitute of 30 tions which the substitute of 3	ion of Boston, and some dis- butless has been caused there- is of other assessment institu- if sturbance representatives of manager was always looked upon as per- likely. I Clarksburg, W. Va, Fire, Mar.	Massachusetts Hospi-Penn. Ky. tal Life, Mass. Pelican, La. Maxwell, Tenn. Peninsula Months Markell, Markell, Tenn. Markell, Tenn. Peninsula Months Mich.	Life, Adamant Aggi-culturist Aegis Albert
of the series and the classes are the commissary of solumn, and were therefore made to do uty twice—an old trick with commissary eeves, stage armies, and in other circumtances where deception is attempted and attended, but we believe something new in surance controversy. If, however, all of oth lists have failed, why did they not all to into the hands of receivers? That is the egular course with old line companies when hey fail; why should assessment failures		O. Mo. Mo. Banking & e. Ky. Life, Mass Memphis Life, Tenn. Meshanics' Life, Pa. Memphis Life, Tenn. Memphis Life, Memphis Life, Tenn. Memphis Life, Memphis Life, Memphis Life, Memphis Life, Memphis Life, Me	Pa. Albion No. 2 Life, Alexandria Mutual Alfred Amazou Life, Anicable Anchor
oth lists have failed, why did they not all losses, endowhers and threates, so they did to into the hands of receivers? That is the 544, or a total return to policy holders of when convert egular course with old line companies when bey fail; why should assessment failures expenses of management, including princely of the assets.	ded into money will probably and accrued claims. Most are locked up in a costly build. dulged in a most savage attack upon the Columbian, N. Y. Columbus, Miss. assessment system. The friends of the system accrued claims. Most are locked up in a costly build.	Ala. Worcantile, Wis. Perry Insuranc	Continued on page 9.

or for only three years it having retir- Cour	t of Appeals, Reserve Fund	in the case of	f the Equi
Name of Company. Year. ny Boatmen's relief	Receipts.	Losses Pd.	Expenses.
	\$32,339 84	\$30,427 00	\$1,699 32
	33,408 30	29,447 00	1,379 15
	\$7,485 02	26,124 00	1,550 07
tal	\$93,233 16	\$85,998 70	\$4,628 54
	\$29,802 43	\$25,838 52	\$1,617 56
	21,162 30	15,018 64	1,531 39
	22,531 75	19,655 79	1,569 36
	21,537 98	22,030 38	1,305 99
tal	\$6,602 67 7,754 54 8,499 90 6,947 43	\$82,543 33 \$6,669 00 7,109 00 7,839 00 6,372 00	\$5,024 30 \$588 56 644 67 676 92 587 13
tal	\$29,804 54 \$339 33 170 83 5 81 32 22	\$27,989 00 201 00 111 00 125 00	\$2,493 30 \$115 30 19 70 6 00
Grand total	\$548 19	\$437 00	\$141 03
	\$218,620 35	\$193,967 33	\$13,287 19

Ottawa, Nov. 13 .- Mr. Geor M.L.A., believes that the

American market price the can order a seizure, and su by no means rare. It was case of the Winnipeg water and even during the present seizures of small municipal been made. The Commissi ers that the precaution upon of the Ottawa aldermen is sening the account is sound.

The report of Judge W tried Grenier for libelling has been received at the partment. It is understood port is favorable to the pilease.

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evening last. After the nam

ONTARIO LEGISL

a report on the revision of from 1887 to 1897 and sev changes in the educational Lieutenant-Governor Ma the Northwest Territories

From the Capital

an Important Election

7 King St. West 160 Spadina Av.

Rome Holcomb, arrested to the charge of embezzle warrant sworn out by Marris, lumber dealer, was liberty this morning. Crow Ritchie stated that he has the Chief of Police that prosecution had dropped out pressed for time, he had as yet to get at the bottom ter. He thought that, from learn before the case wa with, the information would changed. Mr. Ritchie wen that if the private prosective no information to the ting could be done. "In a kind," said the magistrate, lemands an investigation." that the magistrate, lemands an investigation." that the matter should be hands of the County Crow and when Holcomb was could be arrested again, trate then dismissed the ca



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of great offering in FRENCH PRINTED FL. at 30c per yard, regular p

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