

Gananoque,
Goderich,
Harriston,
Iroquois,
Kemptville,
Lanark,
Listowel,
Meaford,
Millbrook,
Milton,
Stayner,
St. Mary's,
Strathroy,
Thorold,
Trenton,
Uxbridge,
Wallaceburg,
Waterloo,
Whitby,
Warton.

CLASS E.

Ailsa Craig,
Alexandria,
Ashburnham,
Ayr,
Blenheim,
Bobcaygeon,
Bracebridge,
Bradford,
Caledonia,
Campbellford,
Cannington,
Chesley,
Dunnville,
Elmira,
Elora,
Exeter,
Fenelon Falls,
Georgetown,
Gravenhurst,
Hastings,
Hawkesbury,
Kincardine,
Lucknow,
Madoc,
Markham,
Midland,
Mount Forest,
Newcastle,
Norwich,
Oakville,
Orono,
Palmerston,
Parkhill,
Picton,
Port Arthur,
Port Elgin,
Renfrew,
Richmond Hill,
Shelbourne,
Simcoe,
Walkerton,
Waterdown,
Watford.

CLASS F.

All places not named above.

UNITED BRETHREN MUTUAL AID.

It is declared by certain Delaware certificate-holders that the above-mentioned concern means to freeze them out, and they say very hard things of it in consequence. The headquarters of the body are at Lebanon, Pennsylvania, and we find in a recent issue of the *Philadelphia Record*, from its correspondent at Wilmington, Del., an account of the situation. Its contents do not surprise us, for the collapse of every such association is only a question of time. This is one of the oldest of the assessment societies, and until very lately was supposed to be one of the best, its business having been managed with exceeding care, and the system ably defended by the officers in a monthly paper called the *United Brethren Mutual Aid Journal*. The letter in question, dated October 20th, premises that the local branch has been established for twelve or thirteen years, and the present membership of 100 represents all classes and all ages of citizens. We quote:

"These policy-holders did not become suspicious of the true purport of the corporation until recently, and then they wanted to give it the benefit of every doubt, and were loath to make an investigation. Finally, however, developments made it advisable that such a step should be taken, and accordingly a meeting of those interested was held here last night, when a committee, comprising Rev. David Dodd, Stewart Carlisle, and Thomas Mitchell, was appointed to devise plans for action. The committee will meet in a few days, and most probably draw up resolutions, which will be sent to the parent society, inquiring into the direct objects and benefits of the body.

"The resolutions will also make a demand for reimbursement to the policy-holders of all assessments that have been paid. Should reimbursement be refused a suit for the recovery will be brought in the Pennsylvania courts. The alleged object of the United Brethren Mutual Aid Society is to pay \$1,000 to each policy holder at his death, or to pay on an average of seven death assessments per year (each assessment to be about \$1.80).

"Furthermore, it has been promised that after a sufficient length of time shall have elapsed a paid-up policy would be issued. Both of these conditions have been violated, particularly the one relating to the number of assessments, which, instead of averaging

seven, have run as high as thirty-five, forty, and forty-five in consecutive years.

"All of these assessments have been met promptly, and now it is authoritatively said that each holder of a policy has paid \$500 and over into the concern. Thus far this year the number of assessments have reached forty-five, and it is clear to the local holders that the frequency of the levy is an attempt on the part of the corporation to dishearten and freeze them out, and thus relieve the society of a large liability. The concern's explanation as to the frequent assessments is that many holders of policies were lost in the Johnstown flood, but it is claimed here that the names of the Johnstown victims are purely fictitious.

"The efforts to secure the money paid into the concern will be pushed, and if they prove temporarily futile, suit will be brought. The local holders loudly condemn the society. It is probable that an attorney will be secured to legally conduct an investigation."

Those Delaware members surely do not expect to get their money back again, for though the association has assets of about \$20 per head, or twice as much as our own I. O. Foresters have, per head, that sum would not pay its losses for a single month if the members all refused to respond to one or two of the "forty-five assessments per annum." Over \$40,000 per month is required to pay the death losses alone. It received last year from members \$491,000, paying out \$419,588 in death losses, and the rest in expenses, and it carried over \$95,625 of unpaid losses into 1889. It commenced the year 1888 with certificates in force for \$10,636,500, and ended with \$10,375,000, showing a decrease of \$261,500, notwithstanding the issue of new ones in the meantime for \$1,181,000. Its business record for the past five years is briefly as follows:

Year.	New Certificates.	Total Certificates.	Year's Decrease.
1884	\$901,000	\$11,702,000	\$1,586,000
1885	764,000	10,816,000	886,000
1886	1,715,500	10,636,500	179,500
1887	1,651,500	10,375,000	261,500
1888	1,181,000	9,413,500	961,500

Totals.... \$6,223,000 \$3,874,500

Starting with \$11,702,000 of certificates in force, and gaining \$6,223,000 during the five years, it yet nets a serious decrease instead of a handsome increase. This is only what must happen in the history of all societies depending upon assessments, or inadequate premiums. A rest or reserve, or accumulating fund, must be provided during the first ten or twenty years, sufficient to yield the means of preventing assessments or premiums from increasing with the increasing age of the members, or similar dismembership and disaster must inevitably follow.

The following table for fifteen years last past gives another view of the rise, progress, and decline of this United Brethren Mutual Aid of Lebanon, Penn., which was known a few years ago as the oldest and best mutual assessment society in existence. The last column shows the cost of each \$1,000 of so-called insurance carried. It includes \$4 per \$1,000 for expenses, though the expenses have of late been far more than that average figure:—

Year.	New Members.	Total Members.	No. of Deaths.	Per \$1,000.
1874	1,713	7,033	58	\$12.24
1875	3,721	9,900	110	15.11
1876	3,378	12,102	135	15.15
1877	4,035	14,237	243	21.00
1878	4,633	13,826	256	22.51
1879	2,019	12,409	252	24.30
1880	1,967	12,684	308	28.28

1881	1,465	12,059	296	28.84
1882	1,093	10,947	325	34.60
1883	767	9,662	272	32.15
1884	477	8,542	312	40.50
1885	478	7,934	266	37.20
1886	771	7,429	287	41.50
1887	845	7,040	303	47.00
1888	500	6,980	290	46.40

Contrasting 1888 with the year 1878, it is seen that instead of 4,633 new members there were last year only 500, and instead of 13,826 total membership there were only 6,980; while the deaths per thousand members, which in 1878 numbered only 19, were last year 42, at an expense per \$1,000 of \$46.40 where the amount was ten years before only \$22.51, or less than half the sum. Such figures as these in the two tables given above ought to convince reasonable people that there is something faulty about the assessment insurance system.

Next week we shall print a letter from an old Methodist minister who has held a \$2,000 certificate in the above assessment society for the past fifteen years, and who has paid in already, he says, \$1,864, and last year paid 38 assessments of \$5.20 each, and \$4.00 for expenses. Also brief testimonies on the seductive assessment system from his fellow sufferers.

BENEVOLENT AND OTHER SOCIETIES.

The action of the Dominion Superintendent of Insurance some weeks ago, in sending out warning circulars to a number of organizations which have been doing a life insurance business without proper legal warrant, has made no little stir. It is evident that chapter 37 of the Dominion Insurance Act of 1896, by "exempting from the operation of" certain of its provisions on certain terms companies which transact life and other insurance, affords a loop-hole at which people who are so disposed can creep out of obligations which cost regular life companies both money and trouble. The obtaining of a charter under the Ontario Benevolent Societies Act is a very simple matter indeed, but the benevolence that some organizations exemplify thereunder is the sort of benevolence that rather blesses him that gives than him who takes. It is therefore intimated by Mr. Fitzgerald that such defectively authorized concerns may find their certificates cancelled, and they are warned to procure legislation that will make their standing valid. Among these so warned are, we understand, the Provincial Provident Institution of St. Thomas, the Home Benefit Life, the Lion Provident Life and Live Stock Company, the Canadian Mutual Aid Association. It is well that steps should be taken by the authorities to protect certificate-holders in societies which profess to insure life and limb.

—The Business Men's Association of Seaforth is stirring. The last meeting was very fairly attended. The constitution and by-laws was submitted and adopted. The officers are: J. Aird, president; Geo. Good, vice-president; John Fairley, secretary; F. Holmstead, treasurer. Executive committee—The President and Secretary, Mayor Wilson, Messrs. T. W. Duncan and M. Y. McLean. The regular meeting of the association will be on the first Friday of each month. A subject of discussion is the best means to be adopted to secure the establishment in Seaforth of a foundry and flax mill, and also the advisability of establishing a market.

CANCELLATION

In answering a correspondence of the 15th the cancellation of insurance Companies, a made in the last paragraph "being used instead of." The paragraph follows:

A stock company has the right of terminating any time by giving notice to that effect, or a pro rata portion of the policy has to run; ing notice to that effect, cancellation of a policy at retaining the customer the time the insurance shall pay back to the the premium paid.

INSURANCE

Mr. W. S. Dresser, out his partner, Mr. C forward continue along and accident insurance been appointed special for the Scottish Union insurance office, an exco

Bobcaygeon has put a engine, made by the W Brantford. It was with great satisfaction drew its supply of water from the river, 184 feet it through three good highly pleased with it.

The way to get business is to go there for it. ply in other branches fer at present to the Life Assurance Company representative this week India Islands and to of South America, to after business general company has fallen botham, of Guelph. man, of whom the strongly favorable term good man, and the good company to represent trip ought to be satisfied.

Mr. Charles Davidson, Guelph Mutual Fire Insurance Co. the Guelph papers u warden for that city more, that a salvage ized.

In the nine months last the Union Mutual pany paid over some amounts ranging from Of these two were Scotia, three each Quebec, ten in Ontario period the Union M ments, 16 of which holders, the aggregate

A compilation by V of the New England Company, shows the in a total of 9,029,400 lows: The average a by twenty British off cent.; Mutual Benef cent.; Connecticut M per cent.; Mutual L cent.; Australian M