
These payments in advance are made out of the following resources :

1° The sums of money accruing from capitalization.

2° The profits of the operation, (45 per cent of these profits being applied every year to the purpose).

The general meeting of the Company in Paris decides on the amount of the regular reimbursements, as well as on those in advance.

Redemption of Policies.

The numbers to be redeemed are not designated by lot, but through a calculation that divides the number of existing policies by the one hundredth part of the sum to be distributed ; that is to say by the number of policies entitled to \$20, and takes the rest of the division as starting point of the distribution. This method is far preferable to drawing lots, as it equalizes the probability between all the numbers, from the first to the last ; the figures of the quotient regulating the distance to be kept between the numbers to be redeemed. Besides, it does not leave any opening to criticism as the calculation takes place at the general meeting and the addition of one policy to those already registered would alter the quotient of the division.

Six drawings and sometimes more take place every year.

The list of all the payments effected by the company since its organization will, on demand, be addressed to any insured.

These payments amount already to about \$200,000.

In Canada, the number of policies to be paid up will be published in the newspapers and the policy holders will be immediately notified.