

Assessment Insurance.

In spite of all that is written on the subject of death rates increasing with age, advocates of assessment insurance are still to be found who persistently maintain the "new blood" theory and it would seem that nothing but the actual failure of some large assessment concern will convince some wilfully blind persons of the error of their ways.

It will be remembered that up to the very failure of that great American endowment fake, the Iron Hall, the brawling brood of assessment endowment touters were lauding the merits of that system to the very skies.

Time and again government officials and insurance experts had shown the rotten basis of that system, but for their pains they were called old line hirelings, bribed advocates of monopolies and combines, and similar euphonious names.

But at length the explosion came. The death of the Iron Hall proved the death of hundreds of other ephemeral assessment endowment schemes, so that now the opinions and advice of the government officials and experts are shown to have been true, and would have saved many thousands, if not millions of dollars, if they had been acted upon.

In some such way as this do we expect to see assessment life insurance advocates taught a salutary lesson unless they change their tactics.

Should the Mutual Reserve Fund Association, or some other large assessment company, come to realize and admit the fact that the increasing age of a member demands an increasing assessment, then will the smaller concerns be forced to shape their plans and rates accordingly or else go to the wall.

Of course the fallacy in assessment life insurance is not as palpable or as pernicious as in assessment endowment insurance, and it takes much longer for it to work its own cure.

But that it will work its own cure, there can be no doubt. We have from time to time pointed out some signs of the times tending in this direction, and we now refer to one contained in the New York Insurance Departments' examination of the Mutual Reserve Fund Association.

"There was received during the year 1894, from those who joined the association prior to Dec. 31st, 1888, (eliminating the English department), mortuary assessments of \$1,682,515. There was paid to the beneficiaries of this class of members, namely those who joined prior to Dec. 31st, 1888, (eliminating the English department), insurance of \$1,914,820.

"It thus appears that the beneficiaries of this class received during the past year \$232,905 in excess of the income received.

From the English department for the period mentioned, the mortuary assessments about equalled the death payments."

These are the official words of the State examiner, and they show that the membership prior to 1889 are not now paying their own way but that they are a charge upon the new members to the tune of over a quarter of a million dollars per year.

This is the end where all assessment insurance roads lead to. Even before any of the membership have reached their expectation it is found that the members of oldest standing are causing a deficit in the funds.

Now that the Insurance Department has pointed out the fallacy, we believe President Harper is wise enough and able enough to remedy the evil that plainly exists.—Money and Risks.

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