

**CIHM  
Microfiche  
Series  
(Monographs)**

**ICMH  
Collection de  
microfiches  
(monographies)**



**Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques**

**© 1996**

**Technical and Bibliographic Notes / Notes techniques et bibliographiques**

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

Coloured covers/  
Couverture de couleur

Covers damaged/  
Couverture endommagée

Covers restored and/or laminated/  
Couverture restaurée et/ou pelliculée

Cover title missing/  
Le titre de couverture manque

Coloured maps/  
Cartes géographiques en couleur

Coloured ink (i.e. other than blue or black)/  
Encre de couleur (i.e. autre que bleue ou noire)

Coloured plates and/or illustrations/  
Planches et/ou illustrations en couleur

Bound with other material/  
Relié avec d'autres documents

Tight binding may cause shadows or distortion  
along interior margin/  
La reliure serrée peut causer de l'ombre ou de la  
distortion le long de la marge intérieure

Blank leaves added during restoration may appear  
within the text. Whenever possible, these have  
been omitted from filming/  
Il se peut que certaines pages blanches ajoutées  
lors d'une restauration apparaissent dans le texte,  
mais, lorsque cela était possible, ces pages n'ont  
pas été filmées.

Additional comments:/  
Commentaires supplémentaires:

This item is filmed at the reduction ratio checked below/  
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	14X	18X	22X	26X	30X
<input type="checkbox"/>					
12X	16X	20X	24X	28X	32X

**The copy filmed here has been reproduced thanks  
to the generosity of:**

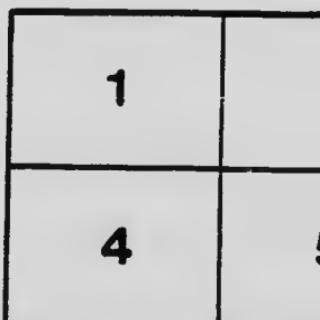
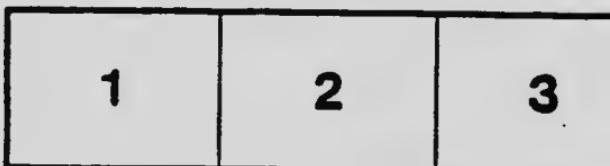
**Archives of Ontario  
Toronto**

**The images appearing here are the best quality  
possible considering the condition and legibility  
of the original copy and in keeping with the  
filming contract specifications.**

**Original copies in printed paper covers are filmed  
beginning with the front cover and ending on  
the last page with a printed or illustrated impres-  
sion, or the back cover when appropriate. All  
other original copies are filmed beginning on the  
first page with a printed or illustrated impres-  
sion, and ending on the last page with a printed  
or illustrated impression.**

**The last recorded frame on each microfiche  
shall contain the symbol → (meaning "CON-  
TINUED"), or the symbol ▽ (meaning "END"),  
whichever applies.**

**Maps, plates, charts, etc., may be filmed at  
different reduction ratios. Those too large to be  
entirely included in one exposure are filmed  
beginning in the upper left hand corner, left to  
right and top to bottom, as many frames as  
required. The following diagrams illustrate the  
method:**



L'exemplaire filmé fut reproduit grâce à la générosité de:

Archives of Ontario  
Toronto

Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole → signifie "A SUIVRE", le symbole ▽ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.

3

1

2

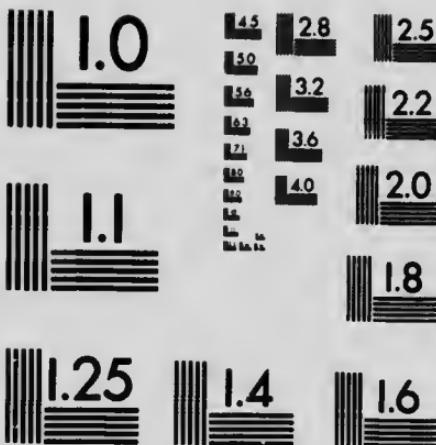
3

2

3

5

6



MICROCOPY RESOLUTION TEST CHART  
NATIONAL BUREAU OF STANDARDS  
STANDARD REFERENCE MATERIAL 1010a  
(ANSI and ISO TEST CHART No. 2)

41

1904

---

---

The Bulletin  
Assessment  
Life Insurance  
Chart

---

PRICE TWENTY-FIVE CENTS

---

---

THE BULLETIN PUBLISHING  
CO. OF TORONTO, LIMITED

---

---

If at all  
interested  
in the

## Business and Financial Standing of Life Insurance Companies • •

you will find a very handy  
guide and reference in

---

# THE Bulletin Life Table

---

This publication, which is in  
convenient form for the  
pocket, shows Business and  
Financial Standing of

## Life Insurance Companies

operating in Canada as  
shown by Government  
Returns.

---

**PRICE 10 CENTS**

---

**The Bulletin Publishing Co'y, Limited**

18 Toronto St., TORONTO, CANADA

**CHART**  
OF THE  
**Assessment**  
**Life Associations and**  
**Friendly Societies**

**Transacting Business in Canada**

**SHOWING the Business Done, Death  
Claims Paid, Number of Assess-  
ments Made, Income, Expenses,  
Assets, Etc.**

Of the leading Life Associations and Friendly Societies licensed to do business in Canada; 1894 to 1903 inclusive. Also Table of Rates for \$1,000 of Insurance in each; Expectation of Life, and Compound Interest Tables.

PUBLISHED BY  
**THE BULLETIN PUBLISHING CO.**  
OF TORONTO, LIMITED.  
18 Toronto Street, TORONTO.

Prices in lots of 100, \$15; Single copies, 25c.

---

---

Entered according to Act of the Parliament of Canada,  
in the year one thousand nine hundred and four, by THE  
BULLETIN PUBLISHING CO. OF TORONTO, LIMITED, at the  
DEPARTMENT OF AGRICULTURE.

---

---

## **Special Notice.**

**C**HE returns of the several Associations and Societies given in this Chart, up to and including 1902, are taken from the latest obtainable Government Reports, and are therefore authentic. The figures for 1903 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 16 and 17 are up-to-date, and have been verified by the management of each Association or Society.

4 THE BULLETIN ASSESSMENT CHART.

**THE BULLETIN CHART.**  
Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Ending.	Number of Members.	Number Taken Dur-ing Year.	Number Left Society Dur-ing Year.	Amount of Insurance in Force.	Amount Taken Dur-ing Year.	Amount Taken Dur-ing Year.	Amount Left Society Dur-ing Year.	Amount Taken Dur-ing Year.	Amount Taken Dur-ing Year.	Income.	Expense of Manage-ment.	Assets per \$1,000 of Insurance.	No. of Assessments in the during year.	
* Ancient Order of Foresters (Organized 1871.)	1903	(A) 953 (B) 14,962	208 2,062	103 1,580	\$82,940	\$87,200	\$198,850	\$6,500	\$19,943 134,729	\$2,857 23,770	\$3,667 203,003	\$2,19			
Head Office Toronto	1902	(A) 848	117	115	757,190	77,582	111,681	12,212	11,426	2,058	43,128	56,91			
W. Williams, Permanent Secretary.	1902	(B) 13,500	2,000	1,300	104	750,378	112,043	264,500	9,451	10,727	138,893	198,564			
	1901	(A) 889	212	200	1,500	684,080	200,938	166,734	11,360	16,702	3,000	40,137	54,00		
	1900	(B) 13,560	2,000	1,071	297	218	(1) 1,641,200	.....	5,869	14,961	32,023	178,950			
	1900	(A) 1,071	297	218	22	891,063	20,000	92,000	6,000	54,510	11,580	138,905	2,335		
	1900	(B) 16,300	.....	.....	1,720,000	.....	.....	13,897	142,150	1,820	65,420	223,063	42,188		
	1899	1,150	82	.....	.....	.....	.....	.....	10,350	282,297	61,371	226,088	62,000	30,00	
	1899	16,050	.....	.....	.....	.....	.....	13,897	10,350	8,186	1,820	35,294	30,00		
	1898	(a) 15,729	1,800	1,784	1,979,600	316,000	270,000	6,000	116,250	6,500	in above	211,526	66,99		
	1898	1,99	153	153	1,220,500	195,000	237,000	255,000	12,195	288,127	50,106				
	1897	(a) 15,713	1,700	1,580	1,851,000	230,250	61,000	77,500	10,000	10,000	in above	209,433	66,90		
	1897	1,145	73	61	1,293,250	225,000	225,000	230,000	10,065	273,234	40,231				
	1896	(a) 12,443	1,500	1,572	1,866,450	1,292,500	114,500	117,750	9,000	9,000	in above	262,389	39,301		
	1896	1,132	111	98	1,877,250	192,000	223,800	11,200	14,000	14,000	in above	203,992	65,00		
	1895	(a) 12,515	1,492	1,620	1,289,250	109,000	197,250	14,000	14,000	14,000	in above	115,070	56,080		
	1895	1,119	164	91	1,664,300	205,750	200,500	6,000	115,070	115,070	201,983	70,18			
	1894	(a) 12,043	.....	.....	187	1,215,000	205,750	200,500	6,000	115,070	56,080	447,377	6,18		
	1894	1,057	167	187	1,215,000	205,750	200,500	6,000	115,070	56,080	447,377	534,935	4,68		
Ancient Order United Workmen. (Organized 1879.)	1903	46,125	3,658	2,937	72,388,500	3,527,000	3,715,000	72,300	6,000	115,070	115,070	678,578	52,917		
	1902	45,404	3,918	2,404	72,200,500	2,933,000	4,072,000	671,450	6,000	115,070	115,070	201,983	70,18		

**THE BULLETIN ASSESSMENT CHART.**

6

Head Office, Toronto. M. D. Carter, Grand Recorder.	43,890	1901	71,061,500	5,146,000	2,400,000	52,998,000	2,986,322	7,093,000	208,807	65,586	1,658,347	29,46	12
Canadian Order of Foresters... (Organized 1879.)	1,927	1902	81,20	2,509	50,933,040	7,736,000	2,246,375	7,736,000	272,125	587,897	63,725	1,325,525	26,22
Head Office, Brantford, Ont. Geo. Faulkner, High Secretary.	4,848	1900	1,510	68,315,500	2,133,000	4,822,500	65,626,000	2,150,000	4,662,500	612,971	748,978	40,913	12
Canadian Order of Oddfellows... (Organized 1852.)	1903	1902	1,438	1,432	43,890	2,133,000	4,662,500	4,357,000	549,000	644,751	610,135	225,075	3,48
Head Office, Toronto. Robert Fleming, Grand Secretary.	1,927	1902	1,438	1,432	43,890	2,133,000	4,662,500	4,357,000	549,000	644,751	610,135	225,075	3,48
Endowment	1,900	1899	3,191	640	36	103,200	5,400	... 314,400	570,100	1,200	1,200	14,002	12,478
Endowment	1,900	1898	3,164	424	2,954,340	9,200	... 9,200	none	8,250	12,850	27,332	15,36	
Endowment	1,900	1898	3,164	424	2,954,340	9,200	... 9,200	none	8,250	12,850	27,332	15,36	
Endowment	1,900	1897	2,673	447	2,008,650	313,500	504,750	10,200	10,200	10,200	10,200	10,200	
Endowment	1,900	1897	2,673	447	2,008,650	313,500	504,750	10,200	10,200	10,200	10,200	10,200	
Endowment	1,900	1896	2,360	778	412	1,817,400	308,000	627,500	13,000	23,513	14,002	14,002	
Endowment	1,900	1896	2,360	778	412	1,817,400	308,000	627,500	13,000	23,513	14,002	14,002	
Endowment	1,900	1895	1,998	606	290	1,507,900	228,700	480,000	4,300	38,680	11,800	33,840	
Endowment	1,900	1895	1,998	606	290	1,507,900	228,700	480,000	4,300	38,680	11,800	33,840	
Endowment	1,900	1894	494	59	147,200	17,800	none	7,300	40,637	12,343	21,784	d 19,47	
Endowment	1,900	1894	494	59	147,200	17,800	none	7,300	40,637	12,343	21,784	d 19,47	
Endowment	1,900	1894	553	1	165,000	201,300	658,100	400	400	400	400	400	

For notes, etc., see page 15.

## THE BULLETIN ASSESSMENT CHART.

NAME OF ASSOCIATION OR SOCIETY. (Organized 1886.)	Year Ending. Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assesses per \$1,000 of Insurance.	No. of Assessments made during year.	The Canadian Relief Society of Victoria, 1894, the Registry of Master in Ordinary, 1894. Chas. Bonwick, of 98 Victoria
Canadian Relief Society ..... (Organized 1886.)	1894	By Judgment Street, Toronto, was appointed Receiver.		\$ 122,500	\$ 9,504	1,658	120,274,400	1,653,500	10,804,000	915,333	1,000,237
Catholic Foresters ..... (Organized 1883.)	1893	1,585	89	267	1,569,762	218,717	\$ 66,750	\$ 12,960	23,314	3,406	8
Head Office, Chicago, Ill., Thos. F. McDonald	1892	1,778	263	229	1,741,689	246,080	238,350	16,320	26,514	4,218	1,145
High Secretary.	1891	104,362	10,902	1,342	111,123,900	1,366,200	11,982,200	753,183	906,749	57,827	5,157
C. Boudreault, Chief Agent for Ontario,	1890	94,902	8,487	1,000	100,487,900	1,277,000	9,081,000	708,650	903,938	400,942	4,444
Ottawa.	1889	87,331	8,833	556	92,893,900	631,700	9,373,000	655,000	815,677	63,902	2,151
	1888	79,886	15,619	2,555	84,600,900	2,821,600	17,179,000	568,900	593,072	60,699	1,037
	1887	66,831	14,100	2,672	70,052,500	2,712,000	15,524,000	437,000	534,565	45,835	1,322
	1886	55,463	13,891	2,650	57,249,500	2,036,000	14,251,000	352,500	477,440	47,586	1,344
	1885	43,888	11,393	2,442	45,387,000	2,446,000	12,996,000	298,443	346,658	41,684	1,122
	1884	34,847	8,551	2,474	34,847,000	2,474,000	8,551,000	244,000	285,667	33,553	.46
	1883	29,014	7,219	2,913	29,014,000	2,913,000	7,219,000	216,000	260,408	45,465	.65
Catholic Mutual Benefit Assoc'n. (Organized 1880.)	1893	18,159	1,692	\$ 21	24,823,000	788,500	1,946,500	237,700	290,737	165,801	6,66
Head Office, Kingston, Ont., John J. Bellan, Secretary.	1902	17,088	1,762	649	25,052,000	791,000	2,032,000	263,301	309,094	148,562	6,28
	1901	15,975	1,790	323	22,357,000	438,500	1,978,000	217,033	388,732	130,358	5,83
	1900	14,586	2,082	887	20,905,000	1,148,000	2,423,500	197,000	333,194	9,373	1,17
	1899	13,403	1,518	186	19,521,000	231,000	1,772,500	171,067	196,642	13,752	5,42
	1898	12,145	977	680	18,151,000	(*') 18,151,000	1,178,100	189,750	223,643	105,991	5,31
	1897	11,848	1,372	640	17,893,500	912,500	1,761,500	189,000	213,205	98,530	1,19

THE BULLETIN ASSESSMENT CHART.

7

11,116	1,246	533	17,050,500	775,500	1,659,600	168,150	189,590	11,826	42,128	2,47
10,403	1,463	1,022	16,186,500	1,538,000	1,974,500	156,000	188,554	7,036	44,353	2,74
10,051	1,762	233	15,880,000	2,224,000	2,538,000	122,000	183,476	15,885	47,718	3,00
1894										16
<b>Chosen Friends</b> .....	<b>25,324</b>	<b>3,200</b>	<b>1,545</b>	<b>1,240,644</b>	<b>2,461,059</b>	<b>172,006</b>	<b>38,660</b>	<b>31,457</b>	<b>457,429</b>	<b>17,84</b>
(Organized 1887.)										
Head Office, Hamilton,										
1902	23,829	3,201	1,645	24,613,018	1,437,000	2,505,000	150,576	285,901	30,090	94,012
1901	22,574	3,491	962	24,370,250	820,500	2,821,000	174,304	244,527	31,982	238,390
1900	19,197	3,022	876	22,540,500	786,500	2,890,500	167,000	217,648	25,942	208,620
Win. F. Montague, Gran't Recorder.										
1899	18,233	2,670	494	20,960,750	468,500	2,311,000	113,750	195,471	33,084	204,025
1898	16,456	2,091	570	19,522,750	626,000	1,977,500	118,000	172,048	19,465	165,222
1897	15,027	3,249	513	18,332,000	593,500	3,521,500	106,700	163,490	16,622	146,833
1896	12,693	2,604	1,191	15,842,750	1,387,000	2,881,000	111,000	145,716	17,069	130,072
1895	11,364	2,638	920	14,459,250	1,077,500	2,900,000	81,000	124,042	15,203	108,109
1894	9,710	2,678	722	12,711,750	896,000	3,104,500	63,000	105,782	13,986	83,359
Business reinsurance where possible, and Association wound up under judicial order.										
Colonial Mutual Life Association (Incorporated 1894.)										
1898	577	204	312	812,500	569,750	301,000	14,000	29,910	24,583	17,546
1896	564	461	335	1,085,250	476,500	740,500	8,500	27,062	20,732	21,60
1895	560	567	5	779,750	6,000	786,750	1,000	19,729	11,960	11,55
This Association, although registered on 25th October, 1894, did not commence business in Canada until January 2nd, 1895.										
Commercial Travellers' Mutual Benefit Society. (Organized 1871.)										
Head Office, Toronto.										
E. M. Rowley, Secretary.										
1903	1,463	101	69	<b>1,941,000</b>	<b>93,000</b>	<b>105,000</b>	<b>22,000</b>	<b>35,660</b>	<b>3,677</b>	<b>48,646</b>
1902	1,452	34	383	1,853,000	541,000	94,000	36,000	39,605	3,474	38,562
1901	1,826	61	207	2,391,000	313,000	89,000	35,800	38,297	4,088	38,416
1900	2,004	120	108	2,053,000	156,000	199,000	26,000	31,132	4,199	38,167
1899	2,016	206	25	2,643,000	49,000	332,000	23,000	29,299	4,982	37,911
1898	1,854	144	105	2,333,000	105,000	144,000	23,000	26,084	3,923	35,693
1897	1,882	173	106	2,408,000	106,000	173,000	22,835	29,003	4,034	36,653
1896	2,401	66	2401,000	38,000	280,000	208,000	21,000	26,427	4,992	34,818
1895	1,793	127	64	2,298,000	64,000	209,000	10,000	24,795	3,872	34,440
1894	1,740	86	62	2,073,000	70,000	168,000	18,000	23,080	3,528	29,540
This Association went into liquidation, and A. H. Hoover was appointed receiver for Canadian business May 26, 1900.										
Covenant Mutual Benefit Life Ass'n (Canadian business). (Commenced business in Can- ada September 20, 1890.)										
Head Office, Galesburg, Ill.										
1899	1,283	27	148	2,117,750	315,500	1,177,000	43,000	32,875	40,936	26,46
1898	1,452	445	631	2,345,500	493,000	824,625	42,250	47,906	9,231	56,043
1897	1,904	222	327	3,424,750	493,375	310,750	62,125	52,387	6,991	63,448
1896	2,029	306	225	3,647,125	475,875	434,250	32,500	56,762	8,451	58,437
1895	2,254	614	800	4,123,000	1,187,875	958,375	48,750	64,945	16,341	60,664
1894	2,482	870	906	4,438,750	1,371,375	1,187,750	40,250	55,038	16,020	75,675
1893	2,631	1,374	1,208	4,655,125	1,671,000	1,783,625	43,500	63,082	24,285	60,106
1892	2,483	1,538	549	4,576,875	911,625	2,043,875	53,032	53,988	65,071	12,25

For notes, etc., see page 15.

## THE BULLETIN ASSESSMENT CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903, inclusive.  
**THE BULLETIN CHART.**

NAME OF ASSOCIATION OR SOCIETY.	Year Ending.	Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Taken During Year.	Amount Left Society During Year.	Amount Taken During Year.	Amount Left Society During Year.	Income.	Expense of Management.	Assets.	Assessee per \$1,000 of Insurance.	No. of Assessments made during year.	
Covenant Mutual Benefit Life Ass'n of Illinois (gross bus.) (Incorporated 1877.)	1899	No returns.	Business reinsurance in North Western Mutual Life Assurance Co. of Chic ago, Dec.												28,1899.
	1898	11,990	16,432	58,838,000	30,723,350	20,892,750	1,181,229	1,387,507	306,980	628,990	10,70	8,78	8,56	.....	.....
	1897	11,889	8,517	86,562,675	14,254,375	16,087,125	1,294,691	1,575,023	339,975	750,638	.....	.....	.....	.....	.....
Head Office, Galesburg, Ill.	1896	11,231	11,491	87,420,375	17,030,125	14,216,125	1,308,875	1,633,484	337,259	767,727	715,636	7,71	6,20	6,47	.....
	1895	12,063	13,204	92,810,750	24,427,625	20,019,500	1,121,340	1,643,492	414,160	611,700	611,700	6,47	6,47	6,50	.....
	1894	10,705	9,927	98,440,375	19,394,875	17,317,500	1,197,500	1,486,647	308,051	620,871	657,042	6,50	6,50	6,50	.....
	1893	16,517	16,904	101,749,250	29,152,875	33,328,375	1,112,625	1,530,521	302,871	621,841	621,841	6,50	6,50	6,50	.....
	1892	(p) 12,314	(p)	98,632,375	14,262,875	25,638,625	(p)	1,415,679	359,580	.....	.....	.....	.....	.....	.....
Home Circles, Canadian Order. (Organized 1884.) Head Office, Toronto, J. M. Foster, Secretary	1903	16,394	1,910	516	23,374,500	519,500	2,031,500	207,213	253,763	21,977	290,528	12,43	14	14	14
	1902	15,121	1,601	648	22,076,500	(25,500)	1,635,500	170,038	251,567	245,180	245,180	11,10	11,10	11,10	11,10
	1901	14,274	1,879	652	21,255,500	536,080	1,712,180	172,008	229,603	18,312	193,080	9,08	14	14	14
	1900	13,146	1,477	452	20,307,500	296,000	1,628,500	176,435	218,639	17,393	176,434	8,70	14	14	14
	1899	12,232	1,774	484	19,124,500	573,500	1,782,500	166,885	201,200	17,902	150,654	7,87	14	14	14
	1898	11,030	1,049	547	18,080,500	817,000	1,244,000	162,157	187,157	14,914	128,321	7,10	13	13	13
	1897	10,614	904	890	17,815,500	1,386,000	1,129,500	150,646	188,811	14,053	119,044	6,12	13	13	13
	1896	10,616	1,2392	730	15,082,000	992,500	1,984,500	113,000	156,024	16,110	97,292	5,38	11	11	11
	1895	10,174	1,345	407	17,203,000	945,000	2,098,000	111,000	163,384	15,791	75,488	4,38	12	12	12
	1894	9,301	1,603	736	16,161,000	,0739,000	2,540,000	121,000	151,464	16,252	43,084	2,72	12	12	12

THE BULLETIN ASSESSMENT CHART.

9

Independent Order of Foresters. (Incorporated 1889.)		<b>36.316</b>	<b>20,776</b>	<b>238,124,000</b>	<b>17,007,194</b>	<b>30,013,000</b>	<b>1,543,339</b>	<b>3,545,026</b>	<b>31,30</b>	<b>12</b>
Head Office, Toronto.		1903	30,101	15,476	226,441,500	13,220,000	24,500,000	1,453,408	6,223,756	27,43
Oromyaktha, Supreme Chief Ranger.		1901	192,026	28,826	13,142	217,075,500	11,067,931	23,871,000	1,440,000	5,449,273
D. D. Aitken, Supreme Record Keeper.		1900	177,614	31,847	14,570	206,564,500	14,602,500	24,482,500	1,397,885	4,441,388
A. E. Mallory, M.D., Colloge, Chief Agent for Ontario.		1899	161,439	26,187	7,131	191,792,500	6,786,500	24,417,000	1,182,902	3,889,036
D. B. Cullen, Grand Record Keeper.		1898	143,436	30,857	12,313	178,311,500	11,435,500	36,271,500	1,026,500	3,283,137
Toronto.		1897	121,185	30,137	7,658	154,510,000	8,097,500	28,224,500	803,133	2,513,880
Endowment		1896	101,565	24,124	7,280	126,495,000	7,438,749	28,808,941	712,000	2,453,52
Endowment		1895	85,231	1,273	none	1,786,000	none	28,470,500	28,470,500	1,961,978
Endowment		1895	1,299	23,480	7,016	106,219,500	6,043,500	21,234,500	2,096,383	1,636,383
Endowment		1895	1,214	20,387	4,613	1,808,000	7,000	603,500	1,023,357	1,33
Endowment		1894	841	121	none	85,302,000	6,008,500	35,059,000	400,500	1,242,142
Knights of Pythias (Organized 1883.)		<b>88.565</b>	<b>30,657</b>	<b>430,366,800</b>	<b>29,883,320</b>	<b>30,716,500</b>	<b>2,945,380</b>	<b>4,301,874</b>	<b>489,491</b>	<b>7.57</b>
Head Office, Port Huron, Mich.		1902	285,564	70,780	25,515	272,385,000	28,705,000	75,074,000	2,405,380	3,712,708
D. B. Cullen, Supreme Record Keeper.		1901	273,019	69,066	38,716	326,020,000	23,945,000	63,108,000	2,298,510	3,010,084
A. E. Mallory, M.D., Colloge, Chief Agent for Ontario.		1900	257,689	64,812	24,275	286,860,000	16,066,550	58,505,000	1,845,380	2,029,380
Toronto.		1899	197,123	10,413	244,736,500	15,343,000	61,274,000	1,701,572	2,183,945	
Toronto.		1898	162,252	40,000	17,101	203,025,500	18,145,000	37,150,500	2,737,008	2,036,223
Toronto.		1897	138,663	35,952	16,056	180,920,140	14,455,736	32,700,000	1,226,576	1,476,827
Toronto.		1896	106,014	24,791	12,934	162,666,836	10,882,304	50,913,204	1,294,927	153,064
Toronto.		1895	94,729	31,822	7,819	143,556,576	16,630,300	45,595,000	852,700	1,062,370
Toronto.		1894	71,230	26,066	7,652	115,344,376	15,756,800	40,937,400	662,200	822,375
Knights of Pythias (Organized 1864.)		<b>63.561</b>	<b>10,799</b>	<b>7,225</b>	<b>105,427</b>	<b>9,545,500</b>	<b>13,002,000</b>	<b>1,440,676</b>	<b>2,061,322</b>	<b>717,974</b>
Head Office, Nashville, Tenn.		1902	60,710	11,348	7,713	103,711,160	10,042,000	13,910,540	1,423,000	1,928,852
Alex. Coutie, T., Grand Record Keeper.		1901	57,075	14,825	24,311	101,265,500	35,084,000	22,050,500	1,416,500	1,885,153
Toronto.		1900	66,501	11,337	5,285	116,363,500	6,681,500	16,942,000	1,350,500	1,337,886
Toronto.		1899	60,309	11,634	5,252	108,098,500	6,749,000	15,043,500	1,283,500	126,945
Toronto.		1898	54,227	8,420	4,777	100,180,500	7,286,000	12,041,000	1,286,742	1,177,227
Toronto.		1897	51,478	9,676	4,584	96,675,500	7,210,000	14,207,500	1,433,500	1,297,128
Toronto.		1896	46,912	10,990	4,662	90,821,500	7,640,000	16,989,500	1,043,000	1,146,908
Toronto.		1895	41,058	8,764	3,703	82,475,000	6,615,000	13,563,000	907,000	1,055,862
Toronto.		1894	36,416	6,934	3,007	76,134,000	6,257,000	12,709,000	830,000	922,081

<sup>a</sup> For notes, etc., see page 15.

## THE BULLETIN ASSESSMENT CHART

## THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing business in Canada, 1894 to 1903 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Ending.	Number of Members.	Number Taken Dur. <sup>ing Year.</sup>	Number Left Socie. <sup>t</sup> Yea. <sup>r.</sup>	Amount of Insurance in Force.	Amount Taken Dur. <sup>ing Year.</sup>	Number Left Socie. <sup>t</sup> Yea. <sup>r.</sup>	Amount Lapsed Dur. <sup>ing Year.</sup>	Death Claims During Year.	Income.	Expense of Mana. <sup>ge</sup> ment.	Assets.	Assets per \$1,000 of Insurance.	No. of Assessments made during year.	
										Aug.	Sept.	Oct.	Nov.	Dec.	
Massachusetts Benefit Life Association. (Canadian business) (Commenced business in Canada, Nov. 26, 1891. Absorbed (Can.) Mutual Life Association 1892.) Boston, Mass. Massachusetts Benefit Life Ass'n. (Gross business) (Incorporated 1878.) Boston, Mass.	1897 (v) 1898 (v) 1895 (v) 1884 (v) 1883 (v) 1892	1,485 3,256 139 4,291 1,203 4,513 1,391 5,359 5,844 5,884	17 139 309 1,208 1,208 428 1,391 1,391 (v)	1,063 462 7,533,290 7,533,290 7,923,496 9,466,025 10,558,500 10,558,500	2,532,425 5,743,800 763,255 723,505 1,942,125 1,825,875 1,080,356 1,146,475	Forced Forced into into into into into into into	173,800 173,800 114,650 114,650 129,700 148,000 82,625 82,625	132,508 132,508 114,650 114,650 129,700 148,000 82,625 82,625	Liquidation. Liquidation. Liquidation. Liquidation. Liquidation. Liquidation. Liquidation. Liquidation. Liquidation.	1897. 1897. 1897. 1897. 1897. 1897. 1897. 1897. 1897.	1897. 1897. 1897. 1897. 1897. 1897. 1897. 1897. 1897.	1897. 1897. 1897. 1897. 1897. 1897. 1897. 1897. 1897.	110,943 133,392 13,168 98,826 12,475 31,722 102,440 87,864 16,645	19.43 17.70 12.47 3.94 9.70 ..... ..... ..... .....	..... ..... ..... ..... ..... ..... ..... ..... .....
Masonic Mutual Benefit Association. London, Ont.	1894 1893 1892	1,425 1,424 215	90 99 99	1,966,440 1,964,620 49,380	133,000 132,000 277,000	192,000 47,180 36,560	46,089 46,089 62,819	4,683 4,683 5,721	74,949 74,949 74,949	38.14 38.15 38.15	..... ..... .....	..... ..... .....			
(2) Mutual Reserve Fund Lite Ass'n of New York. (Can. business.)	1903 (v) 1902 (v) 1901 (v) 1900	5,147 5,478 280 665 7,879	284 257 1,930	Figures for 1903 not (r) 10,263,737 10,593,490 15,295,500	New obtainable.	671,849 2,316,410 633,049 5,655,427	200,741 378,008 323,805 1,301,300	now do on legal basis.	33,201 401,367 52,389 448,423	39.10 35.66 25.87 25.87	..... ..... ..... .....	..... ..... ..... .....			

**THE BULLETIN ASSESSMENT CHART.**

18

(Commenced business in Canada April, 1864.)											
1890 (v) 9,931	725	4,392	19,911,627	7,583,500	1,689,500	304,120	426,861	73,408	327,257	16,441	.....
1898 (v) 14,447	970	3,073	29,388,974	6,190,000	1,932,200	306,602	463,800	83,290	330,005	11,451	.....
1897 (v) 16,550	861	1,258	33,656,774	3,218,000	2,006,300	329,500	525,860	86,382	260,115	7,731	.....
Head Office for Canada, Toronto.	Business of Pro-vincial Provision	Institution to absorb it	July 15,	1,886.	.....	264,727	419,616	83,129	301,377	8,591	.....
1896 (v) 17,108	9,212	1,056	35,188,974	2,749,500	16,769,449	200,000	327,296	84,566	197,003	5,533	.....
1895 (v) 9,645	1,638	910	22,971,025	4,458,500	3,686,000	200,000	318,283	80,196	134,644	6,115	.....
1894 (v) 8,994	2,606	1,036	21,943,525	2,733,250	6,076,250	138,500	.....	.....	.....	.....	.....
1903	Figures for 1903 not obtainable. New business now done on legal reserve basis.										
1902 (v) 14,701	21,820	(r)	127,960,188	(r)	2,878,000	5,025,863	1,391,753	5,741,679	44,871	.....	.....
1901 (v) 3,796	12,042	22,260	155,358,627	50,160,791	21,648,355	4,788,293	7,590,385	1,774,376	6,025,887	38,781	.....
1900 (v) 81,046	29,972	16,958	180,297,374	48,949,060	64,501,751	4,698,564	14,623,414	1,620,144	112,263,297	64,791	.....
1899 (v) 71,062	9,249	18,781	173,714,683	51,111,658	11,142,990	3,940,670	5,192,030	1,347,369	9,672,874	15,333	.....
1898 (v) 102,379	12,779	22,308	260,190,321	64,425,170	32,027,390	3,344,365	6,081,360	1,304,170	3,354,170	12,391	.....
1897 (v) 111,906	21,763	28,304	301,567,101	79,893,745	56,234,785	4,060,479	6,081,360	1,800,579	4,139,367	13,721	.....
1896 (v) 116,449	30,936	17,727	325,026,061	35,215,850	73,029,325	3,967,083	5,658,427	1,596,092	3,770,146	11,106	.....
1895 (v) 103,478	28,526	12,504	308,659,371	40,471,675	59,738,790	3,973,850	5,175,435	8,672,526	11,901	.....	.....
1894 (v) 96,097	24,271	9,881	233,366,106	32,467,515	66,408,225	3,281,669	4,943,739	1,537,750	3,777,121	12,861	.....
1903	15,814	1,744	331	18,641,750	306,750	2,024,500	143,750	305,566	30,798	16,433	6
1902	14,545	1,497	341	17,506,750	454,000	2,027,750	117,500	178,002	25,153	207,483	15,956
1901	13,542	1,750	461	17,506,750	454,000	2,027,750	107,500	173,081	203,520	15,051	6
1900	12,273	1,590	400	16,040,500	379,500	488,000	94,596	159,038	239,214	14,916	6
1899	11,083	1,135	444	14,636,500	55,095	1,391,000	97,500	144,017	21,188	186,380	13,336
1898	10,392	1,191	370	13,820,500	538,800	1,526,500	85,500	132,974	18,350	154,976	11,211
1897	9,571	1,932	419	12,829,900	579,500	1,377,049	72,000	16,633	138,007	10,606	6
1896	9,058	1,089	403	12,181,500	527,500	1,378,500	94,000	113,463	15,801	97,300	7,966
1895	8,372	1,132	437	11,340,500	597,500	1,141,500	73,400	103,196	16,994	92,483	8,196
1894	7,677	1,219	316	10,466,500	408,500	1,619,000	60,000	90,211	14,885	81,111	7,666
1903	3,585	909	296	3,885,000	298,400	909,000	39,000	44,699	9,778	4,260	119
1902	3,013	709	223	3,013,000	323,000	709,000	25,500	37,498	8,712	8,339	276
1901	2,653	563	232	2,663,000	232,000	598,000	30,000	31,568	4,980	5,063	1,941
1900	2,317	459	174	2,317,000	174,000	480,000	18,500	26,399	4,772	3,364	3,601
1899	2,029	287	98	2,029,000	98,000	287,000	25,400	22,807	2,788	2,527	1,2
1898	1,860	196	136	1,860,000	136,000	196,000	9,710	21,421	11,579	6,231	1,122
1897	1,800	138	276	1,800,000	276,000	138,000	18,900	24,823	3,756	2,791	1,153
1896	1,955	90	234	1,955,000	394,000	90,000	33,000	27,136	3,843	3,706	1,481
1895	2,292	284	294	2,292,000	204,000	184,000	18,000	27,500	4,203	4,783	2,010
1894	2,350	215	269	2,350,000	216,000	269,000	21,000	27,663	4,461	4,501	0,191

For notes, etc., see page 15.

## THE BULLETIN ASSESSMENT CHART.

## THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Ending.	Number of Members.	Number Taken Dur. ing Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Lapsed Dur. ing Year.	Amount Taken Dur. ing Year.	Amount Reserve with Mutual Fund	Life Fund 111,200 2,407,000 2,381,000 2,735,000 2,857,000	Assess. ment.	Asses- ment per \$1,000 of Insurance.	No. of Assessments made during year.	
Provincial Provident Institution. (Incorporated 1884.)	1896	7,807	1,345	1,059	13,062,250	1,847,500	1,805,000	2,381,000	84,000	111,200	162,602	15,188.	6
St. Thomas, Ont.	1894	7,569	1,544	991	12,600,950	1,865,000	1,619,000	2,735,000	109,550	169,550	175,860	44,863	6
	1893	7,063	1,826	988	11,906,450	1,619,000	612,000	2,857,000	44,000	612,000	98,738	39,342	6
	1892	6,281	1,807	378	10,890,000								
Royal Arcanum (Organized 1877.)	1903	<b>263,089</b>	<b>39,581</b>	<b>7,999</b>	<b>633,319,000</b>	<b>14,322,500</b>	<b>55,575,000</b>	<b>7,330,542</b>	<b>7,300,775</b>	<b>199,380</b>	<b>3,975,385</b>	<b>6.47</b>	<b>12</b>
Head Office, Boston, Mass.	1902	254,322	33,216	7,480	615,320,000	14,312,500	49,700,000	6,899,908	7,412,735	207,524	3,955,088	5.29	12
W. O. Robson, Supreme Secretary.	1901	231,132	31,055	7,622	585,104,000	15,156,000	48,646,500	6,595,105	7,141,294	186,580	3,826,605	3.93	12
Lynn Lee, Hamilton, Chief Agent for Ontario.	1897	195,074	24,086	6,651	585,825,000	14,494,000	39,708,500	6,277,008	6,260,892	160,186	1,962,870	3.49	12
	1898	193,868	12,913	6,135	589,920,500	19,076,000	27,187,000	6,083,452	6,690,888	149,625	1,565,037	2.90	12
	1899	180,184	9,039	13,062	587,816,500	19,536,500	23,179,000	5,279,242	5,888,182	133,541	1,002,643	2.97	15
	1897	195,106	13,299	6,643	588,866,000	19,035,000	35,458,500	5,210,823	5,523,800	122,430	1,495,972	1.15	17
	1896	190,261	22,452	4,520	547,161,000	12,877,500	61,630,500	5,043,000	5,016,658	115,190	182,219	.32	16
	1895	173,090	14,454	4,174	503,452,500	11,785,500	56,851,500	4,435,500	4,327,820	104,129	290,951	.51	15
	1894	16,975	16,975	4,635	403,063,500	13,414,500	47,983,500	4,254,000	4,207,734	92,407	519,926	1.12	16

**THE BULLETIN ASSESSMENT CHART.**

13

<b>Royal Tempiers of Temperance...</b>	<b>1863</b>	<b>6,399</b>	<b>721</b>	<b>10,474</b>	<b>117,154</b>	<b>14,72</b>	<b>12</b>	
(Organized 1884.)	1882	590	478	113,500	113,500	14,68	12	
Head Office, Hamilton.	1901	6,183	512	113,500	113,500	11,46	12	
C. Van N. Emory, Dominion Secretary.	1900	6,382	498	1,074,100	425,000	91,106	12	
	1889	590	580	498,250	491,500	97,750	12	
	1890	7,325	1,2,3	875,720	1,262,750	75,015	12	
	1888	6,018	1,188	9,362,350	715,544	9,364	12	
	1887	5,708	640	10,114,300	569,250	10,875	12	
	1886	5,708	5,708	10,047,500	1,060,300	72,106	12	
	1885	5,914	903	558	9,845,500	701,500	73,800	12
	1884	5,914	5,563	471	8,348,500	525,500	89,000	12
				7,7	8,300,500	1,160,500	55,000	12
				441	880,400	1,386,500	60,000	12
<b>Select Knights...</b>	<b>1889</b>	<b>814</b>	<b>106</b>	<b>3,139</b>	<b>464,000</b>	<b>6,101,500</b>	<b>8,912</b>	
(Organized 1883.)	1897	6,439	732	513	52,000	144,500	6,00	
Head Office, St. Catharines, Ont.	1896	3,686	536	230	6,67,000	831,500	20,44	
Endowment	1895	6,644	670	234	261,000	465,000	12	
	1894	3,501	483	249	6,540,000	234,000	18,35	
	1894	2,798	645	197	2,28,000	177,000	12	
Endowment	1893	3,385	537	185	6,320,000	16,000	in above	
Endowment	1893	1,769	641	153	1,769 (6,0)	303,500	12,340	
Endowment	1892	3,064	404	151	5,575,000	153,000	10,000	
Endowment	1892	1,237	316	125	1,237,000	277,000	9,382	
					125,000	53,000	15,390	
<b>Sons of England...</b>	<b>1903</b>	<b>3,457</b>	<b>54</b>	<b>3,859,100</b>	<b>59,750</b>	<b>39,66</b>	<b>12,15</b>	
(Organized 1874.)	1902	3,290	46	3,003,150	53,500	2,666	12	
Head Office, Toronto.	1901	2,973	298	3,374,350	63,500	36,378	12	
John W. Carter, Grand Secretary.	1900	2,812	61	3,207,250	257,000	34,419	12	
	1899	2,747	50	3,140,850	65,000	35,613	12	
	1898	2,615	177	3,077,750	77,000	26,404	12	
	1897	2,526	84	2,985,500	90,000	27,542	12	
	1896	2,440	130	2,747,000	111,000	27,725	12	
	1895	2,410	163	2,710,000	125,000	6,89	12	
	1894	2,380	312	2,664,000	188,000	17,255	12	
				152	251,500	325,000	12,905	
						27,357	4,79	
						1,315	3,76	
						10,042	3,76	
							16	

For notes, etc., see page 15.

## THE BULLETIN ASSESSMENT CHART.

**THE BULLETIN CHART.**

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903 inclusive.

NAME OF ASSOCIATION OR SOCIETY.	Year Kindred.	Number of Members.	Number Taken Dur. ing Year.	Number Left Society dur. ing Year.	Amount Taken Dur. ing Year.	Amount of Insurance in Force.	Amount Taken Dur. ing Year.	Amount Taken Dur. ing Year.	Debt Claims Dur. ing Year.	Income.	Expense of Maint. of Mem.	Assets per \$1,000 of Insurance.	No. of Assessments made during year.
Sons of Scotland (Organized 1876.)	1903	7,560	1,340	94	\$5,871.500	\$56,750	\$70,750	\$56,800	\$30,200	\$10,200	\$10,200	\$7.00	22
Head Office, Toronto.	1902	7,231	1,700	585	5,738.750	356,000	1,100,500	322,833	86,292	14,886	147,976	25.74	12
D. M. Robertson, Grand Secretary.	1901	6,088	638	502	5,038.500	435,000	401,250	45,545	10,157	118,867	22,53	12	
	1900	6,086	709	459	5,118,000	380,000	450,750	41,000	63,697	7,292	105,222	20.56	1
	1899	5,894	807	507	5,080,000	418,750	741,250	33,000	62,304	9,983	83,343	16.27	12
	1898	5,543	1,101	498	4,770,500	547,000	894,000	35,000	64,188	6,313	67,904	14.25	12
	1897	4,940	738	570	4,284,000	472,000	678,500	21,000	51,000	8,514	51,402	12.02	12
	1896	4,742	533	709	5,090,500	586,000	462,500	30,000	44,492	6,563	33,516	8.17	12
	1895	4,948	582	336	4,298,500	488,000	488,500	19,000	58,675	17,829	41.17	6	
	1894	4,776	1,300	434	4,128,000	356,000	1,165,000	22,000	59,500	15,942	12,800	3.10	8
Woodmen of the World (Incorporated April 1, 1893.)	1903	8,567	1,557	734	9,324,000	694,000	1,446,000	55,000	104,701	29,911	104,355	11.63	12
Commencement business July 6, (1863.)	1902	7,731	1,532	760	9,076,500	725,000	1,423,000	51,000	94,574	20,073	71,613	7.80	12
Head Office, London, Ont.	1901	7,147	1,476	491	8,486,000	488,500	1,421,500	46,946	89,942	13,959	48,790	5.74	12
W. C. Fitzgerald, Head Clerk & Chief Agent	1900	6,002	1,206	543	7,000,500	588,500	1,205,500	44,945	77,492	15,822	38,267	5.76	12
	1899	5,459	1,380	541	7,025,500	577,500	1,401,500	38,460	63,540	12,427	15,228	2.17	12
	1898	4,674	1,523	614	6,298,500	730,000	1,627,500	41,012	54,454	11,533	16,943	2.76	12
	1897	3,806	1,011	506	5,488,000	677,500	1,179,500	25,000	43,890	8,502	8,562	1.56	12
	1896	3,392	1,515	293	4,982,500	486,000	39,000	44,734	17,125	(-)	1,745	(-)	12
	1895	2,198	1,111	135	3,421,100	204,000	1,026,500	13,000	26,712	11,509	2,372	.65	12
	1894	1,231	596	51	2,017,500	884,500	77,500	8,000	15,615	7,630	4,558	2.22	12

**For notes, etc., see page 15.**

## NOTES.

---

A.—Beneficiary Branch. B.—Sick and Funeral Branch.

1. Approximate.

2. Sick and Funeral.

3. Medical Officer and Sick Benefits.

\*—This Association, while still a friendly society, is not an assessment life association, for the reason that it maintains a legal reserve, based on Mortality with interest at 4 per cent. for policies issued previous to January 1, 1900, and 3½ per cent. for those issued after that date, with a provision for excessive mortality. Incorporated under The Insurance Act of Canada, June 18, 1898.

†—Of this number 2,052 withdrew to form Grand Lodge of Quebec and Maritime Provinces.

‡—The figures for 1901 include the sick and funeral benefit business of High Court, also general fund business.

\*\*—This includes losses by death as well as all other causes.

a\*—\$43,500 of this amount accrued in 1897. The amount of the claims for the deaths which occurred in 1898 was \$165,000.

b\*—This includes Quebec Convention expenses amounting to about \$8,000.

(—)—Signifies a deficiency.

(a)—Members in Order.

(b)—On August 1, 1898, rating was changed to a basis of 21 assessments at former rate divided into 12 payments, that is one each month.

(c)—In addition to the assessment a relief was levied.

(d)—For eleven months only.

(e)—This amount includes the business of the Northwestern Life of Chicago, which was taken over by the Mutual Reserve in 1900, and which amounted to about \$60,000,000 insurance in force.

(f)—Funeral benefits.

(h)—About three-fourths of this amount is made up of policy loans.

(i)—This does not include balance in treasurer's hands December 31, 1900.

(j)—This includes convention expenses which amounted to \$10,088.48: said conventions are held once every three years.

(p)—expenses of biennial meeting which amounted to \$2,765.

(r)—certified.

(s)—5,000 certificates for \$40,704,975 in business transferred from Canadian Mutual Life Association, formerly the Canadian Mutual Aid Association.

(t)—1,116 certificates for \$14,991,000 in business transferred from Mutual Relief Society.

(u)—An additional \$50,000 deposited with the Dominion Government.

(v)—Number of policies or certificates, not number of members.

(x)—This includes item of law costs from former years of \$620.56, and also an item of \$709.85 for general agents and organizers. These two items deducted make the expenses \$2,437.17.

(y)—New and renewed.

(z)—The figures of the Mutual Reserve were not furnished by the Association, but were compiled from Government Reports. This association is now known as The Mutual Reserve Life Ins. Co., doing business on Legal Reserve basis; but business in this country prior to Aug. 11, 1900, is on Assessment plan.

## THE BULLETIN ASSESSMENT CHART.

## TABLE OF RATES FOR \$1,000.

	Age.	A.O.F.		C.M.B.A.		C.O.O.F.		CATH. O.F.		CHORN FRIENDS		COM. TRAVELLERS.		CAN. HOME CIRCLES.	
		Entrance fee \$3.00.	Monthly rate.	Entrance fee according to age. annual dues \$1.00.	Mon. rate.	Entr. fee min. \$2.00. Ex. dues \$1. Mon. rate.	Mon. rate.	Entr. fee \$2.00. Ex. dues \$1. Mon. rate.	Mon. rate.	Entr. fee \$2.00. Ex. dues \$1. Mon. rate.	Mon. rate.	Entr. fee \$2.00. Ex. dues \$1. Mon. rate.	Mon. rate.	Entr. fee \$2.00. Ex. dues min. \$1. Mon. rate.	Mon. rate.
18	1 1/2	1 1/2	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
19	1 1/2	1 1/2	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
20	1 1/2	1 1/2	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
21	1 1/2	1 1/2	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
22	1 1/2	1 1/2	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
23	1 1/2	1 1/2	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
24	1 1/2	1 1/2	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
25	1 19	74	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
26	1 23	76	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
27	1 26	78	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
28	1 28	82	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
29	1 31	84	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
30	1 35	84	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
31	1 39	86	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
32	1 43	89	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
33	1 48	92	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
34	1 53	95	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
35	1 58	98	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
36	1 63	1 01	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
37	1 68	1 04	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
38	1 75	1 07	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
39	1 81	1 10	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%	0 4%
40	1 88	1 13	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00
41	1 94	1 16	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00
42	1 10	1 19	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00
43	1 12	1 22	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00
44	1 18	1 25	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00	1 00
45		1 30													
46															
47															
48															
49															
50															
51															
52															
53															
54															
55															
56															
57															
58															
59															
60															

The A.O.F. is a friendly society but not an assessment order. See note (1), page 15.

Age limit reduced to 45 in 1901.

## THE BULLETIN ASSESSMENT CHART.

17

**TABLE OF RATES FOR \$1,000.**

## 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 various rates.

Years.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	Years.
1	1.030	1.035	1.040	1.045	1.050	1.055	1.060	1
2	2.091	2.106	2.122	2.137	2.153	2.168	2.184	2
3	3.184	3.215	3.246	3.278	3.310	3.342	3.375	3
4	4.309	4.362	4.416	4.471	4.526	4.581	4.637	4
5	5.468	5.550	5.633	5.717	5.802	5.888	5.975	5
6	6.662	6.779	6.898	7.019	7.142	7.267	7.394	6
7	7.892	8.052	8.214	8.380	8.549	8.722	8.897	7
8	9.159	9.360	9.583	9.802	10.027	10.256	10.491	8
9	10.464	10.731	11.006	11.288	11.578	11.875	12.181	9
10	11.808	12.142	12.486	12.841	13.207	13.583	13.972	10
11	13.192	13.602	14.026	14.464	14.917	15.385	15.870	11
12	14.618	15.113	15.627	16.160	16.713	17.287	17.882	12
13	16.086	16.677	17.292	17.932	18.599	19.292	20.015	13
14	17.599	18.296	19.024	19.784	20.579	21.409	22.276	14
15	19.157	19.971	20.825	21.719	22.657	23.641	24.673	15
16	20.762	21.705	22.698	23.742	24.840	25.996	27.213	16
17	22.414	23.500	24.645	25.855	27.132	28.481	29.906	17
18	24.117	25.357	26.671	28.064	29.539	31.103	32.760	18
19	25.870	27.280	28.778	30.371	32.066	33.868	35.786	19
20	27.676	29.269	30.960	32.783	34.719	36.786	38.993	20
21	29.537	31.329	33.248	35.303	37.505	39.864	42.392	21
22	31.453	33.460	35.618	37.937	40.430	43.112	45.996	22
23	33.426	35.667	38.083	40.689	43.502	46.538	49.816	23
24	35.459	37.950	40.646	43.565	46.727	50.153	53.865	24
25	37.553	40.313	43.312	46.571	50.113	53.966	58.156	25
26	39.710	42.759	46.084	49.711	53.669	57.989	62.706	26
27	41.931	45.291	48.968	52.993	57.403	62.233	67.528	27
28	44.219	47.911	51.966	56.423	61.323	66.711	72.640	28
29	46.575	50.623	55.085	60.007	65.439	71.435	78.058	29
30	49.003	53.429	58.328	63.752	69.761	76.419	83.802	30
31	51.508	56.335	61.701	67.666	74.299	81.677	89.890	31
32	54.078	59.341	65.210	71.756	79.064	87.225	96.343	32
33	56.730	62.453	68.858	76.030	84.067	92.077	103.184	33
34	59.442	65.674	72.652	80.497	89.320	99.251	110.435	34
35	62.276	69.008	76.598	85.164	94.836	105.765	113.121	35
36	65.174	72.458	80.702	90.041	100.628	112.637	126.268	36
37	68.159	76.029	84.970	95.138	106.710	119.887	134.904	37
38	71.234	79.725	89.409	100.464	113.095	127.536	144.058	38
39	74.401	83.550	94.026	106.030	119.890	135.606	153.762	39
40	77.663	87.510	98.827	111.847	126.840	144.119	164.048	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 in the multiplier and multiplicand.

## COMPOUND DISCOUNT TABLE

One Dollar per Annum.

The present value of an Annuity of one dollar (Annuity payable at end of each year), for any number of years not exceeding forty, discounting at various rates.

Years.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.
1	.971	.966	.962	.957	.952	.948	.943
2	1.913	1.900	1.896	1.873	1.859	1.846	1.833
3	2.829	2.802	2.775	2.749	2.723	2.698	2.673
4	3.717	3.673	3.630	3.588	3.546	3.505	3.465
5	4.580	4.515	4.452	4.390	4.329	4.270	4.212
6	5.417	5.329	5.242	5.158	5.076	4.996	4.917
7	6.230	6.115	6.002	5.893	5.786	5.683	5.582
8	7.020	6.874	6.738	6.596	6.463	6.335	6.210
9	7.786	7.608	7.435	7.269	7.108	6.952	6.802
10	8.530	8.317	8.111	7.913	7.722	7.538	7.360
11	9.253	9.002	8.760	8.520	8.306	8.093	7.887
12	9.954	9.663	9.385	9.119	8.863	8.619	8.384
13	10.635	10.303	9.986	9.683	9.304	9.117	8.853
14	11.290	10.921	10.563	10.223	9.899	9.590	9.295
15	11.938	11.517	11.118	10.740	10.380	10.038	9.712
16	12.561	12.094	11.652	11.234	10.838	10.462	10.106
17	13.166	12.651	12.166	11.707	11.274	10.865	10.477
18	13.754	13.190	12.659	12.160	11.690	11.246	10.828
19	14.334	13.710	13.134	12.593	12.085	11.608	11.158
20	14.877	14.212	13.590	13.008	12.462	11.950	11.470
21	15.415	14.695	14.029	13.405	12.821	12.275	11.764
22	15.937	15.167	14.451	13.784	13.163	12.583	12.042
23	16.444	15.620	14.857	14.148	13.480	12.875	12.308
24	16.936	16.058	15.247	14.495	13.799	13.152	12.550
25	17.413	16.482	15.622	14.828	14.094	13.414	12.788
26	17.877	16.890	15.983	15.147	14.375	13.662	13.003
27	18.327	17.285	16.330	15.451	14.643	13.898	13.210
28	18.764	17.667	16.663	15.743	14.898	14.121	13.406
29	19.188	18.036	16.984	16.022	15.141	14.333	13.591
30	19.600	18.392	17.292	16.289	15.372	14.534	13.765
31	20.000	18.736	17.588	16.544	15.593	14.724	13.929
32	20.389	19.069	17.874	16.789	15.803	14.904	14.084
33	20.766	19.390	18.148	17.023	16.003	15.075	14.230
34	21.132	19.701	18.411	17.247	16.193	15.237	14.368
35	21.487	20.001	18.665	17.461	16.374	15.391	14.498
36	21.832	20.290	18.908	17.666	16.547	15.536	14.621
37	22.167	20.571	19.143	17.862	16.711	15.674	14.737
38	22.492	20.841	19.368	18.050	16.868	15.805	14.846
39	22.808	21.102	19.584	18.230	17.017	15.929	14.949
40	23.115	21.355	19.793	18.402	17.159	16.046	15.046

To find the present value of a given amount to be received at the end of each year during any number of years not exceeding forty, at any of the rates of compound discount expressed in the above table : Multiply the given sum to be received at the end of each year by the present value of one dollar per annum 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, Actuaries' H.M. (Healthy Males) and British offices (Healthy Males) Experience.

Completed Age.	North-	Carlisle	Equitable	"Seven-	English	Institute	British	Completed Age.
	ampton Ex- perience.	Ex- perience.	Society's Ex- perience.	Teen- Offices"	Ex- perience.	No. 3 (Males).	Actuaries, Healthy Males. H.M.	
	1780.	1815	1834.	1843.	1864.	1863.	1893.	
0	Years.	Years.	Years	Years.	Years.	Years.	Years.	0
1	25.18	38.72	.....	.....	39.91	.....	.....	5
2	40.84	51.25	.....	.....	49.71	.....	.....	10
3	39.78	48.82	48.83	48.36	47.05	50.20	51.96	11
4	39.14	48.04	48.02	47.68	46.31	49.54	51.13	12
5	38.49	47.27	47.20	47.01	45.54	48.73	50.31	13
6	37.83	46.51	46.40	46.33	44.76	47.89	49.48	14
7	37.17	45.75	45.60	45.64	43.97	47.03	48.65	15
8	36.51	45.00	44.81	44.96	43.18	46.16	47.82	16
9	35.85	44.27	44.04	44.27	42.40	45.29	46.99	17
10	35.20	43.57	43.27	43.58	41.64	44.44	46.17	18
11	34.58	42.87	42.52	42.88	40.90	43.61	45.34	19
12	33.99	42.17	41.78	42.19	40.17	42.82	44.51	20
13	33.43	41.46	41.06	41.49	39.48	42.06	43.68	21
14	32.90	40.75	40.33	40.79	38.80	41.33	42.86	22
15	32.39	40.04	39.60	40.09	38.13	40.60	42.04	23
16	31.88	39.31	38.88	39.39	37.46	39.88	41.22	24
17	31.36	38.59	38.16	38.68	36.79	39.15	40.40	25
18	30.85	37.86	37.44	37.98	36.12	38.41	39.58	26
19	30.33	37.14	36.73	37.27	35.44	37.66	38.77	27
20	29.85	36.51	36.02	36.56	34.77	36.91	37.96	28
21	29.30	35.89	35.33	35.86	34.10	36.16	37.16	29
22	28.79	35.00	34.65	35.15	33.43	35.42	36.36	30
23	28.27	34.34	33.98	34.43	32.76	34.68	35.57	31
24	27.76	33.68	33.30	33.72	32.09	33.95	34.78	32
25	27.24	33.03	32.64	33.01	31.42	33.21	33.99	33
26	26.72	32.36	31.98	32.30	30.74	32.48	33.21	34
27	26.20	31.68	31.32	31.58	30.07	31.75	32.43	35
28	25.68	31.00	30.66	30.87	29.40	31.02	31.66	36
29	25.16	30.32	30.01	30.15	28.73	30.29	30.89	37
30	24.64	29.64	29.35	29.44	28.06	29.56	30.13	38
31	24.12	28.96	28.70	28.72	27.39	28.84	29.37	39
32	23.60	28.28	28.05	28.00	26.72	28.12	28.61	40
33	23.08	27.61	27.40	27.28	26.06	27.40	27.86	41
34	22.56	26.97	26.74	26.56	25.39	26.68	27.11	42
35	22.04	26.34	26.07	25.84	24.73	25.96	26.37	43
36	21.54	25.71	25.40	25.12	24.07	25.23	25.63	44
37	21.03	25.09	24.75	24.40	23.41	24.51	24.90	45
38	20.52	24.46	24.10	23.69	22.76	23.79	24.17	46
39	20.02	23.82	23.44	22.97	22.11	23.08	23.45	47
40	19.51	23.17	22.78	22.1	21.46	22.38	22.73	48
41	19.00	22.50	22.12	21.	20.82	21.68	22.01	49
42	18.49	21.81	21.47	20.57	20.17	20.99	21.31	50
43	17.99	21.11	20.83	20.18	19.54	20.31	20.61	51
44	17.50	20.39	20.20	19.50	18.90	19.63	19.91	52
45	17.02	19.68	19.59	18.82	18.28	18.95	19.23	53
46	16.54	18.97	19.00	18.16	17.67	18.28	18.55	54
47	16.06	18.28	18.43	17.50	17.06	17.62	17.88	55
48	15.58	17.58	17.85	16.86	16.45	16.96	17.22	56
49	15.10	16.89	17.28	16.22	16.86	16.32	16.57	57
50	14.63	16.21	16.71	15.59	15.26	15.68	15.93	58
51	14.15	15.55	16.15	14.97	14.68	15.05	15.30	59
52	13.68	14.92	15.60	14.37	14.10	14.44	14.68	60
53	13.21	14.34	15.06	13.77	13.53	13.83	14.07	

**EXPECTATION OF LIFE,  
and chances of Surviving certain periods.**

Age.	Average duration of life (Hm.)	Chances in 100 of surviving 10 years.	Chances in 100 of surviving 15 years.	Chances in 100 of surviving 20 years.
20	42.06	93.4	89.7	85.5
21	41.33	93.3	89.4	85.2
22	40.60	93.2	89.2	84.9
23	39.88	93.0	89.0	84.5
24	39.15	92.8	88.7	84.1
25	38.41	92.7	88.4	83.7
26	37.66	92.5	88.1	83.3
27	36.91	92.3	87.8	82.7
28	36.16	92.1	87.4	82.2
29	35.42	91.8	87.1	81.6
30	34.68	91.6	86.7	80.9
31	33.95	91.3	86.3	80.3
32	33.21	91.1	85.9	79.5
33	32.48	90.8	85.4	78.8
34	31.75	90.6	84.8	78.0
35	31.02	90.3	84.3	77.1
36	30.29	90.0	83.7	76.1
37	29.56	89.6	83.0	75.1
38	28.84	89.3	82.4	74.0
39	28.12	88.8	81.6	72.8
40	27.40	88.4	80.8	71.5
41	26.68	87.9	80.0	70.1
42	25.96	87.3	79.0	68.6
43	25.23	86.7	77.9	67.0
44	24.51	86.1	76.8	65.2
45	23.79	85.4	75.5	63.3
46	23.08	84.6	74.2	61.2
47	22.38	83.8	72.8	59.2
48	21.68	82.9	71.2	57.0
49	20.99	82.0	69.6	54.8
50	20.31	80.9	67.8	52.4
51	19.63	79.8	65.9	50.0
52	18.95	78.8	63.9	47.3
53	18.28	77.2	61.8	44.6
54	17.62	75.7	59.6	41.7
55	16.96	74.1	57.3	38.6
56	16.32	72.4	54.9	35.6
57	15.68	70.6	52.3	32.5
58	15.05	68.8	49.6	29.5
59	14.44	66.8	46.7	26.5
60	13.83	64.8	43.6	23.7

## **MEMORANDA.**

---

## **MEMORANDA.**

---

# **Valuable Publications FOR Insurance Men**

**Existing Legislation in the Dominion of Canada and United States of America for Protection of Wives and Children as Life Insurance Beneficiaries against the Claims of Creditors.**

By L. GOLDMAN, A.I.A., F.C.A. Price 25 cents.

## **Some Points on Tuberculosis.**

By JOHN L. DAVISON, B.A., M.D.C.M., M.R.C.S., Eng. Price 25 cents.

This short treatise should be read by everyone who desires the well-being of himself and his fellows.

## **On the Improvement in Longevity during the Nineteenth Century.**

From Papers by SAMUEL GEORGE WARREN, F.I.A., M. C. PARAIRA, Ph.D., C. L. LANDRÉ, Actuary, and JOHN K. GORE, Actuary. Price 25 cents.

## **Some Features in the Law of Fire Insurance.**

By WALLACE NESBITT, K.C., (now Justice Nesbit of the Supreme Court of Canada.) Price 25 cents.

The above are among the publications from the press of the

**Bulletin Publishing Co. Limited  
18 Toronto St., Toronto, Canada**

and will be sent to any address, post free, on receipt of price.

# Insurance Publications and Books on Insurance



WHEN desirous of securing any Book dealing with any Branch of Insurance, or any Insurance Publication, you are solicited to order through

## The Bulletin Office

All such Books and Publications are sold at Publishers' Prices, (the duty being added where necessary.)

Orders receive prompt and full attention.  
Information furnished on application.

## The Bulletin Publishing Co.

Limited

18 Toronto Street, Toronto, Canada

*Case of Measles or Diphtheria  
Waverley Camp*

# Are You Interested in **INSURANCE?**

---

---

**FIRE, MARINE,  
LIFE, CASUALTY,  
ASSESSMENT or  
FRATERNAL  
INSURANCE?**

If so, you should subscribe for

## **The Bulletin**

**The only journal published  
in the Dominion that is  
devoted exclusively to  
Insurance**

**PRICE \$1.00 A YEAR in advance.  
Send 15c. for Specimen Copy**

---

---

**PUBLISHED ON THE FIRST  
DAY OF EACH MONTH BY  
THE BULLETIN PUBLISHING  
CO. OF TORONTO, LIMITED  
18 TORONTO STREET, TORONTO**



