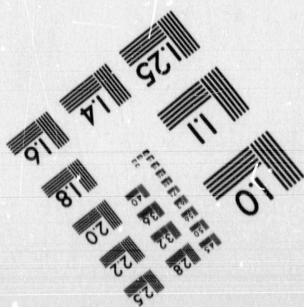
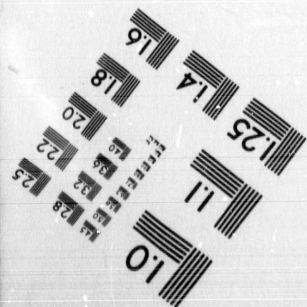
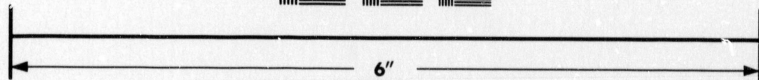
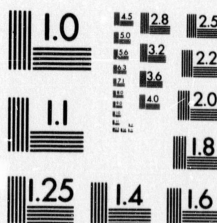


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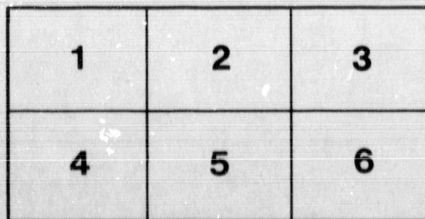
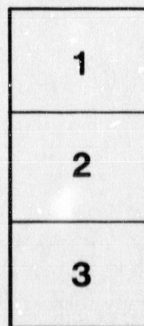
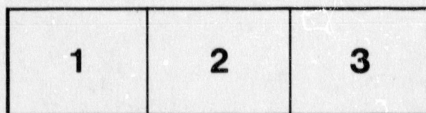
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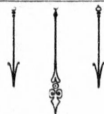
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The Bulletin

ASSESSMENT—→

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Assessment Life Associations

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TRANSACTING BUSINESS IN

CANADA.

—SHOWING THE—

BUSINESS DONE, DEATH CLAIMS PAID, NUMBER OF ASSESSMENTS MADE, INCOME, EXPENSES, ASSETS, ETC.

Of the Leading Life Associations and Friendly Societies licensed to do business in Canada, 1892 to 1897 inclusive. Also Tables of Rates for \$1,000 of Insurance in each; Expectation of Life, and Compound Interest.

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Special Notice.



THE returns of the several Associations and Societies given in this Chart up to and including 1896, are taken from the latest obtainable Government Reports and are therefore authentic. The figures for 1897 have, at our request, been kindly furnished by the Secretaries of the several Associations and Societies, and we take this opportunity to thank them for the courtesy.

The Rates per \$1,000 of Insurance given on pages 12 and 13 are up-to-date and have been verified by the management of each Association or Society.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1892 to 1897 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Ending	Number of Members	Number Taken During Year.	Number Left During Year.	Amnt of Insurance In Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets, Net.	Assets per \$1,000 of Insurance.	No. of Assess- ments Made during Year.
Ancient Order of Foresters.	1892	715	187	17	\$ 760,250	\$ 20,000	\$ 209,250	3,500	\$ 29,937	\$ 15,187	\$ 161,963	63.08	*12
	1892	1,081	400	31	1,126,250	31,000	507,000	8,000	(b) 181,445	(b) 49,170	(b) 181,423		12
	"	(a) 12,387			+1,650,000			12,365	included	in	above		
	1894	1,057	167	187	1,215,000	205,750	200,500	6,000	(b) 115,070	(b) 56,080	(b) 201,963	70.18	12
	"	(a) 12,643			+1,664,300				included	in	above		
	1895	(a) 12,515	1,492	1,620	1,877,250	192,000	223,800	11,200	262,389	39,301	203,992	65.00	12
	"	1,119	164	102	1,289,250	123,000	197,250	14,000	included	in	above		
1896	12,443	1,500	1,572	1,866,450	225,000	220,000	10,065	273,231	40,231	209,433	66.30	12	
"	1,132	111	98	1,292,500	114,500	117,750	9,000	included	in	above			
1897	15,713	1,700	1,580	1,851,000	237,000	255,000	12,195	286,127	50,108	211,526	66.99	12	
"	1,145	73	61	1,299,250	61,000	77,500	10,000	included	in	above			
Ancient Order United Workmen....	1892	26,653	3,852	1,748	53,306,000	3,496,000	7,704,000	388,000	455,603	30,509	15,310	.29	(c) 16
	1893	27,912	2,546	278	55,844,000	556,000	5,092,000	420,000	481,791	26,863	42,052	.75	(c) 15
	1894	27,511	2,732	(+)	55,122,000	+4,630,000	5,464,000	422,000	450,342	28,148	4,707	.08	(c) 18
	1895	28,331	2,562	496	56,269,000	1,057,000	7,047,000	460,000	559,959	28,288	3,734	.07	18
	1896	29,908	4,198	591	58,088,000	1,168,000	7,095,000	439,000	526,475	32,484	22,462	.38	14
	1897	33,001	5,295	885	61,371,000	1,696,000	7,361,000	493,742	611,387	38,296	48,551	.69	14
	"	14,940	3,468	1,008	15,117,000	1,008,000	3,565,000	86,000	(b) 208,446	(b) 44,231	(b) 304,036	20.11	12
1893	17,502	3,855	1,241	17,933,000	1,222,000	4,112,000	71,000	(b) 263,111	(b) 70,658	(b) 397,982	22.19	12	
1894	19,891	3,749	1,256	20,621,852	1,278,000	4,069,000	105,147	(b) 291,987	(b) 71,730	(b) 430,999	20.89	12	
1895	21,089	2,535	1,236	21,954,029	1,248,000	2,685,000	104,823	(b) 311,531	(b) 71,648	(b) 526,638	23.98	12	
1896	24,092	4,248	1,132	24,857,000	1,297,049	4,316,000	115,979	(k) 288,784	(k) 77,049	(k) 523,717	21.10	12	
1897	27,165	5,058	1,838	28,276,500	1,555,147	5,127,000	152,324	288,964	29,544	596,008	21.06	12	

For Notes, etc., see page 11.

Can. Order Oddfellows. ...	1892	848	327	140	468,300	84,100	246,600	not rep.	12,461	4,298	9,858	11.27	12
Endowment....	"	681	151	129	203,200	42,400	62,400	"	included	in above			
"	1893	1,131	389	87	811,400	102,300	445,400	"	(b) 44,090	(b) 14,636	(b) 29,532	29.65	12
Endowment....	"	609	(n)	72	184,400	21,800	(n)	(n)	included	in above			

THE BULLETIN ASSESSMENT CHART.

1895	21,089	2,535	1,236	21,954,029	1,248,000	2,685,000	104,823	(b) 511,531	(b) 71,648	(b) 526,638	23.98
1896	24,092	4,248	1,132	24,857,000	1,297,049	4,316,000	115,979	(k) 228,784	(k) 97,049	(k) 523,717	21.10
1897	27,165	5,058	1,838	28,276,500	1,555,147	5,127,000	152,321	288,964	29,544	596,008	21.06
1892	848	327	140	468,300	84,100	246,600	not rep.	12,461	4,298	9,858	11.27
Endowment	681	151	129	205,200	42,400	62,400	"	(b) 44,090	in above		
1893	1,131	389	87	811,400	102,300	445,400	(n)	included	14,636	(b) 29,532	29.65
Endowment	609	(n)	72	184,400	21,800	(n)	7,300	in above	in above		
1894	1,699	815	240	1,260,900	201,300	658,100	4,300	40,037	12,343	27,784	(d) 19.47
Endowment	553	1	57	165,000	17,600	400	(n)	included	in above		
1895	1,998	606	290	1,507,900	228,700	480,000	4,300	38,680	11,900	33,840	20.45
Endowment	494	(n)	59	147,200	17,800	(n)	13,000	included	in above		
1896	2,360	778	412	1,817,400	305,000	627,500	(n)	23,513	11,386	31,540	16.20
Endowment	438	(n)	36	128,800	16,000	(n)	10,200	included	in above		
1897	2,573	667	447	2,008,650	313,500	504,750	1,400	26,199	6,061	13,134	6.16
Endowment	415	(n)	36	119,000	10,000	200	1,400	included	in above		
Canadian Relief Society	1,778	263	229	1,741,689	246,080	239,350	15,320	26,514	4,218	1,145	.65
1893	1,585	89	257	1,569,762	218,717	63,750	12,960	23,311	3,406	480	.03
1894											
By judgment of the Registrar of Friendly Societies, bearing date 10th June, 1894, the registry of the Canadian Relief Society was absolutely revoked and cancelled by order of Master in Ordinary, 16th July, 1894. Chas. Bennick, of 98 Victoria Street, Toronto, was appointed receiver.											
1892	21,739	6,947	1,915	21,739,090	1,915,000	6,947,000	174,000	112,755	32,284	18,732	.86
1893	24,924	7,055	3,671	24,924,000	3,671,000	7,055,000	199,000	242,892	35,123	18,312	.73
1894	29,014	7,219	2,913	29,014,000	2,913,000	7,219,000	216,000	260,406	45,465	15,838	.55
1895	34,847	8,551	2,474	34,847,000	2,474,000	8,551,000	244,000	285,667	33,855	15,965	.46
1896	43,898	11,493	2,442	45,397,000	2,446,000	12,996,000	293,443	346,658	33,486	41,684	2.47
1897	55,403	13,891	2,050	57,240,500	2,056,000	14,251,000	352,500	47,744	47,586	76,951	10.35
1892	8,039	623	294	13,633,000	548,000	853,000	111,000	157,616	7,258	21,136	1.54
1893	8,605	1,553	931	13,638,000	1,692,000	1,806,000	99,000	117,113	14,324	38,638	2.82
1894	10,051	1,752	233	15,890,000	2,222,000	2,536,000	122,000	133,478	15,895	47,718	3.00
1895	10,403	1,463	1,022	16,166,500	1,539,000	1,971,500	153,000	169,545	7,036	44,353	2.74
1896	11,116	1,246	533	17,050,500	775,500	1,659,600	168,150	189,599	11,826	42,128	2.47
1897	11,848	1,372	640	17,899,500	912,500	1,761,500	189,000	213,205	8,915	52,853	2.89
1892	5,932	3,172	301	8,364,750	498,750	4,431,000	36,500	57,493	9,397	25,555	3.05
1893	7,803	2,402	509	10,572,250	481,000	2,719,500	31,000	81,148	11,920	57,097	5.40
1894	9,710	2,678	722	12,717,750	896,000	3,104,500	63,000	105,782	13,936	83,359	6.57
1895	11,364	2,639	920	14,459,250	1,077,500	2,900,000	81,000	124,042	15,203	108,109	7.46
1896	12,693	2,804	1,191	15,842,750	1,387,000	2,881,000	111,000	145,716	17,069	120,072	7.57
1897	15,027	3,249	513	18,332,000	593,500	3,531,500	105,700	165,460	16,622	146,833	8.00

For Notes, etc., see page 11.

For Notes, etc., see page 11.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1892 to 1897 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Ending.	Number of Members	Numbr Taken During Year.	Numbr Left During Year.	Am't of Insurance In Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expenses of Management.	Assets, Net.	Assets per \$1,000 of Insurance.	No. of Assess- ments made during Year.
Colonial Mutual Life Association....	This Association	560	567	5	779,750	6,000	786,750	1,000	19,729	15,680	8,253	10.59	6
	1895	564	461	335	1,035,250	476,500	740,500	8,500	27,052	20,732	11,900	11.55	5
	1896	577	204	312	812,500	599,750	301,000	14,000	29,910	24,583	17,546	21.60	6
	1897												6
Commercial Travellers' Mutual Benefit Association.....	1892	1,719	64	61	1,884,000	65,000	233,000	14,000	20,930	3,913	15,574	8.29	6
	1893	1,733	94	69	1,995,000	76,000	198,000	11,000	22,279	3,855	21,908	10.98	5
	1894	1,740	86	62	2,073,000	70,000	166,000	18,000	23,080	3,528	23,540	11.35	6
	1895	1,793	127	64	2,208,000	64,000	209,000	10,000	24,795	3,872	34,440	15.60	6
	1896	2,401	280	66	2,401,000	39,000	280,000	21,000	26,427	4,992	34,818	14.50	6
	1897	1,882	173	106	2,408,000	106,000	173,000	22,835	29,063	4,034	36,653	15.63	6
Covenant Mutual Benefit Life Assn' Commenced business in Canada Sep- tember 29, 1890. (Canadian Business)..	1892	2,483	1,538	549	4,576,875	911,625	2,043,875	19,750	56,032	23,998	65,071	12.25	6
	1893	2,631	1,374	1,208	4,655,125	1,671,000	1,783,625	43,500	65,062	24,285	60,106	12.93	6
	1894	2,482	870	996	4,436,750	1,371,375	1,187,750	40,250	85,038	16,029	75,675	17.95	6
	1895	2,254	614	800	4,123,000	1,187,875	958,375	48,750	64,945	16,341	66,664	16.17	6
	1896	2,029	306	225	3,647,125	475,875	434,250	32,500	56,762	8,451	58,437	16.03	6
	1897	1,904	222	327	3,424,750	493,375	310,750	62,125	52,487	6,991	63,468	18.53	6
	1892 v)	42,317			98,632,375	14,262,875	25,688,625		1,415,679	359,599	621,841	6.50	
	1893 v)	45,004			101,705,250	29,152,875	33,338,375	1,112,625	1,530,521	392,871	657,042	6.47	
1894 v)	45,322	16,517	13,360	98,440,375	19,394,875	17,317,500	1,197,500	1,486,647	308,051	611,700	6.20		
1895 v)	44,255	10,705	9,927	92,810,750	24,427,625	20,019,500	1,221,500	1,663,492	414,160	715,636	7.71		
1896 v)	42,312	12,663	13,204	87,420,375	17,030,125	14,216,125	1,308,875	1,623,484	337,259	767,727	8.56		
1897	44,491	11,889	8,517	86,562,075	14,254,375	16,087,125	1,244,691	1,575,623	339,975	750,628	8.78		

* For Notes, etc., see page 11.

Home Circle, Can. Order... Endowment.....	1892	7,384	1,047	244	(6,637,000)	(210,500)	(927,000)	(41,000)	103,784	12,040	30,174	2.27	10
Endowment.....	1893	8,434	1,455	340	(6,637,000)	(210,500)	(927,000)	(41,000)	125,482	13,886	22,720	1.59	11
Endowment.....	1895				(7,427,500)	(298,000)	(1,199,000)	(54,500)	1,623,484	339,975	750,628	8.78	
Endowment.....	1897				(7,427,500)	(293,000)	(1,199,000)	(54,500)	1,575,623	339,975	750,628	8.78	

1895 (v) 44 255	12,663	13,204	92,810,750	24,427,625	20,019,500	1,221,500	41,000	1,663,492	414,160	715,636	7.71
1896 (v) 42,312	9,250	10,208	87,420,375	17,030,125	14,216,125	1,308,875	54,500	1,623,484	337,259	750,628	8.56
1897 44,491	11,889	8,517	86,562,075	14,254,375	16,087,125	1,244,691	54,500	1,575,423	339,975		8.78
1892	7,384	1,047	6,637,000	210,500	927,000	41,000	41,000	103,784	12,040	30,174	2.27
1893	8,434	1,455	6,637,000	210,500	927,000	41,000	41,000	125,482	13,886	22,720	1.59
1894	9,301	1,603	7,427,500	298,000	1,199,000	54,500	54,500	151,464	16,252	43,984	2.72
1895	10,174	1,345	8,080,500	539,500	1,270,000	60,500	60,500	163,394	15,791	75,488	4.38
1896	10,610	1,232	8,601,500	472,500	1,049,060	55,500	55,500	156,024	16,110	97,292	5.38
1897	10,614	904	9,041,000	493,250	992,250	56,500	56,500	188,811	14,053	119,044	6.12
1892	175	240	197,000	68,000	272,000	none.	none.	7,627	5,800	1,632	8.28
1893	415	360	523,000	82,000	473,000	3,000	3,000	7,879	5,768	915	1.74
1894	679	468	863,500	257,000	613,500	6,000	6,000	16,366	11,535	2,701	4.23
1895	933	567	1,229,900	376,000	775,500	5,000	5,000	19,391	15,043	3,532	2.87
1896	1,070	559	1,319,250	571,250	663,500	4,000	4,000	25,830	16,607	10,847	8.22
1897	1,165	524	1,350,250			7,000	7,000				
1892	42,480	13,802	52,484,000	2,745,000	17,323,000	255,000	255,000	605,705	88,666	603,245	11.33
1893	53,755	15,308	795,000	5,044,000	19,603,000	331,000	331,000	787,163	149,795	903,702	13.33
1894	69,214	20,397	1,069,000	6,068,500	25,059,000	400,500	400,500	1,023,387	184,186	1,247,333	14.42
1895	811	121	1,204,500	7,000	145,500	3,000	3,000	1,234,911	206,283	1,656,385	15.33
1896	1,290	449	1,808,000	6,963,500	603,500	(n)	(n)	1,374,073	165,254	1,961,978	15.23
1897	1,273	30,137	1,786,000	7,438,769	33,224,500	863,143	863,143	1,606,796	171,219	2,513,880	19.57
1892	38,277	17,942	57,114,200	4,729,035	19,535,000	342,765	342,765	380,982	57,426	54,816	.96
1893	53,222	21,956	90,737,677	10,964,023	35,237,000	585,300	585,300	667,449	97,945	13,709	.15
1894	71,230	23,036	115,344,376	15,755,800	40,937,000	662,200	662,200	822,375	114,875	36,570	.31
1895	94,729	31,822	143,256,376	16,630,300	45,595,000	832,700	832,700	1,052,370	116,465	93,329	.65
1896	106,044	24,807	162,666,836	10,882,300	31,246,500	993,203	993,203	1,284,927	153,964	244,202	1.51
1897	138,663	35,952	180,920,140	14,455,736	32,709,000	1,126,576	1,126,576	1,476,927	205,184	381,377	2.10

For Notes, etc., see page 11.

For Notes, etc., see page 11.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1892 to 1897 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Ending	Number of Members	Number Taken During Year.	Number Left During Year.	Am't of Insurance In Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets, Net.	Assets per \$1,000 of Insurance.	No. of Assessments made during Year.
Knights of Pythias.....	1892	not	rep.	not	rep.	not	rep.	not	rep.	not	rep.		12
	1893	32,939	5,104	2,030	70,852,000	4,366,000	11,231,000	816,000	890,544	36,509	174,155	2.45	12
	1894	36,416	6,334	3,067	76,434,000	6,297,000	12,709,000	830,000	992,081	57,392	292,372	3.56	12
	1895	41,058	8,764	3,703	82,475,000	6,615,000	13,563,000	907,000	1,055,862	82,414	400,537	4.81	12
	1896	46,912	10,990	4,652	90,821,500	7,640,000	16,989,500	1,003,000	1,146,908	90,575	453,871	5.00	12
1897	51,478	9,676	4,584	96,675,500	7,210,000	14,207,500	1,143,500	1,232,075	1,220,246	465,690	4.81	12	
Massachusetts Benefit Life Ass'n, commenced business in Canada, Nov. 26, '91. Absorbed Can. Mut. Life Ass'n, '92, (Can. bus.).	1892	(v) 5,262	(s) 5,884	683	10,558,500	1,080,350	11,146,175	82,625	87,864	16,642	102,440	9.70	
	1893	(v) 5,359	(t) 1,391	1,208	9,466,025	1,825,875	11,882,000	148,600	128,310	12,475	31,722	3.34	
	1894	(v) 4,513	428	1,208	7,923,495	1,942,125	539,900	126,700	169,723	13,168	98,826	12.47	
	1895	(v) 4,291	309	1,203	7,533,240	723,505	447,900	114,650	159,759	13,585	133,392	17.70	
	1896	(v) 3,256	139	462	5,743,800	763,255	173,800	132,508	152,484	8,853	110,943	19.43	
1897	1,485	17	1,063	2,532,425	Forced into	Forced into	Liquidation, Aug. 17, 1897.						
Massachusetts Benefit Life Ass'n. (Gross business)..	1892	(v) 34,343	5,990	4,646	105,178,030	12,646,275	24,888,080	1,831,900	2,167,688	478,086	1,016,107	9.66	
	1893	(v) 35,064	10,583	5,134	106,889,455	12,740,585	16,217,900	1,970,466	2,287,110	528,952	1,091,679	10.36	
	1894	(v) 39,887	19,613	6,883	112,568,780	12,451,000	20,121,350	1,961,025	2,440,195	495,284	1,180,504	11.04	
	1895	(v) 51,904	16,543	21,274	93,957,600	30,996,650	14,900,720	2,033,986	2,732,839	683,172	1,293,496	11.49	
	1896	(v) 46,399			Forced into	Forced into	Liquidation, August 16, 1897.		3,081,603	651,324	895,132	9.20	
1897													
Masonic Mutual Benefit Association	1892	1,424	215	99	1,964,620	49,380	277,000	36,560	62,819	5,721	74,949	38.15	
	1895	1,425	136	90	1,966,440	133,000	192,000	47,180	46,039	4,693	71,949	38.14	
	1894	(m)											
Mutual Reserve Fund Life Ass'n of New York. Com. business in Canada April, 1884.	1892	6,467	1,439	824	15,790,200	2,377,500	3,720,100	168,200	220,073	65,083	82,098	5.19	
	1893	7,485	2,052	977	18,737,025	2,451,775	5,398,000	154,775	272,234	75,372	89,283	4.76	
	1894	8,994	2,605	1,036	21,943,525	2,733,250	6,078,250	188,500	318,383	80,196	134,644	6.13	
	1895	9,645	1,638	910	22,971,025	2,458,500	3,686,000	200,000	327,298	84,566	127,003	5.53	

For Notes, etc., see page 11.

Association 136 90 1,966,440 133,000 192,000 47,180 46,039 4,693 74,949 38.14

For Notes, etc., see page 11.

Mutual Reserve Fund Life Ass'n of New York.
Com. business in Canada April, 1884.
(Canadian business)

1892	6,467	1,439	824	15,790,200	2,377,500	3,720,100	168,200	220,073	65,083	82,098	5.19
1893	7,485	2,052	977	18,737,025	2,451,775	5,398,600	154,775	272,234	75,372	89,283	4.76
1894	8,991	2,605	1,036	21,943,525	2,733,250	6,078,250	138,500	318,383	80,196	134,644	6.13
1895	9,945	1,638	910	22,971,025	2,458,500	3,686,000	200,000	327,298	84,566	127,003	5.53
1896	17,108	9,212	1,058	35,188,974	2,749,500	16,763,449	264,727	419,616	83,129	301,377	8.59

Business of Provincial Provident Institution absorbed July 15, 1896.
Figures not obtainable.

Mutual Reserve Fund Life Ass'n of New York.
(Gross business).....

1892	72,342	20,148	8,829	263,421,790	28,389,520	57,749,670	3,174,875	4,097,243	1,088,230	3,316,153	14.03
1893	82,716	24,271	9,881	263,366,106	32,467,515	66,408,225	3,281,639	4,498,815	1,300,742	3,370,426	13.24
1894	96,097	23,526	12,509	308,659,371	40,471,675	59,738,790	3,973,850	4,943,739	1,557,750	3,774,121	12.86
1895	105,878	30,976	11,727	325,026,061	35,215,850	73,026,330	3,967,083	5,575,281	1,759,435	3,672,526	11.90
1896	118,449							5,858,427	1,596,092	3,770,146	11.06

Oddfellows' Relief Association

1892	5,935	1,083	213	8,178,000	403,500	1,466,000	48,500	70,679	11,586	40,829	4.99
1893	6,825	1,211	279	9,316,000	388,500	1,579,500	53,000	82,716	12,725	69,285	6.47
1894	7,677	1,219	316	10,466,500	408,500	1,613,000	60,000	96,211	14,885	81,211	7.66
1895	8,372	1,139	437	11,340,500	597,500	1,141,500	73,400	103,195	16,994	92,883	8.19
1896	9,658	1,089	403	12,181,500	527,500	1,378,500	94,000	113,463	15,891	97,300	7.96
1897	9,571	932	419	12,829,000	579,500	1,227,000	72,000	123,340	16,633	136,007	10.60

Grand Orange Lodge of B. N. A.....

1892	2,259	305	219	2,259,000	219,000	305,000	25,000	27,850	4,847	2,817	1.24
1893	2,297	364	302	2,297,000	302,000	364,000	24,000	27,148	4,616	3,287	1.43
1894	2,330	269	215	2,330,000	215,000	269,000	21,000	27,063	4,461	450	0.19
1895	2,292	184	2	2,292,000	204,000	184,000	18,000	27,500	4,203	4,783	2.09
1896	1,955	9	294	1,955,000	394,000	90,000	33,000	27,136	3,706	3,843	1.48
1897		138	276	1,800,000	276,000	138,000	18,900	24,823	3,756	2,791	1.55

Provincial Provident Institution

1892	6,281	1,807	378	10,899,000	612,000	2,857,000	44,000	98,758	39,342	69,746	6.40
1893	7,063	1,826	988	11,906,450	1,619,000	2,735,000	109,550	172,800	44,863	87,799	7.54
1894	7,569	1,544	991	12,600,950	1,605,000	2,381,000	84,000	153,118	46,305	112,525	8.93
1895	7,807	1,345	1,059	13,062,250	1,847,500	2,407,000	111,200	162,662	48,729	125,196	9.58
1896											
1897											

For Notes, etc., see page 11.

Life Ass'n, July 15, 1896.

with Mutual Reserve Fund

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1892 to 1897 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Ending	Number of Members	Numbr Taken During Year.	Numbr Left Society During Year.	Am't of Insurance In Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims	Income.	Expense of Management.	Assets, Net.	Assets Per \$1,000 of Insurance.	No. of Assess- ments made during Year.
Royal Arcanum.....	1892	137,189	17,293	3,729	401,083,500	10,705,500	49,360,500	3,349,500	8,533,487	116,151	292,848	.73	15
	1893	148,426	15,891	3,358	422,748,500	10,149,000	45,609,000	3,795,000	3,799,145	98,570	184,927	.42	15
	1894	159,307	16,975	4,635	463,063,500	13,414,500	47,983,500	4,254,000	4,297,784	92,407	519,926	1.12	16
	1895	174,060	20,454	4,174	503,452,500	11,785,500	56,851,500	4,435,500	4,327,820	104,126	299,951	.51	15
	1896	190,261	22,452	4,520	547,161,000	12,877,500	61,630,500	5,043,000	5,016,658	115,136	182,219	.32	16
	1897	195,105	13,239	6,643	558,366,000	19,035,000	35,458,500	5,210,823	5,523,806	122,430	645,972	1.15	
Royal Templars													
of Temperance.....	1892	4,542	796	297	6,468,500	402,500	877,500	33,000	73,619	21,218	48,233	7.47	12
	1893	5,019	692	283	7,069,500	237,000	900,000	51,500	88,441	20,690	58,871	8.32	12
	1894	5,563	1,027	441	7,738,500	580,000	1,308,500	60,000	90,458	13,639	57,645	7.45	12
Endowment.....	1895	5,914	963	471	8,348,500	525,500	1,169,500	55,000	95,213	16,963	72,019	7.15	12
	1896	5,798	502	558	9,845,500	701,500	644,500	89,000	97,936	13,059	49,744	5.01	12
	1897	5,798	640	371	10,047,500	391,500	696,000	73,800	88,553	7,755	69,348	6.90	12
Select Knights													
Endowment.....	1892	3,064	404	151	5,875,000	277,000	758,000	42,000	85,188	7,624	48,647	6.79	17
	"	1,287	316	125	1,287,000	125,000	316,000	5,000	included in above				12
	1893	3,385	537	185	6,330,000	303,500	813,000	54,500	99,000	6,790	98,636	12.18	17
	"	1,769	641	153	1,769,000	153,000	641,000	6,000	included in above				12
	1894	3,591	483	249	6,540,000	177,000	709,000	52,000	118,724	9,382	157,039	17.95	15
	"	2,208	645	197	2,208,000	1,600,000	645,000	9,000	included in above				12
	1895	3,686	536	239	6,767,000	465,000	783,000	91,000	134,312	8,190	172,840	18.35	12
	"	2,644	670	234	2,644,000	234,000	670,000	10,000	included in above				12
	1896	6,449	732	513	9,552,000	511,500	831,500	87,200	159,200	10,177	244,571	20.44	12
	1897				not obtainable from Society.								

For Notes, etc., see page 11.

Sons of England.....	1892	2,250	436	30	2,237,500	30,000	436,000	14,000	35,457	7,181	74,357	(e) 33.23	14
	1893	2,553	359	58	2,520,500	58,000	359,000	18,000	35,852	7,283	90,399	(e) 35.86	14
	1894	2,649	393	252	2,634,000	251,500	390,000	25,000	127,858	24,573	32,779	(e) 12.44	20
	1895	2,705	915	195	2,710,000	195,000	915,000	25,000	127,858	24,573	32,779	(e) 12.44	20

Table of Rates for \$1,000

Age.	A. O. F. Entrance fee \$3. Monthly rate.	A. O. U. W. Entrance fee according to age. Min. annual dues, \$1.00	C. O. F. Ent. fee, min. \$2, Ex. dues, \$1 per \$1,000 of insurance. Monthly rate.	C. O. O. F. Ent. fee \$7.50, Ex. dues \$, nil Mon. rate	CATH. O. F. Ent. fee \$5, Ex. dues, minimum, \$4.	C. M. B. A. Ent. fee \$3, monthly dues \$3, Rate 15 per year with privilege to issue special assessments if necessary.	CHOSEN FRIENDS. Ent. fee \$5, Ex. dues, min. \$2 per year. Monthly rate.	COLONIAL MUTUAL LIFE ASSURANCE. Yearly rate.	COM. TRAVELERS, Ent. fee \$2, Ex. dues \$2, Bi-mon. rate.	COVENANT MUTUAL. Yearly rate.	CAN. HOME CIRCLES. Ent. fee \$8, Ex. dues, minimum, \$2. Monthly rate.	HOME LIFE, Yearly rate.	I. O. F. Ent fee \$6, Ex. dues \$3 to \$4. Monthly rate, (Ordinary or preferred Class.)
18	.75	.60	.60	.60	.45	.50	.50		1.20	14.04	.50	12.54	.60
19	.77	.60	.60	.61	.45	.50	.60		1.20	14.04	.50	12.54	.61
20	.79	.60	.60	.62	.49	.50	.60	14.03	1.20	14.04	.50	12.54	.62
21	.81	.60	.60	.63	.50	.50	.62	14.32	1.20	14.04	.50	12.54	.63
22	.83	.60	.60	.64	.51	.50	.62	14.62	1.20	14.04	.50	12.54	.64
23	.85	.60	.60	.65	.52	.50	.64	14.93	1.20	14.04	.50	12.54	.65
24	.88	.60	.60	.66	.53	.50	.64	15.26	1.20	14.04	.50	12.54	.66
25	.91	.70	.65	.67	.54	.55	.66	15.61	1.35	14.04	.55	12.65	.67
26	.93	.70	.65	.68	.55	.55	.66	15.97	1.35	14.16	.55	12.81	.68
27	.97	.70	.65	.69	.56	.55	.68	16.36	1.35	14.34	.55	12.94	.69
28	1.00	.70	.65	.70	.57	.55	.68	16.76	1.35	14.58	.55	13.10	.70
29	1.03	.70	.65	.71	.59	.55	.70	17.19	1.35	14.76	.55	13.30	.71
30	1.07	.75	.70	.72	.60	.60	.70	17.64	1.50	15.00	.60	13.48	.72
31	1.11	.75	.70	.73	.61	.60	.72	18.11	1.50	15.24	.60	14.06	.73
32	1.15	.75	.70	.74	.63	.60	.72	18.61	1.50	15.48	.60	14.30	.74
33	1.19	.75	.70	.75	.64	.60	.74	19.13	1.50	15.84	.60	14.56	.75
34	1.23	.75	.70	.76	.66	.60	.74	19.69	1.50	16.26	.60	14.85	.76
35	1.27	.75	.85	.78	.68	.65	.76	20.27	1.75	16.74	.67	15.20	.78
36	1.31	.80	.85	.80	.70	.65	.76	20.89	1.75	17.34	.67	15.94	.80
37	1.36	.80	.85	.82	.72	.65	.80	21.54	1.75	18.00	.67	16.32	.82
38	1.41	.80	.85	.84	.73	.65	.80	22.22	1.75	18.72	.67	16.77	.84
39	1.47	.80	.85	.86	.75	.65	.86	22.95	1.75	19.50	.67	17.70	.86
40	1.52	.90	1.00	.88	.77	.75	.86	23.72	2.25	20.04	.85	18.72	.90
41	1.58	.90	1.00	.90	.80	.75	.94	24.53	2.25	20.76	.85	19.30	.95
42	1.65	.90	1.00	.92	.82	.75	.94	25.38	2.25	21.54	.85	20.00	1.00
43	1.71	.90	1.00	.95	.85	.75	1.04	26.29	2.25	22.38	.85	20.70	1.10
44	1.78	.90	1.00	.98	.88	.75	1.04	27.25	2.25	23.52	.85	21.52	1.20
							1.24						
							1.24						
45		1.00		1.02		.85		28.27	2.75	24.84	1.00	23.52	1.30
46		1.00		1.07		.85		29.39	2.75	26.28	1.00	24.55	1.40
47		1.00		1.14		.85	1.54	30.49	2.75	27.72	1.00	25.62	1.60
48		1.00		1.22		.85	1.54	31.71	2.75	29.52	1.00	26.90	1.90
49		1.00		1.35		.85	2.00	32.99	2.75	31.14	1.00	28.27	2.20
							2.00						
50	The A. O. F. is not an assessment society.	1.00						34.36		33.18		31.20	2.50
51								35.81		35.34		32.91	2.60
52								37.55		37.74		34.78	2.70
53								39.00		40.32		36.85	2.85
54								40.74		43.26		39.12	3.00
55								42.60				42.59	
56								44.80		45.36		45.38	
57								47.13		47.76		49.58	
58								49.63		50.40		55.34	
59								52.29		53.40		61.78	
60								55.13		57.60		66.33	

Table of Rates for \$1,000

Age.	K. O. T. M. Ent. fee \$7.25, Ex. Dues \$1. Mon. rate.		K. of P. Ent. Fee \$1.00, Ex. Dues nil. Mon. rate.		MASSACHUSETTS BENEFIT. Yearly rate.		MUTUAL RESERVE, Entrance Fee \$8.00, Yearly rate.		O. F. RELIEF ASSOCIATION. Ent. Fee \$2, Ex. Dues nil. Bi-mon. rate.		ORANGE GRAND LODGE. Ent. Fee \$5, Ex. Dues \$1. Mon rate.		P. P. I. Ent. Fee \$6, Ex. Dues \$3. Rate (b.)		ROYAL ARCANUM. Ent. Fee (min) \$2, Ex. Dues (min) \$3. Rate (c) (\$3,000 insurance.)		ROYAL TEMPLARS. Ent. Fee \$6, Ex. Dues (min) \$2, Monthly rate.		SELECT KNIGHTS. Entrance Fee \$5, Ex. Dues (min) \$2.		SONS OF ENGLAND. Ent. Fee \$4, Ex. Dues, nil. Mon. rate.		SONS OF SCOTLAND. Ent. Fee (min) \$5, Ex. Dues (min) \$4. Monthly rate.		WOODMEN. Ent. Fee \$7, Ex. Dues \$4. Mon. rate.		
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
18		.60		15.12	12.48						.60	.75				.50	.45	.67	.67	.67	.67	.67	.67	.67	.67	.67	.50
19		.60		15.12	12.48						.61	.75				.50	.45	.67	.67	.67	.67	.67	.67	.67	.67	.67	.50
20		.60		15.12	12.48						.62	.75				.50	.45	.67	.67	.67	.67	.67	.67	.67	.67	.67	.50
21		.60	.75	15.12	12.48	1.45					.63	.76	1.00			.50	.45	.67	.67	.67	.67	.67	.67	.67	.67	.67	.50
22		.60	.75	15.12	12.48	1.46					.64	.77	1.04			.50	.45	.67	.67	.67	.67	.67	.67	.67	.67	.67	.50
23		.60	.75	15.12	12.48	1.47					.65	.78	1.08			.50	.45	.67	.67	.67	.67	.67	.67	.67	.67	.67	.50
24		.60	.75	15.12	12.48	1.49					.66	.79	1.12			.50	.45	.67	.67	.67	.67	.67	.67	.67	.67	.67	.50
25		.70	.80	15.12	12.48	1.50					.67	.80	1.16			.55	.50	.67	.67	.67	.67	.67	.67	.67	.67	.67	.55
26		.70	.80	15.46	12.60	1.51					.68	.81	1.20			.55	.55	.67	.67	.67	.67	.67	.67	.67	.67	.67	.60
27		.70	.85	15.80	12.72	1.52					.69	.82	1.24			.55	.55	.67	.67	.67	.67	.67	.67	.67	.67	.67	.60
28		.07	.85	16.14	12.84	1.53					.70	.83	1.28			.55	.55	.67	.67	.67	.67	.67	.67	.67	.67	.67	.60
29		.70	.85	16.50	12.96	1.55					.71	.84	1.32			.55	.55	.67	.67	.67	.67	.67	.67	.67	.67	.67	.60
30		.80	.85	16.87	13.14	1.58					.72	.85	1.38			.60	.60	.67	.67	.67	.67	.67	.67	.67	.67	.67	.65
31		.80	.90	17.26	13.32	1.61					.73	.86	1.44			.60	.60	.67	.67	.67	.67	.67	.67	.67	.67	.67	.65
32		.80	.95	17.67	13.50	1.64					.74	.88	1.50			.60	.60	.67	.67	.67	.67	.67	.67	.67	.67	.67	.65
33		.80	.95	18.09	13.68	1.68					.75	.90	1.56			.60	.60	.67	.67	.67	.67	.67	.67	.67	.67	.67	.65
34		.80	1.00	18.55	13.86	1.71					.76	.92	1.62			.60	.65	.67	.67	.67	.67	.67	.67	.67	.67	.67	.70
35		.90	1.00	19.03	14.04	1.75					.78	.94	1.68			.67	.65	.67	.67	.67	.67	.67	.67	.67	.67	.67	.70
36		.90	1.05	19.56	14.28	1.78					.80	.97	1.74			.67	.65	.67	.67	.67	.67	.67	.67	.67	.67	.67	.70
37		.90	1.05	20.12	14.52	1.81					.82	1.00	1.80			.67	.65	.67	.67	.67	.67	.67	.67	.67	.67	.67	.70
38		.90	1.10	20.71	14.82	1.84					.84	1.03	1.86			.67	.70	.67	.67	.67	.67	.67	.67	.67	.67	.67	.75
39		.90	1.15	21.33	15.12	1.89					.86	1.06	1.96			.75	.70	.67	.67	.67	.67	.67	.67	.67	.67	.67	.75
40		1.00	1.15	21.98	15.48	1.96					.88	1.09	2.06			.75	.70	.67	.67	.67	.67	.67	.67	.67	.67	.67	.75
41		1.00	1.20	22.67	15.90	2.02					.90	1.12	2.16			.75	.70	.67	.67	.67	.67	.67	.67	.67	.67	.67	.80
42		1.00	1.25	23.40	16.32	2.08					.92	1.15	2.26			.85	.75	.67	.67	.67	.67	.67	.67	.67	.67	.67	.80
43		1.00	1.30	24.19	16.86	2.18					.95	1.18	2.36			.85	.75	.67	.67	.67	.67	.67	.67	.67	.67	.67	.80
44		1.00	1.35	25.05	17.40	2.30					.98	1.21	2.46			.85	.75	.67	.67	.67	.67	.67	.67	.67	.67	.67	.85
45		1.20	1.40	25.98	18.06	2.46					1.02	1.30	2.58			1.00	.75	.67	.67	.67	.67	.67	.67	.67	.67	.67	.85
46		1.20	1.45	26.99	18.72	2.56					1.07	1.40	2.70			1.00	.80	.67	.67	.67	.67	.67	.67	.67	.67	.67	.90
47		1.20	1.50	28.09	19.38	2.71					1.14	1.50	2.82			1.00	.80	.67	.67	.67	.67	.67	.67	.67	.67	.67	.95
48		1.40	1.55	29.41	20.04	2.90					1.22	1.60	2.96			1.25	.80	.67	.67	.67	.67	.67	.67	.67	.67	.67	1.00
49		1.40	1.60	30.96	20.70	3.16					1.35	1.75	3.10			1.25	.80	.67	.67	.67	.67	.67	.67	.67	.67	.67	1.10
50		1.40	1.65	32.62	22.08							1.95	3.26														1.20
51		1.40		34.43	23.46							2.15	3.42														1.30
52				36.35	25.68							2.35	3.60														1.50
53				38.42	27.96							2.55	3.80														1.75
54				40.80	30.18							2.75	4.00														2.10
55				43.42	32.46								3.00														2.50
56				46.33	34.68								3.30														
57				49.44	36.66								3.65														
58				53.13	39.18								4.05														
59				57.15	41.46								4.50														
60				61.95	43.68								5.00														

No. of assessments regulated by current death cost.

Compound Interest Table.

ONE DOLLAR PER ANNUM IN ADVANCE.

The sum to which One Dollar per Annum, paid at the beginning of each year, will increase, at compound interest, in any number of years not exceeding Forty, at 3, 4, 4½, 5, 5½, 6, 6½ and 7 per cent. per annum.

Years.	2 Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.	7 Per Cent.	Years.
1	1.030	1.040	1.045	1.050	1.055	1.060	1.065	1.070	1
2	2.091	2.122	2.137	2.153	2.168	2.184	2.199	2.215	2
3	3.184	3.246	3.278	3.310	3.342	3.375	3.407	3.440	3
4	4.309	4.416	4.471	4.526	4.581	4.637	4.694	4.751	4
5	5.468	5.633	5.717	5.802	5.888	5.975	6.064	6.153	5
6	6.662	6.898	7.019	7.142	7.267	7.394	7.523	7.654	6
7	7.892	8.214	8.380	8.549	8.722	8.897	9.077	9.260	7
8	9.159	9.583	9.802	10.027	10.256	10.491	10.732	10.978	8
9	10.464	11.006	11.288	11.578	11.875	12.181	12.494	12.816	9
10	11.808	12.486	12.841	13.207	13.583	13.972	14.371	14.784	10
11	13.192	14.026	14.464	14.917	15.385	15.870	16.371	16.888	11
12	14.618	15.627	16.160	16.713	17.287	17.882	18.500	19.141	12
13	16.086	17.292	17.932	18.599	19.292	20.015	20.768	21.550	13
14	17.599	19.024	19.784	20.579	21.409	22.276	23.182	24.129	14
15	19.157	20.825	21.719	22.657	23.641	24.673	25.751	26.888	15
16	20.762	22.698	23.742	24.840	25.996	27.213	28.493	29.840	16
17	22.414	24.645	25.855	27.132	28.481	29.906	31.410	32.999	17
18	24.117	26.671	28.004	29.539	31.103	32.760	34.517	36.379	18
19	25.870	28.778	30.371	32.066	33.868	35.786	37.825	39.995	19
20	27.676	30.969	32.783	34.719	36.786	38.993	41.350	43.865	20
21	29.537	33.248	35.303	37.505	39.864	42.392	45.102	48.006	21
22	31.453	35.618	37.937	40.430	43.112	45.996	49.098	52.456	22
23	33.426	38.083	40.689	43.502	46.538	49.816	53.355	57.177	23
24	35.459	40.646	43.505	46.727	50.153	53.865	57.888	62.249	24
25	37.553	43.312	46.571	50.113	53.966	58.156	62.715	67.676	25
26	39.710	46.084	49.711	53.669	57.989	62.706	67.857	73.484	26
27	41.931	48.968	52.993	57.403	62.233	67.528	73.333	79.698	27
28	44.219	51.966	56.423	61.323	66.711	72.640	79.104	86.347	28
29	46.575	55.085	60.007	65.439	71.435	78.058	85.375	93.461	29
30	49.003	58.328	63.752	69.761	76.419	83.802	91.989	101.073	30
31	51.503	61.701	67.666	74.299	81.677	89.890	99.034	109.218	31
32	54.078	65.210	71.756	79.064	87.225	96.343	106.536	117.933	32
33	56.730	68.858	76.030	84.067	93.077	103.184	114.526	127.259	33
34	59.462	72.652	80.497	89.320	99.251	110.435	123.035	137.237	34
35	62.276	76.598	85.104	94.836	105.795	118.121	132.097	147.913	35
36	65.174	80.702	90.041	100.628	112.637	126.268	141.748	159.331	36
37	68.159	84.970	95.138	106.710	119.887	134.904	152.027	171.561	37
38	71.234	89.409	100.404	113.095	127.536	144.058	162.974	184.640	38
39	74.401	94.026	106.030	119.800	135.606	153.762	174.632	198.635	39
40	77.663	98.827	111.847	126.840	144.119	164.048	187.048	213.610	40

To find the sum to which a given amount per annum will increase, at compound interest, at any of the rates per cent. and number of years expressed in the above Table :

Multiply the given amount per annum, by the sum to which one dollar per annum will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

Compound Interest Table.

ONE DOLLAR PRINCIPAL.

The sum to which One Dollar will increase, at compound interest, in any number of years not exceeding Forty, at 3, 4, 4½, 5, 5½, 6, 6½ and 7 per cent. per annum.

Years.	3 Per Cent.	4 Per Cent.	4½ Per Cent.	5 Per Cent.	5½ Per Cent.	6 Per Cent.	6½ Per Cent.	7 Per Cent.	Years.
1	1.030	1.040	1.045	1.050	1.055	1.060	1.065	1.070	1
2	1.061	1.082	1.092	1.103	1.113	1.124	1.134	1.145	2
3	1.093	1.125	1.141	1.158	1.174	1.191	1.208	1.225	3
4	1.126	1.170	1.193	1.216	1.239	1.262	1.286	1.311	4
5	1.159	1.217	1.246	1.276	1.307	1.338	1.370	1.403	5
6	1.194	1.265	1.302	1.340	1.379	1.419	1.459	1.501	6
7	1.230	1.316	1.361	1.407	1.455	1.504	1.554	1.606	7
8	1.267	1.369	1.422	1.477	1.535	1.594	1.655	1.718	8
9	1.305	1.423	1.486	1.551	1.619	1.689	1.763	1.838	9
10	1.344	1.480	1.553	1.629	1.708	1.791	1.877	1.967	10
11	1.384	1.539	1.623	1.710	1.802	1.898	1.999	2.105	11
12	1.426	1.601	1.696	1.796	1.901	2.012	2.129	2.252	12
13	1.469	1.665	1.772	1.886	2.006	2.133	2.267	2.410	13
14	1.513	1.732	1.852	1.980	2.116	2.261	2.415	2.579	14
15	1.558	1.801	1.935	2.079	2.232	2.397	2.572	2.759	15
16	1.605	1.873	2.022	2.183	2.355	2.540	2.739	2.952	16
17	1.653	1.948	2.113	2.292	2.485	2.693	2.917	3.159	17
18	1.702	2.026	2.208	2.407	2.621	2.854	3.107	3.380	18
19	1.754	2.107	2.308	2.527	2.766	3.026	3.309	3.617	19
20	1.806	2.191	2.412	2.653	2.918	3.207	3.524	3.870	20
21	1.860	2.279	2.520	2.786	3.078	3.400	3.753	4.141	21
22	1.916	2.370	2.634	2.925	3.248	3.604	3.997	4.430	22
23	1.974	2.465	2.752	3.072	3.426	3.820	4.256	4.741	23
24	2.033	2.563	2.876	3.225	3.615	4.049	4.533	5.072	24
25	2.094	2.666	3.005	3.386	3.813	4.292	4.828	5.427	25
26	2.157	2.772	3.141	3.556	4.023	4.549	5.141	5.807	26
27	2.221	2.883	3.282	3.733	4.244	4.822	5.476	6.214	27
28	2.288	2.999	3.430	3.920	4.478	5.112	5.832	6.649	28
29	2.357	3.119	3.584	4.116	4.724	5.418	6.211	7.114	29
30	2.427	3.243	3.745	4.322	4.984	5.743	6.614	7.612	30
31	2.500	3.373	3.914	4.558	5.258	6.088	7.044	8.145	31
32	2.575	3.508	4.090	4.765	5.547	6.453	7.502	8.715	32
33	2.652	3.648	4.274	5.003	5.852	6.841	7.990	9.325	33
34	2.732	3.794	4.466	5.253	6.174	7.251	8.509	9.978	34
35	2.814	3.946	4.667	5.516	6.514	7.686	9.062	10.677	35
36	2.899	4.104	4.877	5.792	6.872	8.147	9.651	11.424	36
37	2.985	4.268	5.097	6.081	7.250	8.636	10.279	12.224	37
38	3.075	4.439	5.326	6.385	7.649	9.154	10.947	13.079	38
39	3.167	4.616	5.566	6.705	8.069	9.704	11.658	13.995	39
40	3.262	4.801	5.816	7.040	8.513	10.286	12.416	14.974	40

To find the sum to which a given amount will increase, at compound interest, at any of the rates per cent. and number of years expressed in the above Table :

Multiply the given amount by the sum to which one dollar will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

Expectation of Life.

Table showing the Expectation or Average Duration of Life, deduced from the Northampton, Carlisle, Equitable, Seventeen Offices, English, and Actuaries' H^M. and H^F. (Healthy Males and Females) Experience.

Completed Age.	Northamp'n Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices" Experience.	English Experience. No. 3 (Males)	Actuaries H ^M . and H ^F . (Healthy Males & Females) Experience.	Completed Age.
	1780	1815	1834	1843	1864	1869	
	Years	Years	Years	Years	Years	Years	
0	25.18	38.72	39.91	57.64	0
5	40.84	51.25	40.71	53.83	5
10	39.78	48.82	48.83	48.36	47.05	49.89	10
11	39.14	48.04	48.02	47.68	46.31	49.38	11
12	38.49	47.27	47.20	47.01	45.54	48.38	12
13	37.83	46.51	46.40	46.33	44.76	47.50	13
14	37.17	45.75	45.60	45.64	43.97	46.60	14
15	36.51	45.00	44.81	44.96	43.18	45.90	15
16	35.85	44.27	44.04	44.27	42.40	45.14	16
17	35.20	43.57	43.27	43.58	41.64	44.23	17
18	34.58	42.87	42.52	42.88	40.90	43.39	18
19	33.99	42.17	41.78	42.19	40.17	42.64	19
20	33.43	41.46	41.06	41.49	39.48	41.98	20
21	32.90	40.75	40.33	40.79	38.80	41.23	21
22	32.39	40.04	39.60	40.09	38.13	40.51	22
23	31.88	39.31	38.88	39.39	37.46	39.84	23
24	31.36	38.59	38.16	38.68	36.79	39.15	24
25	30.85	37.86	37.44	37.98	36.12	38.44	25
26	30.33	37.14	36.73	37.27	35.44	37.65	26
27	29.85	36.51	36.02	36.56	34.77	36.93	27
28	29.30	35.69	35.33	35.86	34.10	36.18	28
29	28.79	35.00	34.65	35.15	33.43	35.47	29
30	28.27	34.34	33.98	34.43	32.76	34.75	30
31	27.76	33.63	33.30	33.72	32.09	34.04	31
32	27.24	33.03	32.64	33.01	31.42	33.30	32
33	26.72	32.36	31.98	32.30	30.74	32.59	33
34	26.20	31.68	31.32	31.58	30.07	31.86	34
35	25.68	31.00	30.66	30.87	29.40	31.15	35
36	25.16	30.32	30.01	30.15	28.73	30.41	36
37	24.64	29.64	29.35	29.44	28.06	29.69	37
38	24.12	28.96	28.70	28.72	27.39	28.97	38
39	23.60	28.28	28.05	28.00	26.72	28.27	39
40	23.08	27.61	27.40	27.28	26.06	27.57	40
41	22.56	26.97	26.74	26.56	25.39	26.85	41
42	22.04	26.34	26.07	25.84	24.73	26.14	42
43	21.54	25.71	25.40	25.12	24.07	25.42	43
44	21.03	25.09	24.75	24.40	23.41	24.69	44
45	20.52	24.40	24.10	23.69	22.70	23.98	45
46	20.02	23.82	23.44	22.97	22.11	23.27	46
47	19.51	23.17	22.78	22.27	21.46	22.57	47
48	19.00	22.50	22.12	21.56	20.82	21.89	48
49	18.49	21.81	21.47	20.87	20.17	21.20	49
50	17.99	21.11	20.83	20.18	19.54	20.51	50
51	17.50	20.39	20.20	19.50	18.90	19.84	51
52	17.02	19.68	19.59	18.82	18.28	19.17	52
53	16.54	18.97	19.00	18.16	17.67	18.50	53
54	16.06	18.28	18.43	17.50	17.06	17.81	54
55	15.58	17.58	17.85	16.86	16.45	17.14	55
56	15.10	16.89	17.28	16.22	15.86	16.53	56
57	14.63	16.21	16.71	15.59	15.26	15.90	57
58	14.15	15.55	16.15	14.97	14.68	15.26	58
59	13.68	14.92	15.60	14.37	14.10	14.64	59
60	13.21	14.34	15.06	13.77	13.53	13.99	60

MEMORANDUM.

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