Ill. Bro. R. Rose, 33°, G. Standard Bearer, Peterborough.

Ill. Bro. J. M. Penwarden, 32°, 1st G. Capt. of the Guard, Fingal.

Ill. Bro. G. H. Pope, 33°, 2nd G. Capt. of the Guard, Belleville.

## CONSISTORIES

CERNEAU CONSISTORY, NO. 1, SITTING IN THE VALLEY OF BELLEVILLE.

Ill. Bro. ——, 33°, Commander in Chief.

Ill. Bro. S. S. Lazier, 33°, 1st Lieut. Com.

Ill. Bro. B. H. D. Hall, 33°, 2nd Lieut. Com.

Ill. Bro. Alex. Robertson, 33°, Minister of State and Orator.

Ill. Bro. J. Parker Thomas, 33°, Grd. Chancellor.

Ill. Bro. S. R. Earl, 32°, Grd. Secretary and keeper of the Seal and Archives.

Ill. Bro. Roger Clute, 32°, Grd. Treasurer.

Ill. Bro. J. P. Thompson, 32°, Grd. Master of Ceremonies.

Ill. Bro. George H. Pope, 33°, Grd. Engineer and Architect.

Ill. Bro. S. A. Spangenberg, 32°, Grd. Hospitaller.

Ill. Bro. Nelson Lingham, 32°, Grd. Capt. of Guard.

Ill. Bro. D. Urquhart, 32°, Grd. Sentinel.

LONDON CONSISTORY, NO. 2, SITTING IN THE VALLEY OF LONDON.

Ill. Bro. M. D. Dawson, 33°, Commander-in-Chief.

Ill. Bro. J. M. Penwarden, 33°, 1st Lieut. Commander.

Ill. Bro. W. T. Gartley, 32°, 2nd Lieut. Commander.

Ill. Bro. Oronhyatekha, 33°, Minister of State and Orator.

Ill. Bro. J. S. Kite, 32°, Grand Chancellor.

Ill. Bro. C. F. Colwell, 32°, Grand Secretary and Keeper of the Seals and Archives.

Ill. Bro. E. Belts, 33°, Grand Treasurer.

Ill. Bro. J. R. Peel, 33°, Grand Engineer and Architect.

Ill. Bro. G. H. Pick, 32°, Grand Hospitaller.

## The Cerneau A. & A. Scottish Rite.

The following are the officers of the Supreme Grand Council, 33° and last degree A. & A. Scottish Rite for Great Britain and Ireland, and of the several Sovereign Grand Consistories under the Supreme Grand Council of Great Britain:

Ill. Bro. John Yarker, 33°, M.P.S.G. Commander.

Ill. Bro. O. M. Wilson, 33°, 1st Lt. G. Commander.

Ill. Bro. F. H. Southwood, 33°, 2nd Lt. G. Commander.

Ill. Bro. Joseph Hawkins, 33°.

Ill. Bro. T. M. Campbell 33°, Gr. Orator.

Ill. Bro. Clyde Duncan, Gr. Minister of State.

Ill. Bro. M. L. Davies, 33°, Gr. Chancellor.

Ill. Bro. Colin McKinzie, 33°, Gr. Secretary Gen. H. E.

Ill. Bro. W. S. Stoddard, 33°, Gr. Treasurer Gen. H. E.

## Actuaries' Mortality Tables.

The following extracts are taken principally from the *Ledger* and other first class Insurance Journals, and must therefore be reliable:

A Mr. Milne, from an extensive collection of vital statistics in and around Carlisle, England, constructed in the year 1787, what is known as the "Carlisle Table." This table was thereafter made the mortality basis, used by the life companies in their business, showing the "expectation of life," as follows:

At age 20 to be yet 41.5 years.
" 25 " " 37.9 "
" 30 " " 34.3 "
" 35 " " 31.0 "
" 40 " " 27.6 "
" 45 " " 24.5 "
" 50 " " 21.1 "
" 55 " " 17.6 "
" 60 " " 14.3 "

—a total of 9 lives to live 249.8 years, or an average of 27½ years each.

In the year 1837 the experience of 17 British companies were compiled into a table, known as the "Actuaries" table of mortality, showing the "expectation of life" as follows:

At age 20 to be yet 41.5 years.
" 25 " " 39.0 "
" 30 " " 34.4 "
" 35 " " 30.9 "
" 40 " " 27.3 "
" 45 " " 23.7 "
" 50 " " 20.2 "
" 55 " " 16.9 "
" 60 " " 13.8 "

—total of 9 lives to live 246.7 years, or an average of 27½ years each.

In 1869 the experience of 20 British companies was compiled in a similar manner to that of 1837, and known as the "New Actuaries' Table," showing the expectation of life as follows:

At age 20 to be yet 41.93 years.
" 25 " " 34.14 "
" 30 " " 34.75 "
" 35 " " 31.15 "
" 40 " " 27.16 "
" 45 " " 23.98 "
" 50 " " 20.51 "
" 55 " " 17.44 "
" 60 " " 13.09 "

—a total of 9 lives to live 249.39 years, or an average of 27½ years each.

Mr. Sheppard Homans, the then actuary of "The Mutual Life Assurance Company" of New York (now the largest company in the world), compiled a table from the experience of that company, showing the "expectation of life" as follows:

At age 20 to be yet 42.2 years
" 25 " " 38.8 "
" 30 " " 35.3 "
" 35 " " 31.8 "
" 40 " " 28.2 "
" 45 " " 24.5 "
" 50 " " 20.9 "
" 55 " " 17.4 "
" 60 " " 14.1 "

—total of 9 lives to live 253.2 years, or an average of 28 years each.

When it is taken into consideration that the first three of these tables were constructed, the first two fifty years apart, and the third thirty-two years later; that the subjects must have been entirely different, their situations and circumstances altogether varied, the similarity of these tables in their practical results should fairly prove, in any unbiased mind, their correctness and re-

liability. The latter table is again, actual experience, totally independent of either of the former, being on American lives, and yet the result proves the correctness of the others, the total variation being only one half year on the average expectation.

These mortality tables show that the percentage of risk at the following ages is:

At age 20 $7.29 per $1,000.
" 25 7.77 " "
" 30 8.52 " "
" 35 9.29 " "
" 40 10.36 " "
" 45 12.21 " "
" 50 16.04 " "
" 55 21.66 " "
" 60 30.34 " "

This shows that at age 20, $7.29 will cover risk on $1,000 on each member expecting to die in that year, while at age 60 the risk is $30.34, or over four times as much.

The following are the rates charged by the Independent Order of Foresters at the respective ages given in the above tables:

| At age | Monthly rate | Cost per year per $1,000 |
|---|---|---|
| 20 | $ .62 | 7.44 |
| 25 | .67 | 8.04 |
| 30 | .72 | 8.64 |
| 35 | .78 | 9.36 |
| 40 | .88 | 10.56 |
| 45 | 1.02 | 12.24 |
| 50 | 1.45 | 17.40 |
| 54 | 1.85 | 22.20 |

At 60 years of age the Old Standard rate, among the Stock companies is $22.70 a year, as against $8.64 in the I. O. F. made up about as follows:

Cost Risk ............................. $8.42
Management Expenses ................... 6.50
Reserve Fund .......................... 7.78
                                      _____
                                      $22.70

## Comparative Table of Costs.

Per $1,000 of Insurance per year in the

| Years old | Canada Life | New York Life | Confederation | I.O.F. | Expectation Life in Years | Approximate Total Cost to $1,000 in the I.O.F. |
|---|---|---|---|---|---|---|
| 18 | $16.20 | $19.39 | $19.20 | $7.92 | 44.3 | $318.85 |
| 19 | 16.30 | 19.89 | 16.20 | 7.92 | 42.6 | 316.15 |
| 20 | 16.30 | 19.89 | 16.50 | 7.44 | 42.2 | 313.50 |
| 21 | 16.80 | 19.89 | 16.80 | 7.50 | 41 | 312.74 |
| 22 | 17.20 | 19.89 | 17.00 | 7.71 | 40 | 314.11 |
| 23 | 17.70 | 19.89 | 17.44 | 7.92 | 40 | 313.56 |
| 24 | 18.20 | 19.89 | 17.92 | 7.92 | 39 | 313.84 |
| 25 | 19.00 | 19.89 | 18.40 | 8.04 | 38 | 311.95 |
| 26 | 19.90 | 20.46 | 18.95 | 8.16 | 38.1 | 310.85 |
| 27 | 20.30 | 20.93 | 19.44 | 8.28 | 37 | 309.67 |
| 28 | 21.00 | 21.43 | 20.00 | 8.40 | 36 | 303.98 |
| 29 | 21.65 | 22.07 | 20.60 | 8.52 | 35.5 | 305.72 |
| 30 | 22.30 | 22.70 | 21.20 | 8.64 | 35.3 | 304.94 |
| 31 | 23.50 | 23.15 | 21.95 | 8.76 | 34.5 | 304.88 |
| 32 | 23.60 | 24.05 | 22.53 | 8.88 | 33.9 | 303.08 |
| 33 | 24.80 | 24.78 | 23.44 | 9.00 | 33.3 | 300.80 |
| 34 | 25.00 | 25.66 | 24.00 | 9.12 | 32.5 | 298.40 |
| 35 | 25.70 | 26.36 | 24.84 | 9.36 | 31.8 | 297.84 |
| 36 | 26.50 | 27.25 | 25.68 | 9.60 | 31.1 | 296.56 |
| 37 | 27.50 | 28.17 | 26.66 | 9.84 | 30.4 | 299.12 |
| 38 | 28.50 | 29.34 | 27.52 | 10.08 | 29.6 | 295.86 |
| 39 | 29.50 | 30.19 | 28.42 | 10.32 | 28.9 | 288.34 |
| 40 | 30.50 | 31.00 | 29.50 | 10.56 | 28.2 | 297.79 |
| 41 | 31.50 | 32.47 | 30.76 | 10.80 | 27.5 | 297.02 |
| 42 | 32.50 | 33.72 | 31.96 | 11.04 | 26.7 | 294.76 |
| 43 | 33.60 | 35.06 | 33.24 | 11.28 | 26.0 | 293.28 |
| 44 | 34.70 | 36.46 | 34.44 | 11.76 | 25.4 | 297.14 |
| 45 | 35.90 | 37.97 | 36.04 | 12.24 | 24.5 | 299.88 |
| 46 | 37.10 | 39.56 | 37.50 | 12.84 | 23.8 | 309.62 |
| 47 | 38.40 | 41.30 | 39.15 | 13.08 | 23.0 | 360.17 |
| 48 | 39.70 | 43.15 | 40.92 | 13.86 | 22.3 | 309.27 |
| 49 | 41.20 | 45.12 | 42.70 | 14.70 | 21.6 | 313.01 |
| 50 | 42.70 | 47.28 | 44.64 | 17.40 | 20.9 | 363.66 |
| 51 | 44.30 | 49.60 | 46.76 | 17.40 | 20.2 | 351.40 |
| 52 | 46.00 | 52.13 | 49.11 | 19.20 | 19.5 | 374.40 |
| 53 | 48.70 | 54.89 | 51.66 | 19.20 | 18.8 | 360.96 |
| 54 | 49.50 | 57.91 | 54.44 | 22.20 | 18.0 | 399.60 |
| 55 | 51.40 | 60.73 | 57.41 | 22.20 | 17.4 | 386.28 |