

FINANCIAL JUGGLERY.

GROSS PREMIUMS DISSECTED.

Age.	1	2	3	4	5	6	7	8	9
25	\$20 50	\$14 72	\$ 5 78	\$ 7 47	\$ 2 80	\$10 27	\$ 7 60	\$ 2 98	\$10 58
6	21 00	15 13	5 87	7 58	2 80	10 38	7 91	3 07	10 97
7	21 50	15 56	5 94	7 70	2 80	10 50	8 24	3 14	11 38
8	22 10	16 01	6 09	7 83	2 83	10 66	8 58	3 26	11 84
9	22 70	16 48	6 22	7 96	2 85	10 81	8 93	3 37	12 30
30	23 30	16 97	6 33	8 10	2 86	10 96	9 31	3 47	12 78
1	24 00	17 49	6 51	8 25	2 90	11 15	9 70	3 61	13 31
2	24 70	18 04	6 66	8 41	2 93	11 34	10 11	3 73	13 84
3	25 50	18 62	6 88	8 58	2 99	11 57	10 54	3 89	14 43
4	26 30	19 23	7 07	8 75	3 03	11 78	11 00	4 04	15 04
5	27 10	19 87	7 23	8 93	3 06	11 99	11 48	4 17	15 65
6	28 00	20 54	7 46	9 12	3 11	12 23	11 99	4 35	16 34
7	29 00	21 26	7 74	9 31	3 18	12 49	12 55	4 56	17 11
8	30 00	22 02	7 98	9 53	3 23	12 76	13 12	4 75	17 87
9	31 10	22 82	8 28	9 74	3 30	13 04	13 74	4 98	18 72
40	32 20	23 68	8 52	9 96	3 34	13 30	14 41	5 18	19 59
1	33 40	24 59	8 81	10 20	3 40	13 60	15 12	5 41	20 53
2	34 70	25 55	9 15	10 48	3 48	13 96	15 85	5 67	21 52
3	36 10	26 58	9 52	10 82	3 58	14 40	16 59	5 94	22 53
4	37 50	27 68	9 82	11 25	3 69	14 94	17 30	6 13	23 43
5	39 10	28 85	10 25	11 74	3 86	15 60	18 01	6 39	24 40
6	40 70	30 08	10 62	12 35	4 03	16 38	18 69	6 59	25 28
7	42 50	31 39	11 11	13 00	4 25	17 25	19 39	6 86	26 25
8	44 40	32 77	11 63	13 71	4 50	18 21	20 10	7 13	27 23
9	46 40	34 23	12 17	14 48	4 76	19 24	20 86	7 41	28 27
50	48 50	35 78	12 72	15 33	5 04	20 37	21 62	7 68	29 30
1	50 80	37 41	13 39	16 25	5 38	21 63	22 39	8 01	30 40
2	53 30	39 15	14 15	17 26	5 77	23 03	23 19	8 38	31 57
3	55 90	41 00	14 90	18 36	6 18	24 54	24 00	8 72	32 72
4	58 70	42 95	15 75	19 53	6 64	26 17	24 85	9 11	33 96
5	61 60	45 02	16 58	20 83	7 11	27 94	25 72	9 47	35 19
6	64 80	47 23	17 57	22 24	7 68	29 92	26 61	9 89	36 50
7	68 20	49 57	18 63	23 73	8 28	32 01	27 56	10 35	37 91
8	71 80	52 07	19 73	25 37	8 93	34 30	28 52	10 80	39 32
9	75 70	54 72	20 98	27 16	9 67	36 83	29 50	11 31	40 81
60	79 90	57 56	22 34	29 17	10 53	39 70	30 45	11 81	42 26

To find the Loading or Expense Element, deduct the Net Premium from the Gross Premium.

1. Gross Premiums, Ordinary Life, charged by the leading exponent of Level Premium Life Insurance Companies per \$1,000.

2. Net Premiums at each age, "Combined Experience" or "Actuaries" Table of Mortality and 4 per cent. compound interest.

3. Expense Element or Loading—amount added to the Net Premium to defray working expenses and by these amounts being outrageously high they give the machine strong motive power.

4. Advance Cost of Insurance, or Tabulated Amounts available for paying death losses.

5. *Pro-rata* or proportional part of the Expense Element used in defraying expenses on the Insurance part of the Policy.