

LIFE INSURANCE BUSINESS OF ONTARIO.**FRIENDLY SOCIETIES.**

The returns for 1901 of the fraternal societies in Ontario which transact life insurance business show that ten of them made no advance last year in membership, two retired and two increased in membership, but had fewer certificates in force than in 1900. The membership is, however, in most of these societies no criterion of their life business. We find for instance two Foresters Orders with a membership of 33,836, and 139,767 insurance certificates in force, another society has 15,751 members with 240,299 certificates in force, another, 3,323 members, and 231,132 certificates, on the other hand, one society has 65,000 members, and only 2,653 certificates, a second, 10,815 members and 3,263 certificates. The number of their members, therefore, bears no relationship to the extent of their life insurance business. The amount of life insurance in force under certificates issued by the fraternal societies in Ontario is \$1,339,882,487, as against \$1,179,958,305 in 1900,

an increase last year of \$159,924,182. These figures do not refer to the business in Ontario exclusively, but to the entire amount "anywhere" as the official table states,

If the Ontario business alone is to be judged by the "liabilities in Ontario," which are \$226,107 as against \$1,520,430 of the "total liabilities anywhere," the Ontario business would be shown to be about one-seventh of the total. If, on the other hand, the Ontario business is to be judged by the "assets in Ontario," we find their proportion to the "total assets anywhere" to be 35.26 per cent., or over one-third. The differences in mode of financial management of these societies are very marked; one large order has nearly all its assets in Ontario, or 95 per cent., while another still larger society has little over one per cent. of its total assets in Ontario. One or two columns added to the official statement showing the amount of life insurance in force of these societies in Ontario, and in other Provinces in Canada, would give an interesting exhibit.

ONTARIO FRIENDLY SOCIETIES.**OFFICIAL REPORT OF THEIR LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.**

Short name of Society.	Total membership in Ontario at 31st December, 1901.	No. of insurance certificates in force anywhere at 31st December, 1901.	Amount of insurance in force anywhere at 31st December, 1901.	Amount of insurance benefits paid in 1901 in Ontario.	Assets in Ontario at 31st December, 1901.	Liabilities in Ontario reported at 31st December, 1901.	Total assets anywhere.	Total liabilities anywhere.
			\$	\$	\$	\$	\$	\$
Chosen Friends, Grand Council	21,672	22,574	24,370,250	174,303	275,174	15,662	275,174	15,662
Canadian Order.....	266	266	53,200	1,400	2,642	.....	2,642	.....
Civil Service Mutual Benefit Society.	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Travellers' Association of Canada.....	5,486	.....	.....	36,450	358,323	7,300	358,323	7,300
Commercial Travellers' M. B. Socy. of West. Ont.....	858	858	736,164	14,858	11,921	Nil.	11,921	Nil.
Emerald Beneficial Association, Grand Branch.....	56	56	5,650	282	194	67	194	67
Federated Letter Carriers.....	185	313	.....	644	1,290	.....	1,290	.....
Foresters, Canadian Order.....	27,610	44,865	45,716,000	133,442	1,115,259	20,809	1,177,911	20,809
Foresters, Catholic Order.....	6,226	94,902	100,497,900	38,500	.....	.....	428,279	75,150
Hamilton Police Benefit Fund.....	51	.....	.....	.....	18,712	Nil.	18,712	Nil.
Home Circles, Canadian Order of.....	13,413	14,274	21,255,500	166,908	209,814	24,212	220,300	27,212
Knights of the Maccabees, Supreme Tent.....	15,751	240,299	325,780,533	114,518	42,438	.....	2,116,385	426,975
Knights of Pythas, Grand Lodge.....	1,328	57,075	101,265,500	.....	54	.....	.....	.....
Knights of St. John and Malta.....	161	2,821	3,482,500	1,000	.....	.....	20,537	27,500
London Police Benefit Fund.....	42	42	.....	.....	17,414	.....	17,414	.....
Mutual Masonic Compact.....	113	113	11,300	400	450	.....	450	.....
Oddfellows, Canadian Order.....	3,741	3,447	2,448,900	9,050	39,075	174	39,075	174
Oddfellows' Relief Association.....	9,127	13,562	17,506,750	80,000	215,027	4,000	270,029	6,500
Orange Grand Lodge of B.A.....	65,000	2,653	2,653,000	22,000	5,052	3,000	5,052	4,000
Royal Arcanum.....	3,323	231,132	585,704,000	93,224	36,533	.....	2,918,675	748,197
Royal Templars of Temperance, Supreme Body.....	6,987	6,443	7,958,000	76,734	97,195	10,900	102,195	13,900
Société des Artisans.....	740	16,284	16,198,400	5,800	.....	.....	348,901	7,000
Sons of England.....	10,815	3,263	3,374,350	20,900	48,089	4,384	48,089	4,384
Sons of Scotland.....	5,620	6,088	5,038,500	43,558	121,587	3,000	121,587	3,000
St. Joseph, Union of, Ottawa.....	2,582	4,203	4,724,590	14,243	35,354	7,754	35,354	7,754
Toronto Firemen's Benefit Fund.....	179	179	.....	1,622	26,173	Nil.	26,173	Nil.
Toronto Police Benefit Fund.....	283	283	.....	2,433	159,216	Nil.	159,216	Nil.
United Workmen, Ancient Order.....	42,552	43,890	71,061,500	632,000	369,889	124,663	369,889	124,663
United Protestant Benevolent Ass'n.	149	54	40,000	.....	675	177	675	177
Grand totals.....	244,316	809,939	1,339,882,487	1,684,273	3,207,563	226,107	9,094,459	1,520,430