

**RATE OF ASSESSMENT FOR MEMBERS  
HOLDING CERTIFICATE.**

Members will be required to pay on receipt of certificate one assessment upon each \$1000 of insurance held by them, the amount in column No. 2 of the Table opposite age, and as often thereafter as called upon by the Directors to replenish the Indemnity Fund. Members may pay in advance upon each \$1000 of insurance the sum in column No. 1 opposite age, which will continue the membership for one year, but if the whole amount is not required in the year, the balance will be carried to the Member's credit on the next year. Column 3 shows the Reserve the Life Insurance Companies are required to set aside in each year. Column 4—the Annual Premium charge for \$1000 Assurance by the leading Life Insurance Companies. Column 5—the expectation of life at your age.

Age.	Column 1.	Column 2.	3. Reserve.	4. Life Insurance Rates.	5. Expectation of Life Year and one-hundredths.
25	\$7.47	\$ 75	\$8.19	\$19.89	37—98
26	7.58	76	8.51	20.40	37—27
27	7.69	77	8.85	20.93	36—56
28	7.82	78	9.26	21.48	35—15
29	7.98	79	9.56	22.07	35—85
30	8.10	81	9.95	22.70	34—43
31	8.29	83	10.34	23.35	33—72
32	8.47	85	10.76	24.05	33—01
33	8.57	87	11.20	24.78	32—30
34	8.75	89	11.68	25.56	31—50
35	8.93	90	12.18	26.38	30—87
36	9.12	91	12.70	27.25	30—15
37	9.31	93	13.27	28.17	29—44
38	9.52	95	13.86	29.15	28—72
39	9.74	97	14.50	30.19	28
40	9.90	99	15.18	31.30	27—28
41	10.00	1 00	15.90	32.47	26—56
42	10.40	1 04	16.66	33.72	25—84
43	10.84	1 08	17.41	35.05	25—12
44	11.24	1 12	18.16	37.46	24—40
45	11.74	1 17	18.91	37.97	23—69
46	12.34	1 23	19.63	39.58	22—97
47	12.96	1 30	20.38	41.30	22—27
48	13.71	1 37	21.15	43.13	21—56
49	14.48	1 45	21.97	45.09	20—87
50	15.32	1 53	22.80	47.18	20—18
51	16.24	1 62	23.64	49.40	19—50
52	17.25	1 73	24.51	51.78	18—82
53	18.35	1 85	25.41	54.31	18—16
54	19.53	1 95	26.36	57.02	17—50
55	20.83	2 08	27.33	59.91	16—85
56	22.21	2 22	28.32	63.00	16—22
57	23.73	2 37	29.39	66.29	15—59
58	25.33	2 54	30.47	67.82	14—97
59	27.16	2 72	31.60	73.60	14—37
60	29.16	2 92	32.70	77.63	13—77
61	31.35	3 14	33.84	81.96	13—18
62	33.73	3 37	34.96	86.58	12—61
63	36.37	3 64	36.13	91.54	12—05
64	39.25	3 93	37.30	96.89	11—51
65	42.38	4 24	38.49	102.55	10—97

And pro rata thereafter.

**ASSESSMENT SYSTEM.**

**Cost of Insurance in the Mutual Relief Society.**

**ACTUAL STATEMENTS TAKEN FROM OUR LEDGERS.**

Certificate issued Jan'y. 28, 1882, to a member aged 62, for \$1000; died August, 1889, aged 69; was insured 7 years and 7 months; total cost \$179.38; annual average \$23.64.

Certificate issued Jan'y. 20, 1882, to a member aged 60, for \$1000. He is now 68 years of age, and has paid for 8 years insurance \$163.88; an average of \$20.48 per year.

Objections are taken to our plan of increasing assessments as age increases, and some persons who have had no experience in the matter are hindered from soliciting membership by being told that the assessments in a few years will amount to more than they would have to pay in an Old Line Company.

An examination of the above examples will prove how little it costs to carry a Certificate in the Mutual Relief Society by members over 60 years of age.

**DIRECTORS OF THE MUTUAL RELIEF SOCIETY OF NOVA SCOTIA.**

- A. C. ROBBINS, President, Ship Owner.
- JOSEPH R. KINNEY, Vice-President, Inspector of Fisheries for Western Nova Scotia.
- ARTHUR W. EAKINS, of the Firm of PARKER, EAKINS & Co., Wholesale Grocers and Export Dealers in Fish.
- EDGAR K. SPINNEY, Wholesale and Retail Hardware.
- JOSEPH R. WYMAN, Wholesale and Retail Furniture.
- CHARLES DODDS, of the Firm of DODDS & JONES, Wholesale and Retail Dry Goods, and Manufacturers of Knit Goods.
- GEORGE G. SANDERSON, Ship Owner and Insurance Broker.
- GEORGE W. JOHNSON, of the Firm of BURRELL, JOHNSON Iron Co. (Limited), Draughtsman, Engineer and Machinist.
- JAMES W. BINGAY, Q. C., of the Firm of T. V. B. BINGAY & Sons, Attorneys-at-Law.
- THOMAS B. CROSBY, Treas. of Insurance and General W. V. BROWN, Sec'y, Brokers, Collectors, &c.