

## ASSESSMENT SOCIETIES REGISTERED IN ONTARIO

Offering Life Insurance or Benefits in the Nature Thereof.

Short Name of Society.	Total membership in Ontario at 31st Dec., 1908.	Number of Certificates in force anywhere at 31st Dec., 1908.	Amount of Insurance in force anywhere at 31st Dec., 1908.	Number of Claims Matured in Ontario in 1908.	Amount of Insurance Benefits paid in Ontario during 1908.	Amount of Disability Benefits paid in Ontario during 1908, including pensions and gratuities.	Assets in Ontario at 31st December, 1908.	Liabilities in Ontario at 31st December, 1908.	Total Assets anywhere at 31st December, 1908.	Total Liabilities anywhere at 31st December, 1908.
Chosen Friends Grand Council, Canadian Order.....	29,732	33,807	\$ 32,180,074	210	\$ 237,843	\$ 8,814	\$ 860,562	\$ 47,632	\$ 860,562	\$ 54,432
Civil Service Mutual Benefit Soc.	337	337	67,400	3	600	.....	5,574	.....	5,574	.....
Commercial Travellers' Association of Canada.....	8,640	8,640	4,379,307	85	60,422	.....	637,900	8,000	637,900	8,000
Commercial Travellers' M.B. Soc. of Western Ontario.....	725	725	525,625	13	9,415	.....	15,151	3,893	15,151	3,893
Federated Asso. of Letter Carriers.	257	546	.....	2	987	.....	1,323	.....	1,323	.....
Foresters, Can. Order, High Court	39,669	70,757	71,175,500	240	244,985	.....	2,883,775	25,161	3,051,267	38,361
Foresters, Catholic Order.....	8,840	134,511	139,102,250	54	52,500	.....	.....	9,700	2,035,844	164,108
Hamilton Police Benefit Fund....	64	64	.....	.....	.....	.....	36,782	.....	36,782	.....
Home Circles, Canadian Order.....	17,391	19,234	25,935,584	157	255,620	4,120	310,305	26,268	315,772	26,268
Knights of the Maccabees.....	11,494	272,017	339,728,244	97	122,128	17,796	28,713	13,155	6,579,734	452,261
Knights of Pythias.....	2,599	77,757	120,544,500	1	3,000	.....	.....	.....	2,543,434	.....
Knights of St. John and Malta....	502	2,207	2,412,850	4	1,000	.....	.....	2,000	13,863	19,500
London Police Benefit Fund.....	46	46	.....	.....	.....	*538	26,095	.....	26,095	.....
Mutual Masonic Compact.....	135	135	13,500	5	500	.....	180	.....	180	.....
Oddfellows, Canad'n Order, Grand Lodge.....	4,955	4,955	3,308,700	30	16,082	.....	77,902	3,318	106,927	4,655
Oddfellows' Relief Association...	15,841	22,929	27,937,000	104	119,925	1,000	687,153	25,000	692,153	31,250
Orange Grand Lodge of British America.....	60,000	4,758	4,699,000	32	32,000	.....	28,917	3,000	28,917	8,500
Royal Arcanum.....	2,839	240,251	497,018,341	44	120,684	.....	22,150	22,361	6,543,290	724,895
Royal Templars of Temperance, Supreme Body.....	5,547	5,196	6,913,500	65	77,442	.....	181,230	8,843	186,391	14,343
Société des Artisans, Canadiens Français.....	1,231	34,663	30,144,300	13	10,100	5,738	5,000	4,000	1,236,294	23,500
Sons of England, Supreme Lodge	15,566	4,689	4,558,000	27	29,500	3,550	114,343	5,896	280,210	12,909
Sons of Scotland.....	6,981	7,835	5,967,750	76	58,500	.....	282,458	7,841	282,458	10,091
St. Joseph Union of Canada.....	7,343	23,637	19,575,020	52	34,715	1,035	428,328	42,912	433,328	42,912
Toronto Firemen's Benefit Fund....	226	226	.....	.....	.....	*1,569	93,767	.....	93,767	.....
Toronto Police Benefit Fund.....	418	418	.....	2	1,402	11,675	286,281	.....	286,281	.....
United Workmen, Ancient Order.	36,677	37,814	58,666,900	471	874,411	.....	1,495,257	97,181	1,495,257	97,181
Totals December 31st, 1908....	278,055	1,008,154	1,393,933,345	1,787	2,363,761	55,835	8,509,146	356,161	29,788,754	1,737,359
Totals December 31st, 1907....	279,765	1,008,352	1,406,340,043	1,887	2,473,009	79,779	7,443,444	536,532	25,205,310	1,966,298

\* Gratuities, † Pensions. ‡ With slight exception, no Reserve Funds are provided for, so that these totals do not begin to measure future liabilities already assumed.

of such societies, or their admission from abroad. In 1896 an Ontario Table for the guidance of fraternal orders was calculated by the Inspector of Insurance, based upon the mortality experience of the Canada Life Assurance Company for a period of forty-six years. This table—which corresponds closely to the National Fraternal Congress Table—showed the then rates of fraternal societies to be totally insufficient. Since that time most of the orders have considerably advanced their rates, some having gone so far as to adopt the Ontario Table. With far too many, however, the policy of putting-off has been followed. To such societies Mr. Hunter, the Inspector of Insurance and Registrar of Friendly Societies, spoke very plainly at this year's convention of the Canadian Fraternal Association.

"I have endeavoured in every way to persuade the societies to reform their rates; but you can depend upon it that public opinion on this question is steadily rising, and that you are not well advised in neglecting so serious a question or

putting it off, under the idea that the net rate—the cost rate—of insurance has not been ascertained. *It has been ascertained*, and you are merely "sparring for wind" when you are talking that way. You ought to be at work reforming your rates—you that have not done so already. There will be a fearful collapse if you do not, and I would not be your true friend if I did not tell you so."

## A WEEK OF CONVENTIONS.

This week there have been insurance conventions in abundance across the line. On Wednesday and Thursday there was held the fortieth annual meeting of the Fire Underwriters' Association of the Northwest at Chicago. The attendance was large, and the programme proved an interesting one, the annual address being delivered by Mr. Charles E. Shelden, preceded by the presidential speech of Mr. H. N. Kelsey.

Beginning yesterday the National Association