

YARMOUTH, N. S., December 29, 1887.

The Mutual Relief Society of Nova Scotia.

GENTLEMEN,—Replying to your circular of the 26th inst., allow me to say that I became one of the earliest Bondholders in the Mutual Relief, my Bond being No. 16, and so far have had no reason to regret taking the \$2,000 Bond in this Society, which I still hold.

My policy is dated Aug. 29, 1881, and up to date the \$2,000 insurance has cost me a total of \$53.86, i. e., for over six years I have been insured for \$2,000 at an annual cost of \$8.51. In November, 1878, I took out an all life policy for \$1,000 in the Etna Life of Hartford, and during the last six years I have paid that Company on \$1,000 insurance a total of \$118.67, or in other words I have had double the insurance in the Mutual Relief of Nova Scotia, for the same period, AT LESS THAN HALF THE COST of my insurance in the Etna.

These figures speak for themselves.

Yours truly, GEORGE M. EWAN.

YARMOUTH, N. S., May 10th, 1889.

To the President and Directors of the Mutual Relief Society of Nova Scotia.

GENTLEMEN,—We have much pleasure in acknowledging the prompt payment of the sum of one thousand dollars, (\$1000.00) being amount of Bond issued by your Society to Warren F. Churchill, now deceased ---and for which we put in proofs of death only a few weeks since.

CORNING & CHIPMAN,

Solicitors for Executors of the last will of the late Warren F. Churchill, deceased.

Reasons Why we Should Prefer, to All Others, The Mutual Relief Society of Nova Scotia.

- 1st.—It is a Home Company.
- 2nd.—Its Directors and Officers are known.
- 3rd.—Members are made acquainted with the affairs of the Society.
- 4th.—It is Incorporated under Provincial Act.
- 5th.—And registered under the Dominion Insurance Act, and its affairs must be submitted to the Insurance Department of Canada.
- 6th.—It affords Insurance at actual cost, and assessments are only made when deaths among the Members actually occur.
- 7th.—It pays all legitimate claims promptly.
- 8th.—It books and accounts are always open to the scrutiny of members.
- 9th.—Its members are carefully selected and placed under the strictest medical examination.
- 10th.—Every member has a voice in the control of its affairs.
- 11th.—The Members being mostly in our own country, impositions are not easily practiced.

Its Mission and Purposes.

To establish an Indemnity Fund, from which, on the satisfactory evidence of the death of a member of the Society, who has complied with all its lawful requirements, a sum, not exceeding three thousand dollars, shall be paid to such person or persons as may be named in the application for membership.

Expenses of Management Limited to Admission Fees and Annual Dues.

Total Cost of Admission, which covers all expenses for First Year:

\$1,000 Death Benefit	-	\$8.00
2,000 " "	-	9.00
3,000 " "	-	10.00

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 Years 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	9.20	21.48	35—86
29	7.98	.79	9.56	22.07	35—15
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	36.46	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—86
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	16—61
63	36.37	3.64	36.13	91.54	12—05
64	39.25	3.93	37.30	96.86	11—51
65	42.38	4.24	38.49	102.55	10—97

And pro rata thereafter.