of assessment at all ages, and for the different amounts of insurance, is given in the table below, as follows:

Age.	Sec. 1.	Sec 2.	Sec. 3.	Sec. 4.	Sec. 5.	Sec 6.
	$500	$1,000	$1,500	$2,000	$2,500	$3,000
From 18 to 25	0.25	0.50	0.75	1.00	1.25	1.50
" 25 to 30	0.28	0.55	0.83	1.10	1.38	1.65
" 30 to 35	0.29	0.58	0.87	1.15	1.44	1.73
" 35 to 40	0.30	0.60	0.90	1.20	1.50	1.80
At 40	0.32	0.63	0.95	1.25	1.57	1.88
" 41	0.33	0.65	0.98	1.30	1.63	1.95
" 42	0.34	0.68	1.02	1.35	1.69	2.03
" 43	0.35	0.70	1.05	1.40	1.75	2.10
" 44	0.37	0.73	1.10	1.45	1.82	2.18
" 45	0.38	0.75	1.13	1.50	1.88	2.25
" 46	0.39	0.78	1.17	1.55	1.94	2.33
" 47	0.40	0.80	1.20	1.60	2.00	2.40
" 48	0.42	0.83	1.25	1.65	2.07	2.48
" 49	0.43	0.85	1.28	1.70	2.13	2.55
" 50	0.45	0.90	1.35	1.80	2.25	2.70
" 51	0.47	0.93	1.40	1.85	2.32	2.78
" 52	0.48	0.95	1.43	1.90	2.38	2.85
" 53	0.50	1.00	1.50	2.00	2.50	3.00
" 54	0.57	1.13	1.70	2.25	2.82	3.38
" 55	0.63	1.25	1.88	2.50	3.13	3.75
" 56	0.69	1.38	2.07	2.75	3.44	4.13
" 57	0.75	1.50	2.25	3.00	3.75	4.50
" 58	0.83	1.75	2.63	3.50	4.38	5.25
" 59	1.00	2.00	3.00	4.00	5.00	6.00

ASSESSMENT INSURANCE IS A SUCCESS.

Fraternal insurance organizations merit your confidence and support. They are uniformly well managed, prompt, and economical. Be not deceived by the false statements of interested parties who endeavor to destroy your faith in assessment companies. Throughout the United States and the Dominion of Canada these popular organizations are carrying joy and sunlight into darkened homes and saddened hearts. OUR OWN is one of the best.

We are proud of our record. We have not accomplished *all* we hoped or desired, but we have paid one hundred and eighty-three thousand dollars to the heirs of our deceased members. We have given strength and permanence to many Divisions. The enterprise is a SUCCESS.

Twelve years have passed rapidly by since our Society was called into existence by our National Division. These years have had their trials and tribulations, and yet they have brought much of gladness and brightness to us. It has doubtless been the experience of all of us, that in every benevolent and humanitarian work, and in every business enterprise, there are more bright days than dark ones—more of joy than sorrow—greater cause for congratulation than for sad regrets. And so at the close of these years we thank God and take courage.

Fraternally Submitted,

F. M. BRADLEY, *Gen. Sec'y.*,
P. O. Box 83, Washington, D. C.