

## Assessment System.

# THE MUTUAL RELIEF SOCIETY

OF NOVA SCOTIA.


Registered under the Insurance Act, 1886.

HOME OFFICE, - - YARMOUTH, N. S.

A. C. Robbins, President.

Cash in Bank, Dec. 31, 1888,	-	\$16,637.83
Number of Members,	- - -	1,918
Amount of Certificates,	-	\$3,464,000 00

This Society was organized for the purpose of providing Life Insurance *at actual cost*, and, after seven years' experience, the officers claim that the promises made to the public have been fulfilled.

 Certificates issued for one, two, and three thousand dollars.

### THE COST.

Admission fee of eight, nine, and ten dollars when making application. *Assessments*—One in advance (according to age), if application accepted; further assessments as called for to meet death claims.

Each member has to pay the cost of his own insurance—no more. If a member aged 41 holds a certificate for \$1,000, he has to pay \$1.00; while another member of the same age, holding certificate for \$3,000, has to pay \$3.00 each assessment.

### EXPERIENCE.

Our experience has been that, from six assessments per year, all death claims have been paid, and several thousand dollars placed at interest as a reserve.

### SECURITY.

In addition to the sixteen thousand dollars reserve in Bank, we have two thousand members who remit promptly as often as assessments are made.

For full particulars of the plan, consult our Agents, or write to—

MUTUAL RELIEF SOCIETY,

THOMAS B. CROSBY, *Manager*.

WILLIAM V. BROWN, *Secretary*.

**A few Reliable Men Wanted, to act as Agents.**

### NOTICE TO MEMBERS.

When you have occasion to write the Society in regard to your insurance, please give the number of your certificate. This will save us time in finding your account.

NOVA SCOTIA MUTUAL RELIEF SOCIETY.

AYLESFORD, N. S., Jan. 12th, 1888.

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

GENTLEMEN,—I take this opportunity of expressing my satisfaction and approval of the working and management of your Society. In doing so I merely state facts that come under my own personal knowledge. For instance: I hold a bond in your Society for \$3000.00, at a total cost of \$70.42 for three years, ending December 11th, 1887, age at date taking out bond 48 years, whereas I hold a policy in the Equitable for \$1000.00 taken at the age of 34 years, at an annual premium of \$25.56, or at the rate of \$76.68 on the \$1000.00, for three years, or \$230.04 on \$3000.00 for three years.

So I think it can be seen at once the advantage of insuring in the Mutual Relief Society, not only financially but the satisfaction of biding with our own people and assisting in building up our own country.

I am, yours truly,

T. R. HARRIS.

BRIDGETOWN, N. S., January 2nd, A. D. 1888.

DEAR SIR,—In reply to your letter of the 26th ult. asking my opinion of the Mutual Relief Society of Nova Scotia, which you represent, permit me to give a few facts within my personal knowledge. On the 27th day of December, A. D., 1883, when at the age of 40, I obtained a certificate in your society for \$3000. Up to the present time I have paid in assessments and dues the sum of \$56.40, being a yearly average cost of \$14.10 on \$3000.00 of insurance. About ten years ago I took out a policy for \$1000.00 in the Reliance Mutual Life Assurance Society of London—an old line company—on which I am paying a yearly premium of \$26.04. You will thus see that I am carrying \$3000 in your society at the present time for but little more than half the cost of \$1000 in an old line company. Thus far I cannot be otherwise than pleased with the Mutual Relief Society under its present management.

Very truly yours,

L. S. MORSE,

Inspector of Schools.

THOMAS B. CROSBY, Esq., Manager of Mutual Relief Society.

BRIDGETOWN, N. S., January 31, 1888.

*To the Directors of the Mutual Relief Society of Nova Scotia.*

GENTLEMEN,—I received your circular asking my experience in connection with the M. R. S. of N. S.

I am among the first members, having joined April 3rd, 1882. My certificate being for \$2000, No. 341, age 44.

The total amount paid into the society for calls and annual dues by me is \$68.54, or about \$13.70 per year, which is about \$6.85 annual cost for \$1,000 insurance.

No plan has ever yet come under my notice which will compare with this for cheapness, and as far as reliability and safety are concerned, I know of no reason why it is not as safe as any other, and more so than many.

LOUIS G. DEBLOIS, M. D.