

APPENDIX No. 1

Cash retained by agents, during 1897 on 1897 business.. . . . .	207,376 66
Cash retained by agents during 1898 on 1897 business.. . . . .	64,671 13
Cash paid Moton D. Moss, during 1897 on account of commissions on 1897 business.. . . . .	74,151 17
Cash paid Moton D. Moss, January 15, 1898, on account of commissions on 1897 business.. . . . .	2,392 06
Cash paid Moton D. Moss, during 1898, as per part of compensation of 1898 contract, but included here to remove all question.. . . . .	8,074 75
Cash retained by Moton D. Moss, during 1897, from premiums on sundry policies . . . . .	15,078 91
Cash retained or paid to solicitors of Moton D. Moss, during 1897.. . . . .	3,141 60
Cash premiums retained to applicants and charged to Moton D. Moss.. . . . .	412 96
Cash draft met by association and charged to Moton D. Moss.. . . . .	374 92
Cash to make good 'N. G. check,' and charged to Moton D. Moss.. . . . .	35 17
Cash medical examination fees, and charged to Moton D. Moss.. . . . .	6 00
Cash commissions charged Moton D. Moss on N. G. check.. . . . .	5 21
Cash salaries paid in excess of \$200 per week, and charged Moton D. Moss.. . . . .	5,548 17
Cash rents paid, in excess of \$20,000 per annum, and charged Moton D. Moss.. . . . .	28 82
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Total expenditures.. . . . .	\$628,141 35

*Contra.*

Gross premiums on 1897 business received and credited in 1897.. . . . .	\$475,225 50
Gross premiums on 1897 business received and credited in 1898.. . . . .	203,085 52
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Total first year premiums.. . . . .	\$678,311 02
Amount of renewal commissions on five-year plan at \$1.50 per \$1,000 of insurance on \$43,203,240, averaging to pay one year's renewal premium from 1898 to 1902, both inclusive (5 years).. . . . .	64,804 86
Amount of renewal commissions on ten-year plan at 75 cents per \$1,000 of insurance on \$1,783,640, averaging to pay one year's renewal premium from 1898 to 1902, both inclusive (5 years).. . . . .	1,337 73
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Total renewal commissions.. . . . .	66,142 59

*Summary.*

Total cash expenditures as per statement.. . . . .	\$628,141 35
Total renewal commissions for 5 years, January 1, 1898, to December 31, 1902, as per statement.. . . . .	66,142 59
Balances representing expenditures on first year's premiums.. . . . .	\$561,998 76
Total first year's premiums as per above statement.....	\$678,311 02

Percentage of cost on first year's premiums 82, 85, 100 per cent.