

when the maximum rate of mortality is determined, yet during the past year only eleven deaths from among our members have occurred, which is considerably below the average as shown by Canadian experience. This of itself is an evidence of care in the acceptance of applications.

The Reports of your Secretary and Treasurer are your chief interest, in which will appear the record of our membership and financial transactions. This record is one which we have good reason to be proud of, and should remove all doubts as to the soundness of the Society. As the statement of the Treasurer will show, the Society has performed a mission in many a desolate home. During the last year we have paid to the widows and orphans of our land nearly \$31,000.00.

In closing this, our Annual Address, we should not forget to remind you of the death of our friend and Medical Examiner, the late D. James C. Parish. He was, in every respect pertaining to the interests of the Society, a wise counsellor. In his removal from among us, we lament our loss, not only as an officer of the Society, but as a citizen.

A. C. ROBBINS,
President.

Secretary's Report.

Applications received,	285.	
" declined,	10.	
" accepted,	264.	
" non-completed,	11.	
Number of Members Dec. 31, 1888, 1918,		\$3,464,000
" " added 1889,	264,	375,500
Cancelled for non-payment calls,	221,	381,500
" by death,	14,	27,000
Reduced in amount,		7,000
Increased in amount,		3,000
Number of Members Dec. 31, 1889, 1946,		3,427,000
15 Death Claims paid,	\$31,894.28	
Contested—None.		

WILLIAM V. BROWN, Sec'y.

Treasurer's Report.

1889.		
Jan. To Cash Deposit Receipts,	- - -	\$6,000.00
" " accrued interest,	- - -	640.00
" " deposit on call,	- - -	9,992.35
" " in office,	- - -	5.48
		<u>\$16,637.83</u>
Dec. 31. To Cash received during the year:—		
From annual dues,	\$4,446.51	
" certificates,	77.00	
" re-payment by agents,	111.75	
" Indemnity Fund,	29,891.23	
" Interest on deposit receipts,	207.23	
		<u>34,733.72</u>
Total,		\$51,371.55

Cr.	By paid:—	
15 Death Claims,		\$31,894.28
Medical examinations,		15.00
Services President, Directors, Secretary, Treasurer, Assistant, office rent and payment to General Agents,		3,480.67
Insurance Department, Ottawa, taxes,		46.79
Postage, postal cards, printing, advertising, &c., &c.,		876.41
Fuel, gas, telegrams, &c.,		52.21
Cost of compromising and settling death claims and contesting suits,		1,169.66
		<u>37,535.02</u>
	Cash on hand,	\$13,836.53

NOTE.—There are three reasons why our cash balance this year is less than that of 1889:

1st. We paid the Webster claim from our Reserve Fund, and for which no call was made.

2nd. We have paid a death claim of \$1000 as soon as proved, and which will be included in Call 36.

3rd. While in former years we kept the year's accounts open till near the date of the Annual Meeting, this year we closed our accounts on the 31st of December, at which date about two thousand dollars was due on Call 35. This sum has since been paid in.

ASSETS.

Cash deposit receipts,		\$10,000.00
" in bank on call,		3,836.53
" to be collected from Call 36 for amount advanced to pay death claim J. W. Jenks,	1,000.00	
Due on Call 35 (since paid),		2,000.00
Due from Agents,		130.00
		<u>16,966.53</u>

LIABILITIES.

The only Liability is the Claim made by the beneficiary of the late Alfred Gibson for \$2000. This Claim has been heard by the Supreme Court at Annapolis and the Bench of Judges at Halifax. Both Courts decided in favor of the Society, but the Plaintiff has appealed to the Supreme Court at Ottawa, where it is expected the case will be argued during the month of February next.

THOMAS B. CROSBY, Treasurer.

Yarmouth, Jan'y., 1890.