

selected at that time still retain their respective positions. In conducting such associations a permanent officer is eminently desirable, as this secures careful and uniform management of the important trusts confided to them.

TEN YEARS OF WORK.

From the date of our incorporation to the present time—ten years—we have paid one hundred and four death claims, aggregating \$162,800, and averaging \$1,565.

During the same period we have expended for postage, rent, printing, office furniture, attorneys, medical examiner, solicitors, clerks, and all other office requisites, \$35,842; an average of \$3,584.20 per year.

From Jan. 1st, 1887, to June 1st, 1889, we paid thirty-eight claims, averaging \$2005.00, and aggregating \$76,300.00.

In ten years we have had 110 deaths, located as follows:

Dominion of Canada.....	24 deaths
New England States.....	20 "
Central States.....	26 "
Western States.....	13 "
Southern States.....	27 "

Our average annual death-rate from 1879 to 1889, is eight to each one thousand members, while in three hundred similar organizations, whose reports have been examined, the annual average death-rate for this same period is nearly ten to each thousand members, making the actual cost of our insurance about 25 per cent. less than in these kindred organizations. *It pays to be a total abstainer.*

During the past year we collected seventeen assessments—five double and seven single—while many associations had from 20 to 24 calls.

By localities our membership is divided as follows:—

Southern States.....	164
Western States.....	132
Central States.....	409
New England.....	406
Canada.....	512
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	1,623

It will be noticed that almost our entire membership is in the Eastern and Central States and Canada, and in these sections our death rate has been the smallest.

OUR PLAN OF WORK.

Sons of Temperance over eighteen and under sixty years of age, who are in good health, are eligible to admission. If you are not a member of a Division of Sons of Temperance, the General Secretary will inform you how to proceed. If you live in a locality where our Order has no existence, we will send and organize a local association if you desire it.

You can have an insurance of from \$500 to \$3,500, as you may desire. The only cost is for admission fee and death assessments. We have no quarterly or annual dues, and make no charge for certificates of membership.

Application may be made through the Recording Scribe of any Division, or to the Grand Scribe, or through any of our Solicitors, or direct to the General Secretary. If your Division has no regularly-appointed solicitor, we shall be pleased to appoint one.

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