CONTENTS OF VOLUME IV.

Hospital for the Insane—Mt. Pleasant.
Hospital for the Insane—Independence.
Hospital for the Insane—Clarinda.
Hospital for the Insane—Cherokee.
Hospitals for the Insane—Oherokee.
Hospitals for the Insane—Visiting Committee.
Secretary of State—Criminal Report.
Governor's Report on Pardons.
Report of the Industrial Schools.
Report of the Penitentiary—Fort Madison.
Report of the Penitentiary—Anamosa.
Rules of the Twenty-seventh General Assembly.
Attorney-General's Report.
State Veterinary Surgcon's Report.
Improved Stock Breeders' Association Report for 1867.

CONTENTS OF VOLUME V.

Auditor's Insurance Report for 1897. Auditor's Insurance Report for 1898.

CONTENTS OF VOLUME VI.

Railway Commissioners' Report for 1896. Railway Commissioners' Report for 1897. Railway Assessment for 1896. Railway Assessment for 1897.

TWENTY-EIGHTH ANNUAL REPORT

OF THE

Auditor of State of the State of Iowa

ON

INSURANCE

1897.

C. G. MCCARTHY,

Compiled from annual statements, for the year ending December 31, 1895.

DES MOINES: F. H. CONAWAY, STATE PRINTER. 1897.

STATE OF IOWA, OFFICE OF AUDITOR OF STATE. DES MOINES, May 1, 1897.

To the General Assembly of Iowa:

Gentlemen —I herewith submit, for your consideration, the twenty-eighth annual insurance report showing the business transacted in Iowa during the year ending December 31, 1896, by all companies authorized to transact insurance business in this state.

Also detailed statements of each of the Iowa fire insurance companies, the Iowa life insurance companies, the mutual benefit associations and the fraternal beneficiary societies doing business in this state; also tables showing an analyzed and classified exhibit of the assets and liabilities of the different insurance companies transacting business in this state during the year 1896, that have filed annual statements in this department for the year 1897. Respectfully,

C. G. McCarthy, Auditor of State.

IOWA INSURANCE REPORT, 1897.

GENERAL REMARKS.

COMPANIES OTHER THAN LIFE.

One hundred and sixteen fire insurance companies, one steam boiler insurance company, four plate glass insurance companies, seven fidelity insurance companies, one accident insurance company, five companies doing an employer's liability business, three mutual companies organized to do only a hall insurance business and two companies doing a burglary insurance business were authorized to do business in the state during the year 1896.

Of the fire insurance companies there were ten Iowa joint stock companies and nine Iowa mutual companies, seventy joint stock companies and one mutual company of other states, and twenty-six United States branches of foreign companies. There were also 149 mutual fire, hall and tornado associations of this state transacting business herein as authorized under section 1180 of the code of 1873 and amendments thereto.

Since submitting the twenty-seventh annual report on insurance the following companies have been authorized to transact their appropriate business in this state, viz: American Mutual Fire Insurance company, Des Molnes, Iowa; Dairy Mutual Insurance company, Lisbon, Iowa; Bankers Mutual Casualty company, Des Moines, Iowa: Buffalo Commercial Insurunce company, Buffalo, N. Y., paid up capital \$200,000; German Alliance Insurance comeany, New York, N. Y., paid up capital \$200,000; National Standard Insurance company, New York, N. Y., paid up capital \$200,000; Norwalk Insurance company, Norwalk, Conn., paid up capital \$200,000; Royal Exchange Assurance corporation-U. S. branch, San Francisco, Cal., capital, none in United States; Spring Garden Fire Insurance company, Philadelphia, Pa., paid up capital \$400,000; Thuringia Insurance company -U. S. branch, Chicago, Ill., capital, none in U. S ; United States Fidelity and Guaranty company, Baltimore, Md., paid up capital \$261,200; and the Victoria Fire Insurance company, New York, N. Y., paid up capital \$200,000.

The following companies have ceased to transact business in this state in the past year: The American Fire Insurance company of New York and the Farmers Co-operative Hall and Cyclone association, Montevidee, Minn. Neither of the two just above named companies have applied for a renewal of their certificates of authority for the current year.

IOWA INSURANCE REPORT.

For a full and complete statement of the business transacted by the various fire, fidelity and casualty insurance companies doing business in this state during the year 1896, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables 1 to 5 inclusive, herewith submitted.

There has been a net increase of nine fire insurance companies and eight fire insurance associations over the number transacting business in this state during the previous year. The annual statements of the various fire insurance companies transacting business in this state during the year 1896 show that they are in a better financial condition than at the close of the year 1895.

I would respectfully refer the members of the next legislature to the following extract from my insurance report issued in 1895, relating to the enactment of a law providing for a standard form of fire insurance policy; "Many of the states have such a law, and in every one of them the use of the standard form of policy has proved advantageous both to the insured and the insurers. The adoption of such a form of policy will, in my opinion, tend to reduce litigation as the same or similar form having been in use in other states the courts of those states will have passed upon any of the provisions at all uncertain as to meaning. These constructions of the policy provisions will, in the main, be followed by the courts of other states. The person who carries but one policy on his property will have every confidence that his contract is an equitable one as between him and the company, and the person or corporation who carries many policies will be relieved of vexatious uncertainties as to the conditions of the various policies held. There are many other advantages which would accrue from the adoption of a standard form of fire insurance policy, but they will be thought of by the members of the legislature without any suggestions from me."

LIFE AND ACCIDENT COMPANIES.

During the year 1896, there were thirty-eight life insurance companies authorized to transact their appropriate business in this state.

Of this number, three, the Travelers' Life Insurance company, the Ætna Life Insurance company, and the Pacific Mutual Life Insurance company, do also an accident business, one, the Standard Life and Accident Insurance company, does exclusively an accident-business, and three, the Metropolitan Life Insurance company, the Frudential Insurance Company of America, and the United States Industrial Life Insurance company, do industrial life Insurance.

Of the life insurance companies authorized during the past year, six were lova companies, three joint stock, and three mutual companies.

I call your attention to life insurance tables 1 to 3 inclusive, which show the business done, risks written and terminated during the year and the financial standing of the several companies authorized to do a life business during the year 1886, and that have filed annual statements for a renewal of their certificates of authority for the current year of 1897.

The Nederland Life Insurance company—United States branch, New York, N. Y., has not applied for a certificate of authority for the current year. It has ceased to write new business in the United States, but proposes to carry its outstanding contracts to completion.

ASSESSMENT INSURANCE.

Fifty-seven mutual benefit associations compiled with the assessment insurance law of this state in 1896 and were authorized to transact their appropriate business. Of this number twenty-two were lown life assessment associations and seven lows accident associations.

For a detailed statement of the financial condition and the business of the various assessment associations authorized to do business in Iowa you are respectfully referred to the statements published herein.

At the time of issuing this report the following associations not authorized in 1896 have compiled with chapter 65, laws of 1886, under which law mutual benefit associations operate:

Chicago Guaranty Fund Life society, Chicago, III.
Connecticut Indemnity association, Waterbury, Conn.
Globe Accident association, Marshalltown, Iowa.
Masons Fraternal Accident Association of America. Westfield, Mass.

Masonic Aid association, Yankton, S. D.

Silver Seal Accident association, Des Moines, Iowa.

United States Masonic Life association, Davenport, Iowa.

Volunteer Firemen of America Accident association, Codar Rapids, Iowa. The total number of mutual benefit associations doing life or accidentinsurance, that have been authorized to transact their appropriate business in this state up to the date of this report is fifty-nine. The Northwestern Masonic Aid association, of Chicago, Ill., has during the past year changed its name and is now known as the Northwestern Life Assurance company. Six associations doing life or accident business upon the assessment plan in this state in 1896, have not had their certificates renewed for the current year. Of these, three are Minnesota associations. The certificates for these associations have been withheld, under the retaliatory laws of this state, because of official notification given to me, as of March 15, 1897, by the insurance commissioner of Minnesota, to the effect that in the future Iowa assessment corporations doing insurance business upon the assessment plan would be refused admission to the state of Minnesota. Under the retaliatory laws of this state this necessitated the refusal to renew the certificates of authority of the following associations from Minnesota:

Minnesota Scandinavian Relief association, Red Wing.

Northwestern Life association, Minneapolis.

The American Masonic Accident association, Minneapolls.

The Iowa Masons' Benevolent society, of Oskaloosa, Iowa, has consolidated with the Equitable Mutual Life association, of Waterloo, Iowa, and its contracts are, under the articles of consolidation, to be carried out by the last named association.

The National Reserve Life association, of Des Moines, Iowa, was, upon examination, found to be in a financial and physical condition that would not warrant its further continuance in business. I communicated the result of the examination made of the association to the attorney-general, with the recommendation that action be begun in the district court for the purpose of the appointment of a receiver and the winding up of its affairs. This was done and a receiver appointed, who has closed up the affairs of the association under the direction of the court and has been discharged.

In my last annual report I made reference to not having granted a certificate of authority to the Guaranty Fund Life association and the United States Masonic Life association, both at that time of Council Bluffs, Iowa. Since my last report the United States Masonic Life association has moved its headquarters to Davenport, Iowa, filed a statement of its condition and affairs, which will be found in the appropriate place in this report, and there has been issued to it a certificate of authority to transact its appropriate business in this state for the current year. The Guaranty Fund Life association moved its headquarters to Clinton, Iowa. The officers of the company maintain their headquarters and the business office of the association at Minneapolis, Minn. In the belief that the officers were not giving the proper attention and care to the management of the affairs of the association, and that its financial condition was not such as to warrant its further continuance in business. I made an examination of the association. which examination closed February 27, 1897. The conditions in which the affairs of the association were found were such that I believed it to be my duty to report the results of the examination to the attorney-general for the purpose of having the officers removed and a receiver appointed to close up its affairs. On February 27, 1897, the hearing was had and Mr. H. W. Seaman, of Clinton, Iowa, was appointed receiver of the association. He is at this time arranging a schedule of the assets and liabilities of the association, and under the direction of the court will close up its affairs.

At the date of this report thirty fraternal beneficiary sceleties, or orders, have compiled with the law governing fraternal beneficiary sceleties, which law was passed by the Twenty-sixth General Assembly. The detailed statements of the various orders that have compiled with the law will be found in the last pages of this report.

PART I.

CONTAINING

Annual statements of Iowa Fire and Marine Insurance Cempanies made to, and filed with the Auditor of State, 1897.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1896, and filing annual statements in 1897.

For the year ending December 31, 1896, of the condition and affairs of the ANCHOR MUTUAL FIRE INSURANCE COMPANY, OF DES MOINES. Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State. Vice-President, F. W. CHAIG. President, B. F. HEINLY. Secretary, Groude J. Delmege. [Organized or incorparated, July 1, 1889. Commenced business July 18, 1889.] Principal office, Des Moines. CAPITAL Whole amount of joint stock or guaranteed capital authorized ... Mutual Value of real estate owned by the company (less \$ the amount of Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.... None. Loans on mortgage (first liens), upon which more than one year's interest Interest due on all said mortgage loans, \$...; interest accrued thereon, Value of lands mortgaged, exclusive of buildings and perishable improvements......None. Value of buildings mortgaged (insured for \$ as collateral)....... None. Total value of said mortgaged premises..... Cash in the company's principal office..... 491.78 Cash belonging to the company deposited in bank: Valley National bank, 86,236.55; Iowa State Savings bank, Creston, Iowa, \$1,331.01; total..... 8,052.07 Interest due and accrued on stocks and bonds not included in "market value".....None. Gross premiums (as written in the policies) in course of collection, not more than three months due...... None. Premium notes not matured, taken for fire, lightning, wind storm and tornado risks, less assessments pald thereon..... 274,957.04 Bills receivable. 195.60 All other property belonging to the company, viz: Due from agents and others on account..... 3,513,56 The gross amount of all the assets of the company...... 8 286,223.57

Income received from all other sources, viz: Interest cash refunded to

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due. 8 Listi.85 Gross losses in process of adjustment or in suspense, including all reported and supposed losses. None. Losses resisted, including interest, costs and other expenses 5,200.00	
due. Gross losses in process of adjustment or in suspense, including all reported and supposed losses	
all reported and supposed losses	
total designation interest costs and other expenses	
Losses resisted, including latered, 5,200.00	
thereon 8 6.511.80	
Fotal gross amount of claims for losses	
Moines, Iowa, \$500 00; total	
Molnes, 10wa, 2000 ev. seem	5,511.85
Net amount of unpaid losses	
ning more than one year from tate of policy. None.	
miums	
Gross premiums (including both case and other, termiums upon all unexpired inland navigation risks, \$; unearned premiums None.	
upon all unexpired inland asvigation risks,	
marine risks	
Total unearned premiums as computed above. Amount reclaimable by the insured on perpetual fire insurance policies, Amount reclaimable by the insured on perpetual received	
Amount reclaimable by the insured on perposit received	
Not premium reserve and all other habitates, eachy the None. None. life insurance or any other special department	
life insurance or any other special department. Unused balances of bills and notes taken in advance for premiums on	
Unused balances of bills and notes taken in advance or settle- open marine and inland policies or otherwise, returnable on settle- None.	
open marine and inland policies of otherwise, test which have been	
Principal unpaid on scrip or ceramed	
authorised or ordered to be requessed. Interest due and declared remaining uppaid or uncalled for	27,087.50
	2,180,94
stor & return premiums, \$; total	
and net surplus.	8 34,779.60
Joint stock capital actually paid up in casa. None- Surplus beyond capital and all other liabilities	
Surplus beyond capital and all other mannets apermanent reserve fund, rep- Amount of such surplus which constitutes a permanent reserve fund, rep-	
resented by sorip, which by the verm of its asset when None so as to diminish said reserve	
Aggregate amount of all liabilities, including paid up contain second net surplus	
INCOME DURING THE YEAR.	4
Fire risks.	
Gross premiums received in cash, without any deduction (includ-	
miums	
Net cash actually received for premiums	8 73,341.66
Net cash actually received for premium and mortgages	

company on sundry a	counts, etc	8 231.71
	of income actually received during the year in	-
		\$ 73,535,37
	EXPENDITURES DURING THE TEAR.	
	On death lake	
Gross amount actually p	aid for losses including \$1.282.07 losses	
Occurring in previous	years) 8 25,750.00 ally received for salvages (whether on	
losses of the last or	of previous years), \$394.67; and all	
amounts actually re-	selved for reinsurance in other com-	
panies, \$; total dec	luctions \$394.67.	
Net amount paid du	ring the year for losses	6 25,354,33
Interest paid on cash adv	anced on guarantee fund notes	2,551.45
Scrip or certificates of p	rofits redeemed in cash, 8; Interest paid to	
Paid for commissions or l	tal None prokerage.	NAMES OF
Paid for salaries, fees, an	d all other charges of officers, clerks, agents, and	18,764.68
all other employes		13,326,12
Paid for state and local to	axes in this and other states	
All other payments and	expenditures, viz: Rents, postage, printing.	700 0000 000
Amount of deposit prem	express, exchange, traveling expenses, etc	9,280 27
risks	None.	
	f actual expenditures during the year, in cash	8 69,317.03
		e 00/011/00
	MISCELLANEOUS. Fire	Premlums
In fourte on the Stat day of	risks. December of the preceding year \$5,036,481.02	thereon.
Written or renewed durin	g the year	\$ 337,504.88 148,655.70
	#8,531,005,68	-
Deduct those expired and	marked off as terminated	5 468,180 67 48,651,50
	f the year	
Deduct amount reinsured	61,100.00	\$ 337,539.17
	GENERAL INTERROGATORIES.	e 400,012.90
Total amount of premium	s received from the organization of the company	
to date		5 611,929.18
Total amount of control	tion to date. Idends declared since the company commenced	80,191 79
business	idends declared since the company commenced	
Fire losses incurred durin	g the year	23,407.68
Total amount of the co	mpany's stock owned by the directors at par	
Value	None,	
Total amount loaned to or	ring the year	
Loaned to stockholders, n	ot officers None	
Dividends declared payat	de in stock from organization	
	rent states and countries for the security of all	
Amount denosited to diff	holders	
laws thereof, is held a	xclusively for the protection of the policy-hold-	
	ountries None.	
BUSINESS	IN THE STATE OF IOWA DURING THE YEAR.	
Discount of the last of the la		Fire risks.
	aks written	\$2,597,514.65 148,605.79
		155,750 00
	***************************************	93,407.83

Chose lowers in process of adjustment on it seems to

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

ATLAS MUTUAL INSURANCE COMPANY, FORMERLY IOWA BUSINESS MEN'S MUTUAL FIRE ASSOCIATION, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

Provident, J. K. Moller. Vice-President, B. C. Bownan, Secretary, Wm. Wilkinson.

[Organized or incorporated June 23, 1892. Commenced business August, 1892.] Principal office, Des Moines.

CAPITAL.

ASSETS

ASSETS		
Value of real estate owned by the company (less \$, the amount of Incumbrance thereon). None. Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due		
Interest due on all said mortgage loans,		
ments		
Total value of said mortgaged premises None. Cash in the company's principal office. Cash belonging to company deposited in Des Moines National bank. Cash belonging to company deposited in Des Moines National bank.		201.8 16,737.7
value"		338.4
Advanced to agents. Gross premiums (as written in the policies) in course of collection, not more than three months due		1,259.5
more than three months use. Bills receivable, 30 and 60 days, not matured, taken for fire, marine and inland risks (including 8 interest accrued thereon.		1,244.7
Bills receivable, premium notes, not more than six mounts passed (including \$ interest accrued thereon).		48,134.1
All other property belonging to the companies, on losses already paid, \$; due from other companies for reinsurance, on losses already paid, Des Moines, \$4.78; Fidelity, \$2.78; State, \$2.00; Iowa, \$1.00; total	_	10.
The gross amount of all the assets of the company	100	67,927

LIABILITIES.

Gross losses in process of indjustment, or in suspense, including		
all reported and supposed losses		
Losses resisted, including interest, costs and other expenses		
thereon, carried over from 1895		
Deduct reinsurance therein		
Net amount of unpaid losses	8	763.89
Gross premiums received and receivable upon all unexpired fire risks		
running one year or less from date of policy, including interest premi-		
ums on perpetual fire risks, \$ unearned premiums (per		
cent)		
Gross premiums received and receivable upon all unexpired fire risks run-		
ning more than one year from date of policy, \$ unearned premi-		
ums		
Gross premiums (including both cash and bills) received and receivable		
upon all unexpired inhand navigation risks, \$; unearned premiums		
(per cent)None.		
Gross premiums (cash and bills) received and receivable on all unexpired		
marine risks		
Total unearned premiums as computed aboveNone.		
Amount recialmable by the insured on perpetual fire insurance policies,		
being per cent of the premiums on deposit received None.		
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department		
Unused balances of bills and notes taken in advance for premiums on open		
marine and inland policies or otherwise, returnable on settlement. None.		
Principal unpaid on scrip or certificates of profits which have been author-		
ized or ordered to be redeemed		
Interest due and declared remaining unpaid or uncalled forNone.		
Cash dividends to stockholders remaining unpaid		
Due and accrued for salaries, rent, advertising, and for agency and other		
miscellaneous expenses		251.77
Due other companies for reinsurance, \$163.86; agents, \$163.82; total		827.48
All other demands against the company, absolute and contingent, due and		and the
to become due, admitted and contested, viz: State, city, county, or		
other taxes and assessments, \$; commission, brokerage and other		
charges due and to become due to agents and brokers on premiums		
paid and in course of collection		
Return premiums		
Total amount of all Habilities, except capital stock, and net surplus.	-	1,343.14
Joint stock capital actually paid up in cash	•	1,040.10
Surplus beyond capital and all other liabilities None.		
Amount of such surplus which constitutes a permanent reserve fund,		
represented by scrip, which by the terms of its issue cannot be redeemed		
so as to diminish said reserve		
Aggregate amount of all liabilities, including paid up capital stock,		
and net surplus		
INCOME DUBING THE YEAR, Fire risks.		
Gross premiums received in cash, without any deduction		
(including \$ premiums of other years) \$ 55,295.18		
Deduct only reinsurance, rebate, abatement and return premi-		
ums		
Net cash actually received for premiums	-	45,083,31
Bills and notes received during the year for premiums, remain-	2	***************************************
Ing unpaid		
Received for interest on bonds and mortgages		
Received for interest and dividends on stocks and bonds, collateral loans.		
and from all sources		106.83
Income received from all other sources, viz: Rents, reinsurance commis-		CHILDRE
sion, \$1,987.22; adjusting expense, \$25,60; total		2,012.82

614.53

Deposit premium (less per cent) received for perpetual fire risks	
Received for calls on capital, \$; for increased capital, \$; total. None.	
Aggregate amount of income actually received during the year in	
cash	8 48,203,16
EXPENDITURES DURING THE YEAR.	
On fre	
Gross amount actually paid for losses (including \$46.35 losses	
occurring in previous years) \$ 9,291.86	
Deduct all amounts actually received for salvages (whether on losses of the last or previous years), \$5.00; and all amounts	
actually received for reinsurance in other companies, \$334.77;	
total deductions 239.77	
Net amount paid during the year for losses	\$ 9,052.09
Cash dividends actually paid stockholders (amount of stockholders' divi-	
dends declared during the year. \$	
holders, \$; total	
Paid for commissions or brokerage	191.62
Paid for salaries, fees, and all other charges of officers, clerks, agents,	11,406.11
salaries, and all other employes	8.00
All other payments and expenditures, viz: Miscellaneous expense, reinsur-	
ance, rent, postage, printing, furniture and fixtures, and traveling	16,414.99
expenses	10,414.00
risks	
Aggregate amount of actual expenditure during the year, in cash	8 37,162.81
The same of the sa	
MISCELLANEOUS. Fire	Premiums
Fire risks.	thereon.
Fire	thereon. \$ 39,215.99
Fire risks. In force on the sist day of December of the preceding year	thereon. \$ 29,315.99 58,391.34 \$ 97,697.33
Fire risks. In force on the 31st day of December of the preceding year	thereon. \$ 29,315.99 58,391.34 \$ 97,697.33
Fire	thereon. \$ 20,315.90 58,301.34 \$ 97,607.33 49,274.11 \$ 48,333.22
Fire	thereon. \$ 20,315,90 58,301 34 \$ 97,607 83 49,274,11 8 48,333,22 6,428 57
Fire	thereon. \$ 20,315,90 58,301 34 \$ 97,607 83 49,274,11 8 48,333,22 6,428 57
Fire	thereon. § 20,215 to 55,301 34 § 77,607 33 40,274.11 § 48,333.22 6,428.57 § 41,904.65
Fire Tisks. In force on the 31st day of December of the preceding year	thereon. \$ 29,215,90 58,301 34 \$ 97,607 33 49,274.11 8 48,333.22 6,428.57 8 41,904 65
Fire	thereon. \$ 20,215.90 58,301.34 \$ 97,607.33 40,274.11 8 48,333.22 6,428.57 8 41,904.65
Fire Tisks. In force on the 31st day of December of the preceding year	thereon. \$ 20,315,10 8,301,34 \$ 97,607,33 40,274,11 8 45,333,22 6,425,57 8 41,904,65
Fire Tisks. In force on the list day of December of the preceding year. \$2,35,570.00 Written or renewed during the year \$3,550.00.00 Total. \$6,047,226.00 Total. \$6,047,226.00 In force at the end of the year \$3,047,850.00 Deduct amount reinsured \$35,454.60 Net amount in force \$2,047,841.00 OENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date \$1,050,050.00 Incompany to classe \$1,050.00 Incompany to company to c	thereon. 6 20,315,100 58,301,34 597,607,33 49,274,11 6 45,333,22 6,328,57 8 41,904,65
Fire Tisks. In force on the list day of December of the preceding year	thereon. § 20,315.90 58,391.34 § 97,507.33 49.274.11 § 49,274.11 § 49,283.22 6,428.57 § 41,904.65
Fire Tisks. In force on the list day of December of the preceding year. \$2,35,570.00 Written or renewed during the year \$3,550.00.00 Total. \$6,047,226.00 Total. \$6,047,226.00 In force at the end of the year \$3,047,850.00 Deduct amount reinsured \$35,454.60 Net amount in force \$2,047,841.00 OENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date \$1,050,050.00 Incompany to classe \$1,050.00 Incompany to company to c	thereon. 6 20,315.90 56,391.34 57,697.33 49.274.11 6 49,393.22 6,425.57 8 41,904.65 6 153,391.74 9,545.51
Fire risks. In force on the list day of December of the preceding year	thereon. 6 20,315.90 56,301.34 6 97,607.33 40.274.11 6 45,303.22 6 425.57 6 425.57 6 45,303.25 57 6 45,303.25 57 6 45,303.25 57 6 45,303.25 57 6 45,303.25 57 6 45,303.25 57 6 45,303.25 57 6 45,303.25 57 6 45,303.25 57
Fire Tisks. In force on the list day of December of the preceding year	thereon. 6 20,315.90 55,301.36 57,001.36 57,001.36 57,007.33 49.274.11 8 49,333.22 57 8 41,904 65 58 41,904 65 9,345.51
Fire Tisks. In force on the list day of December of the preceding year. 22, 45, 576.00 Written or renewed during the year. 3, 586, 650.00 Total. 56, 647, 225.00 Total. 56, 647, 225.00 Total. 56, 647, 225.00 Total. 56, 647, 225.00 Total mount reinsured 56, 647, 225.00 Total amount reinsured 56, 647, 225.00 Total amount of premiums received from the organization of the company to date. 56, 647, 647, 647, 647, 647, 647, 647, 64	thereon. 6 20,315.90 55,301.36 57,001.36 57,001.36 57,007.38 49.274.11 8 49,333.22 6,423.57 8 41,904.65 57 8 42,904.65 57 9,545.51
Fire risks. In force on the list day of December of the preceding year. \$2,385,570.00 Total. \$3,586,600.00 Total. \$5,047,228.00 Total. \$5,047,228.00 In force at the end of the year. \$8,247,228.00 Deduct those expired and marked off as terminated \$2,023,461.00 In force at the end of the year. \$8,247,288.00 Deduct amount releasured. \$35,841.60 Net amount in force \$2,806,043.30 OENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date. Losses paid from organization to date: Total amount of cash dividends declared since the company commenced business. None. Pire losses incurred during the year. None. Marine losses incurred during the year. None. Total amount of the company's stock owned by the directors at par value. None. Marine losses incurred during the year. None. Total amount control of the company's stock owned by the directors at par value. None. Lossed to stockholders, not officers. None. Loaned to stockholders, not officers. None. Loaned to stockholders, not officers. None. Amount deposited in different states and countries for the security of all	thereon. 6 20,315.90 58.301.35.90 58.301.35.90 58.301.36 67.37.33 69.274.31 6 48.303.22 6.428.57 6 423.57 6 43.301.74 9.245.51
Fire risks. In force on the list day of December of the preceding year. 22, 45, 576.00 Written or renewed during the year 3, 586, 650.00 Total. 56, 647, 225.00 Total. 56, 647, 225.00 Total. 56, 647, 225.00 Total. 56, 647, 225.00 Total. 57, 647, 225.00 Total mount relnaured 56, 647, 225.00 Total amount relnaured 56, 647, 247, 647, 647, 647, 647, 647, 647, 647, 6	thereon. 6 20,315.90 55,301.36 6 77,007.33 40.274.11 8 49,303.23 57 8 41,904 65 8 41,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65 8 42,904 65
Fire Tisks. In force on the list day of December of the preceding year	thereon. 6 20,315.90 55,301.36 6 77,007 38 40.274.11 8 49,303.22 57 8 41,904 65 8 41,904 65 9,345.51
Fire risks. In force on the list day of December of the preceding year. \$2,385,570.00 Total. \$3,586,600.00 Total. \$6,047,228.00 Total. \$6,047,228.00 Deduct those expired and marked off as terminated \$3,586,481.00 In force at the end of the year \$8,047,885.00 Deduct amount releasured \$35,841.60 Net amount in force \$8,266,043.30 OENTRAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date. Losses paid from organization to date. Total amount of cash dividends declared since the company commenced business None. None. Marine losses incurred during the year. None. Marine losses incurred during the year. None. None. None. None. None. Analous destacked expanyls is stock from organization None. None. None. Annount deposited in different states and countries for the security of all the company's policy-holders.	thereon. 6 20,315.90 55,301.36 6 77,007 38 40.274.11 8 49,303.22 57 8 41,904 65 8 41,904 65 9,345.51

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Pier maring and taland states makes	Fire risks.
Fire, marine and inland risks written	\$3,588,650,00
Losses paid, including \$46.35 loss of previous year	000001704
Losses incurred	0,201.86
	9,245.51

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

CAPITAL INSURANCE COMPANY OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. T. Behry.

Vice-President, John B. Hendreson.

Acting Secretary, Chas. E. Camprelle.

[Organized or incorporated January 7, 1884. Commenced business January 24, 1884.] Principal office, Des Moines.

The state of the s		
CAPITAL.		
Whole amount of joint stock or guaranteed capital authorized	8	100,000 00- 25,000.00
ASSETS.		
Value of real estate owned by the company dess \$, the amount of encumbrance thereon)	2	29,694 12
troans on mortgage today recorded and being the first liens on the fee		100000
simple), upon which not more than one year's interest is due		4,962.65
is due (of which \$ is in process of foreclosure)		1,190.30
Value of lands mortgaged, exclusive of buildings and perisha-		400.83
ble improvements		
Total value of said mortgaged premises		
Total Total par market		
One hundred sixty-eight shares Iowa Fire Insur-		
ance company stock		
and Loan association 800.00 264.40		
One share Producers' Building association 50.00 50.00		
Total par and market value. Account of atocks, bonds and all other securities (except morigages) bypothecated to the company as collaieral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned thereon. Non.	-	4.514.40

Cash in company's principal office.....

TOWN	****	
TOWA	INSURANC	E REPORT.

Cash belonging to the company deposited in bank: Valley National bank, \$4,405 51; Bankers fow a State bank, \$7,205 63; total. Interest due and accrued on stocks and bonds not included in "market value". None.		10,639.54	
Interest due and accrued on collateral loans			
Gross premiums (as written in the policies) in course of collection, not			
more than three months due		7,245.88	
Gross premiums (as written in the policies) in course of collection, more			
than three months due		4,075.03	
Bills receivable, not matured, taken for fire, marine and inland risks		ma new day	
(including \$2,006.52 interest accrued thereon)		28,007.11	
Bills receivable, not more than six months past due uncluding \$072.82			
interest accrued thereon). Bills receivable, more than six months past due (including \$10.572.05 interest		10,119.52	
accrued thereon		34,428.77	
All other property belonging to the company, viz : Rents due and accrued.		981600111	
\$846; due from other companies for reinsurance on losses already paid.			
none; maps, \$1,829.11; office furniture and fixtures, \$1,565; office supplies.			
\$5.837.52; total		10.077.03	
	-		
The gross amount of all the assets of the company	8	144,570.07	
Amount which should be deducted from the above assets on account of			
bad and doubtful debts and securities		17,838.8	
Aggregate amount of all the assets of the company, stated at their			
actual value		126,731,45	
		- accordances:	
LIABILITIES.			
Gross claims for adjusted and unpaid losses due and to become			
due \$ 793.33			
Gross losses in process of adjustment, or in suspense, including			
all reported and supposed losses			
Losses resisted, including interest, costs and other expenses			
thereon 2,000 00			
Total gross amount of claims for losses \$ 5,076.91			
Deduct reinsurance thereon			
Net amount of unpaid losses	8	5,076.91	
Gross premiums received and receivable upon all unexpired fire			
risks running one year or less from date of policy, including			
interest premiums on perpetual fire risks, \$53,410.30; unearned			
premiums (40 per cent) \$ 21,364.15			
Gross premiums received and receivable upon all unexpired fire			
risks running more than one year from date of policy, 294,-			
833.07; unearned premiums (40 per cent)			
Gross premiums (including both cash and bills), received and			
receivable upon all unexpired inland navigation risks, none:			
unearned premiums (per cent)			
unexpired marine risks			
unexpired marine risks			
Total unearned premiums as computed above	9	59,297,37	
Amount reclaimable by the insured on perpetual fire insurance policies.			
being per cent of the premium on deposit receivedNone.			
Net premium reserve and all other liabilities, except capital, under the			
life insurance or any other special department			
Unused balances of bills and notes taken in advance for premiums on			
open marine and inland policies or otherwise, returnable on settle-			
ment			
Principal unpaid on scrip or certificates of profits which have been			
authorized or ordered to be redeemed			
Interest due and declared remaining unpaid or uncalled forNone.			
Cash dividends to stockholders remaining unpaid			

ing, and for agency and other	Due and accrued for salaries, rent, advertising,
absolute and contingent, due sted, viz: State, city, county, commissions, brokerage and so agents and brokers on pre-	miscellaneous expenses Due and to become due for borrowed money Ail other demands against the company, abso and to become due, admitted and contested or other taxes and assessments, 8; con other charges due and to become due to a minums paid and in course of collection, none total
None.	The state of the s
tes 25,60 36,74 permanent reserve fund, rep- its issue cannot be redeemed None	Total amount of all liabilities, except capit Joist stock capital actually paid up in cash. Surplus beyond capital and all other liabilities. Amount of such surplus which constitutes a perresented by scrip, which by the terms of its is so as to diminish said reserve.
cluding and two sectors to the	Aggregate amount of all liabilities, includ and net surplus.
	Gross premiums received in cash, without any de-
8 T7,848.55	Deduct only reinsurance, repair, abatement a
	mlums
8 04-971	Net cash actually received for premiums Bills and notes received during the way for a
None.	paid. Received for interest on bonds and mortgages. Received for interest and dividends on stocks an
1,407	Income received from all other sources viz.
2.160	Deposit premium (less 5 per cent) received for per
sed capital, 2; total None.	secered for cans on capital, \$; for increased c
received during the year to	Aggregate amount of income actually rece
ING THE YEAR. On	EXPENDITURES DURING
fine #1 220 00 1	Gross amount actually paid for losses (including
vages (whether on	occurring in previous years). Deduct all amounts actually received for salvage losses of the lastor of previous years), none; as
	actually received for reinsurance in othe 84,000.42; total deductions
4,020,42	Not amount paid double about
s (amount of stockholders'	Net amount paid during the year for losses. Cash dividends actually paid stockholders (a dividends declared during the year, none)
cash, none; interest paid to	serin holders none; total
f officers, cherks agents and	Paid for salaries, fees, and all other charges of off
raveling evanges adjusting	Pail for state and local taxes in this and other sta All other payments and expenditures, viz: Trave expenses, advertising, legal expenses, exchan-
The second secon	age, and all other expenses: total
the year on normstani fire	Amount of deposit premium returned during the
	Aggregate amount of actual expenditures du

130.55 1,039.67

1,854.69

37,188.10 40,210.92

MISCELLANEOUS. Fire	Premiums
risks. In force on the 31st day of December of the preceding year	thereon. # 155,605.58 84,031.67
Total	\$ 239,537.95 80,205.50
In force at the end of the year	8 159,430 75 11,187.29
Net amount in force \$ 5,955,907.00	# 148,243 46
GENERAL INTERROGATORIES.	
Total amount of premiums received from the organization of the company to date. Losses paid from organization to date. Total amount of cash dividends declared since the company commenced business. Fire losses incurred during the year. Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year. None. Total amount found to officer and directors. None. Loaned to stockholders, not officers. None. Dividends declared payable in stock from organization. None. Amount deposited in different states and countries for the security of all the company's policy-holders. Mone demonstrates and countries which, under the laws	13,950 00 38,850 40 67,380.00
thereof, is held exclusively for the protection of the policy-holders of such states or countries	1,800,00
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	
	Fire risks. 5 3,898,068,00
Fire, marine and inland risks written	
Losses paid	
Losses incurred.	33,850.40

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

COMMERCIAL MUTUAL INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, F. T. CAMPBELL.

Secretary, S. G. LEE. Vice-President, R. J. McKee.

[Organized or incorporated February 2, 1994. Commenced business March 1, 1894.] Principal office, Des Moines.

CAPITAL.

ASSETS.

ASSETS.	
Value of real estate owned by the company (less \$, the amount of encumbrance thereon)	
simple), upon which not more than one year's interest is due.	
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)	
Interest due on all said mortgage loans \$; laterest accrued thereon. None. Value of lands mortgaged, exclusive of buildings and perishable improve-	
ments None. Value of the buildings mortgaged dissured for \$ as collateral) None.	
Total value of said mortgaged premisesNone.	
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and	
the amount loaned on each	
Last belonging to the company deposited in the Citizens National bank Interest due and accrued on stocks and bonds not included in "market value".	
Interest due and accrued on collateral loans	
more than three months due, less commission 20 per cent Bills receivable, not matured, taken for fire, marine, and inland risks	
(including \$ interest accrued thereon)	
interest accrued thereon)	
 due from other companies for reinsurance on losses already paid: premium notes. \$41,655.27; less deductions \$4,469.17; total 	
The gross amount of all the assets of the company	
LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become due	
Gross claims for adjusted and unpaid losses due and to become due	
Gross claims for adjusted and unpaid losses due and to become due "Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Gross claims for adjusted and unpaid losses due and to become due. None. Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. None Losses resisted, including interest, costs and other expenses thereon. None Total gross amount of claims for losses. None Deduct relasurance thereon.	
Gross claims for adjusted and unpaid losses due and to become due Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Gross claims for adjusted and unpaid losses due and to become due Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Gross claims for adjusted and unpaid losses due and to become due	
Gross claims for adjusted and unpaid losses due and to become due Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. None Losses resisted, including interest, costs and other expense thereon None Losses resisted including interest, costs and other expense thereon None Costs and other expense thereon None Costs remains and the proceed the costs of the costs o	
Gross claims for adjusted and unpaid losses due and to become due Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Gross claims for adjusted and unpaid losses due and to become due. Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Gross claims for adjusted and unpaid losses due and to become due Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	
Gross claims for adjusted and unpaid losses due and to become due. Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	

Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement		
Principal unpaid on scrip or certificates of profits which have been author-		
ized or ordered to be redeemed. None None Interest due and declared remaining uppaid or uncalled for. None Cash dividends to stockholders remaining uppaid. None		
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses. None.		
Due and to become due for borrowed money All other demands against the company, absolute and contingent, due and		5,650.00
to become due, admitted and contested, viz.: State, city, county, or other taxes and assessments, \$; commissions, brokerage and other		
charges due and to become due to agents and brokers on premiums paid and in course of collection, none; guaranty fund upon which		
Total amount of all liabilities, except capital stock and net surplus.	-	7,409,00
Joint stock capital actually paid up in cash. None, Surplus beyond capital and all other liabilities. None.	*	- Company
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed		
se as to diminish said reserve		
and net surplus		
Fire risks. Gross premiums received in cash, without any deduction disclud-		
ing \$ premiums of previous years) 19,425 39 Deduct only reinsurance, rebate, abatement and return pre-		
mlums	lan.	AN ANDRES
Net cash actually received for premiums. Bills and notes received during the year for premiums, remaining on- paid	•	16,490.77
Received for interest on bonds and mortgages		
and from all sources		
recovered, \$25.22; bilis payable, \$1.050; total Deposit premium (less., per cent) received for perpetual fire risksNone.		1,075.32
Received for calls on capital, #; for increased capital, #; total. None.		
Aggregate amount of income actually received during the year in cash.	8	17,506.09
EXPENDITURES DURING THE YEAR, On fire		
Gross amount actually paid for losses (including \$1,500 losses		
occurring in previous years)		
Josses of the last or of previous years, none: and all amounts actually received for reinsurance in other companies, \$862.23; total deductions		
Net amount paid during the year for losses	8	9,965 38
dends declared during the year		
scrip holders none; total		D 002 W
Paid for commissions or rowerage. Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		2,966.66
Paid for state and local taxes in this and other states		3,431.91

All other payments and expenditures, viz.: General expenses, \$1,18.67 advertising and printing, \$15.30; traveling expenses, \$1,59.41; total Amount of deposit premiums returned during the year on perpetual narrisks	. 8	3,001.38
Aggregate amount of actual expanditures during the year in cash	8	19,460.81
MISCELLANEOUR		
Fire		remiums
In force on the list day of December of the preceding year \$ 953,950		thereon.
Written or renewed during the year		29,659.97
Total		64.837.65
Deduct those expired and marked off as terminated 379,388		4,429.09
In force at the end of the year \$ 1,126,337	-	00,408 56
Deduct amount reinsured		1,923.58
Net amount in force 8 991,362	8	58,484,98
GENERAL INTERROGATORIES.		
Total amount of premiums received from the organization of the company		
		80,591 01
		17,500.04
annually of cash dividends declared since the company commenced		
business		
and amount of the company a stock owned by the directors at par value		9,321.59
Contraction of the state of the		
Marine losses incurred during the year		
Total amount loaned to officers and directors None. Loaned to stockholders, not officers None. None.		
Militarius declared payable in stock from organization		
standard deposited in different states and countries for the saggests of all		
the company's poncy-holders.		
Amount deposited in different states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of		
SUCH States of countries		
Largest amount insured in any one risk, unless excess is reinsured		2,500 00
BUSINESS IN THE STATE OF IOWA DUBING THE YEAR.		-
	E	re risks.
Fire, marine and inland risks written		541,775.00
Premiums received (gross) Losses paid		20,659.97
Losses incurred		10,821.59
		9,321.59

For the year ending December 31, 1896, of the condition and affairs of the

DAIRY MUTUAL INSURANCE COMPANY, OF LISBON,

Organized under the laws of the State of lows, made to the Auditor of State of the State of Iows. pursuance of the laws of said State.

President J. M. DANESS.

Note The West State of Iows.

President, J. M. DANIELS. Secretary, W. S. FURNAS.
[Organized or incorporated, August 29, 1898. Commenced business August 29, 1896.]
Principal office, Lisbon, Iowa.

ASSETS.

Value of real estate owned by the company (less \$..., the amount of encumbrance thereon)None-Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due None. Loans on mortgage (first liens), upon which more than one year's interest Interest due on all said mortgage loans, \$... : interest accrued thereon, Value of lands mortgaged, exclusive of buildings and perishable improve-Value of the buildings mortgaged (insured for \$... as collateral None, Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each......None. Cash in the company's principal office...... # 82.91 Cash belonging to the company deposited in bank: Stuckslager & Auracher bank, Lisbon, \$4.108.00; Exchange bank, Walker, \$519.74; total..... 4,625.74 Interest due and accrued on stocks and bonds not included in "market value"...... None. Interest due and accrued on collateral loans..... None. Gross premiums (as written in the policies) in course of collection, not more than three months due..... 8,689,68 Bills receivable, not matured, taken for fire, marine and inland risks Bills receivable, not more than six months past due (including \$ interest accrued thereon)......None. All other property belonging to the company, viz: Premium notes representing five annual premiums 928,38 Premium notes representing two annual premiums..... \$3,000,60 Premium notes representing one annual premium 8,357,98 350,00 Office fixtures..... The gross amount of all the assets of the company...... 8 41,574 51 Amount which should be deducted from the above assets on account of bad and doubtful debts and securities..... Aggregate amount of all the assets of the company stated at their actual value..... # 41,224.51 LIABILITIES. Gross claims for adjusted and unpaid losses due and to become Gross losses in process of adjustment, or in suspense, including Losses resisted, including interest, costs and other expenses thereon......None. Total gross amount of claims for losses...... \$ 783.48 Deduct reinsurance thereon...... None. 783 48 Net amount of unpaid losses.... Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$; unearned premiums (....per cent) .. None. Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$...; unearned premi-

Gross premiums (cash and bills), received and receivable on all unexpired marine risks	
marine risks	
Total uncarned premiums as computed above. None. Amount reclaimable by the insured on recognized to the control of the contro	
Amount reclaimable by the insured on perpetual fire insurance policies, beingper cent of the premium on development of the premium on development.	
being per cent of the premium on deposit received None. Net premium reserve and all other liability.	
Net premium reserve and all other liabilities, except capital, under the	
life insurance or any other special department	
Unused balances of fulls and notes taken in advance for premiums on open marine and inland policies or other premiums on the control of the c	
ment otherwise, returnable on settle-	
Principal unpaid on serie or series. None.	
leed or ordered to be reduced to profess which have been anthor-	
Interest due and declared remaining unpaid or uncalled for	
Cash divided to stockholders remaining unpaid or uncalled for	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.	
miscellaneous expenses	
Due and to become due for borrowed money None. All other demands against the company about	
All other demands against the company, absolute and contingent, due and to become due, admitted and contents	
other taxes and appropriate contested, viz. State, city, county or	
charges due and to buckers due to tommissions, brokerage and other	
paid and in course of collection a agents and brokers on premiums	
None.	
Total amount of all liabilities, except capital stock, and netsurplus. Joint-stock capital actually paid up in cash. None. Surplus beyond capital and all other liabilities.	8 753.48
Surplus beyond capital and all attention to the None. None.	
Amount of such surplus which constitutes	
resented by scrip, which by the terms of its issue cannot be redeemed	
so as to diminish said reserve	
Aggregate amount of all liabilities, including paid-up capital stock	
and net surplus	
INCOME DURING THE YEAR.	S T83.48
Fina	
Gross prominent enactual to meet and rights	
Deduct only reinsurance, rebate, abatement and return premi-	
100.00	
\$7.4 ACM 100	
Not cash actually received for promines	
Net cash actually received for premiums	8 17,040.54
the year for premiums, remaining unpaid	9 11,040.54
Received for integer on her death of the Money	9 11,040.54
Becelved for interest on bonds and mortgages. None. Received for interest and distinction. None.	* 11,040.04
Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all secures.	11,040.54
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. None. None. None.	11,040.04
Received for interest on bonds and mortgages None. Received for interest on bonds and mortgages None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources None. Income received from all other sources, viz. Rents \$ total None. Deposit premium dess	11,080.04
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. None. None. None. Income received from all other sources, viz. Rents \$ total None. Deposit premium (loss per cent) received for perpetual fire risks	11,080.04
Received for interest on bonds and mortgages	11,580.54
Received for interest on bonds and mortgages . None. Received for interest on bonds and mortgages . None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources . None. Income received from all other sources, viz. Rents. \$. total . None. Deposit premium floss . per cent) received for perpetual fire risks . None. Received for calls on capital, \$; for increased capital, \$; total . None.	
Received for interest on bonds and mortgages . None. Received for interest on bonds and mortgages . None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources . None. Income received from all other sources, viz. Rents. \$. total . None. Deposit premium floss . per cent) received for perpetual fire risks . None. Received for calls on capital, \$; for increased capital, \$; total . None.	
Received for interest on bonds and mortgages . None. Received for interest on bonds and mortgages . None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources . None. Income received from all other sources, viz. Rents. \$. total . None. Deposit premium (loss . per cent) received for perpetual fire risks . None. Received for calls on capital, \$; for increased capital, \$; total	
Received for interest on bonds and mortgages . None. Received for interest on bonds and mortgages . None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources . None. Income received from all other sources, viz. Rents. \$. total . None. Deposit premium (loss per cent) received for perpetual fire risks . None. Received for calls on capital, \$; for increased capital, \$; total	
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. None. Received for all objects of the sources, vis. Rents, \$. total None. Deposit premium (less per cent) received for perpetual fire risks. None. Received for calls on capital, \$. for increased capital, \$. total Aggregate amount of income actually received during the year in cash \$ EXPENDITURES DURING THE YEAR. On On marion and Gregate amount actually and for load for risks. Inland risks.	
Received for interest on bonds and mortgages . None. Received for interest on bonds and mortgages . None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources . None. Income received from all other sources, viz. Rents. \$. total . None. Deposit premium (loss per cent) received for perpetual fire risks . None. Received for calls on capital, \$; for increased capital, \$; total	
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. None. Received from all observed from all other sources, viz. Rents, \$. total None. Deposit premium (loss per cent) received for perpetual fire risks Received for calls on capital, \$. ; for increased capital, \$. ; total None. Aggregate amount of income actually received during the year in cash \$ EXPANDITURES DURING THE YEAR. On On marious and Uross amount actually paid for losses (including \$. total None. Desceived for calls in the first of losses occurring in previous years) \$ 10,066.76 None.	
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. None. Received from all other sources, viz. Rents \$ total None. Deposit premium (less per cent) received for perpetual fire risks None. Received for calls on capital, \$; for increased capital, \$; total None. Aggregate amount of income actually received during the year in cash \$ Received for calls on the premium of the year in cash \$ In the year in the year in cash \$ In the year in th	
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. Income received from all other sources, viz. Rents, \$. total None. Deposit premium (loss per cent) received for perpetual fire risks. Received for calls on capital, \$; for increased capital, \$; None. Received for calls on capital, \$; for increased capital, \$; None. Aggregate amount of income actually received during the year in cash \$ EXPENDITURES DURING THE YEAR. On On marion and Uross amount actually paid for losses (including for risks, inland risks, inlan	
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. None. Income received from all other sources, viz. Rents \$. total None. Deposit premium (loss per cent) received for perpetual fire risks None. Received for calls on capital, \$; for increased capital, \$; total None. Aggregate amount of income actually received during the year in cash \$ xxpenoitrunes during the year in cash \$ xxpenoitrunes during for risks. Inland risks. S. losses occurring in previous years \$ 10,066.70 None. Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$ and all amounts actually received for reinsurance in other core.	
Received for interest on bonds and mortgages None. Received for interest on bonds and mortgages None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources	
Received for interest on bonds and mortgages. None. Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. None. Income received from all other sources, viz. Rents \$. total None. Deposit premium (loss per cent) received for perpetual fire risks None. Received for calls on capital, \$; for increased capital, \$; total None. Aggregate amount of income actually received during the year in cash \$ xxpenoitrunes during the year in cash \$ xxpenoitrunes during for risks. Inland risks. S. losses occurring in previous years \$ 10,066.70 None. Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$ and all amounts actually received for reinsurance in other core.	

Cash dividends actually paid stockholders; (amount of stockholders)	ders' divi-	
dends declared during the year, \$)	est paid to	
scrip holders, \$; total	None.	
Paid for commissions or brokerage, reinsurance		\$ 110.60
all other employes		1,307.74
Paid for state and local taxes in this and other states. All other payments and expenditures, viz: Rents, printing	None.	
books, road expenses for adjuster, office fixtures and mi-	scellaneous	
expenses: total.		1,277.00
Amount of deposit premium returned during the year on per risks	None.	
Returned premiums		72.00
Aggregate amount of actual expenditures during the year		\$ 12,714.58
Aggregate amount of actual saponitrates sating one 250		
MISCELLANHOUS.	Table 1	Secretary and the
	Fire risks.	Premiums thereon.
In force on the 3ist day of December of the preceding year. Non-	0.	8 41,770,38
Written or renewed during the year		THE PROPERTY OF
Total Deduct those expired and marked off as terminated	. \$ 1,429,508 . 77,180	8 44,770.38 2,490.55
In force at the end of the year	. \$ 1,352,418 16,050	8 43,074.83 417.68
Net amount in force.		8 41,857 15
	Augment of the control	* (33,000,000
GENERAL INTERROGATORIES.		
Total amount of premiums received from the organization of t	he company	N
to date		\$ 44,770.36 10,040.78
Total amount of cash dividends declared since the company	commenced	ADJORD. 10
business	None.	
Fire losses incurred during the year	***********	10,830.54
Total amount of the company's stock owned by the directors	None.	
Marine losses incurred during the year	None.	
Total amount loaned to officers and directors	None.	
Loaned to stock holders, not officers	None.	
Dividends declared payable in stock from organization Amount deposited in different states and countries for the sec	enrity of all	
the company's policy-holders	None.	
Amount deposited in different states and countries, which, un	der the laws	
thereof, is held exclusively for the protection of the police	y-holders of	
such states or countries	s reinsured.	
BUSINESS IN THE STATE OF IOWA DUBING THE	THAR.	
and the same of th	Marine	
Fire risks.	and inland risks.	Aggregate
Fire, marine and inland risks written \$ 611,265.00	None.	8 611,965.00
Premiums received (gross) 27,838.84	None.	27,336.84
Losses paid 10,046.78		10,046.76
Losses Incurred 10,800.34	None.	10.880.16

For the year ending December 31, 1896, of the condition and affairs of the

DES MOINES INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, J. G. ROUNDS.

Secretary, J. S. CLARK. Vice-President, J. R. BATES.

[Organized or incorporated October, 1881.] Commenced business October, 1881.] Principal office, Des Moines.

CAPITAL

Whole amount of joint stock or guaranteed capital authorized Whole amount of capital actually paid up in cash		100,000,00 25,000.00
ASSETS.		
Value of real estate owned by the company (less \$400, the amount of encumbrance thereon). Loans on moregage (duly recorded and being the first liens on the fee	8	35,343.70
simple) upon which not more than one year's interest is due. Loans on mortgage (first liens) upon which more than one year's interest is		38,605.80
due (of which \$ is in process of foreclosure)		2,446.80
\$994.13; total. Value of lands mortgaged, exclusive of buildings and perishable improvements. None. Value of the buildings mortgaged (insured for \$ as collateral) None.		1,360.43
Total value of said mortgaged premises		
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company.		
Total market value.		
Des Moines paving cortificates. \$ 2,145.70 Des Moines Producers' association. 100.00 Cooperative Bank of Lowa 244.50		
Total market value		2,490.20
Account of stocks, bonds, and all other securities (except mortages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.		PARTIE NO.
Cash in the company's principal office		9,332,57
Cash belonging to the company deposited in the Citizens National bank Interest due and accrued on stocks and bonds not included in "market		19,045.33
value," Des Moines paving certificates		118.00
and maps Gross premiums (as written in the policies) in course of collection, not		6,213.36
more than three months due		12,329.45

Bills receivable, not matured, taken for fire, marine, and inland risks,	
(including \$5,592.18 interest accrued thereon). Bills receivable, not more than six months past due (including \$1,385.89	# 145,300.73
Interest accrued thereon)	17,356,92
All other property belonging to the company, viz: Rents due and accrued, BILL 20; due from other companies for reliasurance, \$, total	179.30
judgments and interest, less 50 per cent discount; total	96,500,55
The gross amount of all the assets of the company	8 376,907.07
Amount which should be deducted from the above assets on account of bad and doubtful-debts and securities	6,213.36
Aggregate amount of all the assets of the company, stated at their actual value.	B 370,503.71
LIABULITIES,	*
Gross claims for adjusted and unpaid losses due and to become	
due	
all reported and supposed losses	
Losses resisted, including interest, costs and other expenses thereon	
Total gross amount of claims for losses \$ 1,259.50	
Deduct reinsurance thereon	
Net amount of unpaid losses	5 1,259.50
risks running one year or less from date of policy, including	
interest premiums on perpetual fire risks, \$150,741.15;	
nnearned premiums (40 per cent)	
risks running more than one year from date of policy,	
\$592,471.74; uncarned premiums	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks. 8 ;	
uncarned premiums (per cent)	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks None.	
Total unearned premiums as computed above	# 298,0%5.15
being per cent of the premium on deposit received	
Net premium reserve and all other liabilities, except capital, under the	
life insurance or any other special department	
marine and inland policies or otherwise, returnable on settle-	
mentNone.	
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed	
Interest due and declared remaining unpaid or uncalled for None.	
Cash dividends to stockholders remaining unpaid	
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses	-
Due and to become due for borrowed money	1,380.55
All other demands against the company, absolute and contingent, due and	
to become due, admitted and contested, viz.: Reinsurance	10,447,45
Total amount of all liabilities, except capital stock and net surplus.	8 332,172 60
Joint capital stock actually paid up in cash	25,000 00
	100 AND 100
Amount of such surplus which constitutes a permanent reserve fund, rep-	
Amount of such surplus which constitutes a permanent reserve fund, rep- resented by scrip, which by the terms of its issue cannot be redeemed	
Amount of such surplus which constitutes a permanent reserve fund, rep-	

INCOME DURING THE YEAR.	
Photo Control of the	
Gross premiums received in each mich.	
Ing \$107,572.46 premiums of previous years)	
Deduct only reinsurance, rebate, abatement and return pre-	
THE COLUMN ASSESSMENT OF THE COLUMN ASSESSMENT	
Net cash actually monthed to	8 195,507,87
Bills and notes received during the year for premiums, remain-	0 195,507.87
Received for Interest on boards as a second	
Received for interest and distance inoraging and account of the contract of th	2,302.16
and from all sources	- Committee
Income received from all other sources, via.: Rents	4,101.76 884.00
Deposit premium (less per cent) received for perpetual fire risks None. Received for calls on capital \$\frac{1}{2}\$ for leave the perpetual fire risks None.	008.00
Aggregate amount of income actually received during the year in cash	6 202,855.81
EXPENDITURES DURING THE YEAR.	- Harrison
On Ann	
Gross amount actually paid for losses deal at the risks.	
Deduct all amounts actually received for salvages (whether on	
losses of the last or of previous years), 2; and all amounts actually received for reinsurance in other companies, 2;	
Net amount sold duston the second sec	
Net amount paid during the year for losses	\$ 102,651.09
dends declared during the year, \$	
Scrip or certificates of profits redeemed in cash, \$; interest paid to scrip holders, \$; total	25,000.00
scrip holders, \$; total	
Paid for salaries foor and all are	44,140.05
all other apploans	
Paid for state and local taxes in this and other states	19,732.05
All other payments and expenditures, viz.: Costs on judgments, \$537.99;	
court costs, Sch. (0; postage and exchange, \$2.25.52; tax and inspection, \$2.25.52; tax and \$2.25.52; tax an	
expenses, \$5.602.60; attorney fore fore any ortising, \$2,616.06; traveling	
Amount of deposit premium returned during the	-
Amount of deposit premium returned during the year on perpetual fire	17,797.93
None None	
Aggregate amount of actual expenditures destants	186,812.01
MISCELLANEOUS.	NOOPENS.
	remiums
In force on the list day of Documber of the	thereon.
Written or renewed during the year	999,422.88
Total	341,400.05
Deduct those expired and marked off as terminated 9.043,791	,140,512,43
In force at the and of the many	307,000.46
Deduct amount reinsured	700,615.07
Net amount in force	67, 603 06
Net amount in force 5 87,678,306 \$	745,214.89
Total arcount of promises and intermediately arcount of promises are also arcount of promises and intermediately arcount of promises are also arcount of promises and intermediately arcount of promises are also arc	
Total amount of premiums received from the organization of the company to date	
to date	445,454.07
Total amount of cash dividends declared since at	885,729,47
business	19,000.00

22 IOWA INSURANCE REPORT.
Fire losses incurred during the year. Total amount of the company's stock owned by the directors at par value None. Marine losses incurred during the year. None. Total amount loaned to officers and directors None. Loaned to stockholders, not officers. None. Dividends declared payable in stock from organization. None. Amount deposited in different states and countries for the security of all the company's policy-holders. None. Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries. None.
BUSINESS IN THE STATE OF IOWA DURING THE YEAR. Fire, marine and inland risks written \$11,025, 112.00 Fromiums received (gross). \$24,450.05 Losses paid. 109,469.90 Losses incurred. 100,669.00
ANNUAL STATEMENT
For the year ending December 31, 1896, of the condition and affairs of the DUBUQUE FIRE AND MARINE INSURANCE COMPANY, OF DUBUQUE,
Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.
President, Thomas Connolly. Vice-President, F. D. Stout. Secretary, N. J. Schnup.
[Organized or incorporated, July 18, 1883. Commenced business. July 18, 1883.] Principal office, Dubuque. CAPITAL.
Whole amount of joint stock or guaranteed capital authorized. 8 100,000.00 Whole amount of capital actually paid up in cash. 100,000.00
A65ETS.
Value of real estate owned by the company dess the amount of encumbrance thereon
Total value of said mortgaged premises

		Total par	Total market		
Bonds of the city of Dabuque, Iowa		1,500.00	value. \$ 1,500.00		
Five shares Julian house stock		500.00	350,00		
Three shares Grand Opera house stock	**********	800.00	150.00		
Two hundred shares Bank and Insurance	Building	20,000.00	20,000,00		
Total par and market value	-	-		8	22,000.00
Account of stocks, bonds, and all other					
hypothecated to the company as coll loaned by the company, with the pa	ateral secur	rity for car	sh actually		
and the amount loaned on each:	Total	Total	Amount		
	par	market	loaned		
	value.	value.	thereon.		
Eighty shares Julian house stock 8	8,000.00 #	6,000.00	\$ 5,000.00		
One hundred shares Dubuque Omnibus					
company stock	5,000.00	5,000.00	900.00		
Ten shares German bank stock	1,000.00	1,000,00	1,000.00		
Ten shares Citizens bank stock	1,000.00	1,000.00			
Ten shares Dubuque Stamping and	* ****	1 Maria and	2000,000		
Enameling works stock	1,000.00	800.00	300,00		
Forty-five shares German Trust and	4,500 00	5,500,00			
Savings bank stock	0.000	MANAGED BY	5,000.00		
Building company stock	1,200 00	1,200 00			
Twenty shares German bank stock	2,000.00	2,000.00	1,300.00		
Fifty shares Bank and Insurance Build-			20000		
Ing company stock	5,000.00	5,000.00	8,175 00		
Total par and market value and			-		
amount loaned thereon 8	28,700.00 \$	27,500.00	\$ 16,675.00	8	15,575.00
Cash in the company's principal office					212.53
Cash belonging to the company deposited	in bank:				
Iowa Trust and Savings bank, \$10,419.	61; German	bank, \$5,49	5.67; Dubu-		
que National bank, \$2,440.12; Ge					
\$1,000.00; German State bank, \$1,000					20,355.40
Interest due and accrued on stocks and	bonds not	included l	n "market		
value"					18.25
Interest due and accrued on collateral to	SHS	*** *******	**********		689.05
Gross premiums (as written in the poll-					
more than three months due					3,775.06
Gross premiums (as written in the poli					
more than three months due. Dubuqu					2,384,05
Bills receivable, not matured, taken for					
(including \$ interest accrued there					8,445 93
Bills receivable, not more than six month					
est accrued thereon)			None.		
All other property belonging to the comp					
none; due from other companies for					
paid, #; due from local agency in c	course of col	liection, e.	; total		634.50
The gross amount of all the assets of	f the compa	ny			341.557,02
	DILITIES.				
Gross claims for adjusted and unpaid lo					
due	*******	None			
Gross losses in process of adjustment, or					
all reported and supposed losses					
Losses resisted, including interest, cost	is and other	r expense	Marian Committee		
thereon.	***********	********	. 6,400.00		
Total gross amount of claims for lo	sses	2.700	8 10,700.00		
Deduct reinsurance thereon					
			-		H 100 00
Net amount of unpaid losses		**********		0	7,700.00

On fire

Gross premiums received and receivable upon all unexpired fire	
risks running one year or less from date of policy, including	
interest premiums on perpetual fire risks, 8; uncarned	
premiums (per cent)	
risks running more than one year from date of policy. \$;	
earned premiumsNone.	
Gross premiums (including both cash and bills), received and	
receivable upon all unexpired risks, \$152,390.38; unearned	
premiums, 40 per cent \$ 61,159.75	
Gross premiums (cash and bills), received and receivable on all	
unexpired marine risks	
Total unearned premiums as computed above	8 61,150,75
Amount reclaimable by the insured on perpetual fire insurance policies,	a. or morto
being per cent of the premium on deposit received None.	
Net premium reserve and all other liabilities, except capital, under the	
life insurance or any other special department	
Unused balances of bills and notes taken in advance for premiums on	
open marine and inland policies or otherwise, returnable on settlement	
None.	
Principal uspaid on scrip or certificates of profits which have been author-	
ized or ordered to be redeemed	
Cash dividends to stockholders remaining unpaid	
Due and accrued for salaries, rent, advertising, and for agency and other	
miscellaneous expenses	
Due and to become due for borrowed money	
All other demands against the company, absolute and contingent, due and	-
and to become due, admitted and contested, viz.: State, city, county,	
or other taxes and assessment, \$; commissions, brokerage and other	
charges due and to become due to agents and brokers on premiums	
paid and in course of collection, none; return premiums, \$; total	
None.	
Total amount of all liabilities, except capital stock, and net surplus.	8 63,850.75
Joint stock capital actually paid up in cash	100,000.00
Surplus beyond capital and all other liabilities	172,097,27
Amount of such surplus which constitutes a permanent reserve fund,	
represented by scrip, which by the terms of its issue cannot be re-	
deemed so as to diminish said reserve	
Aggregate amount of all Habilities, including paid up capital stock	
and net surplus.	8 341,557.02
INCOME DURING THE YEAR.	
Fire risks.	
Gress premiums received in cash, without any deduction (includ-	
ing \$13,502.18 premiums of previous years) \$ 85,614.26	
Deduct only reinsurance, rebate, abatement and return pre-	
miums	
Net cash actually received for premiums	S 72,907,62
Bills and notes received during the year for premiums, re-	
maining unpaid 8 7.224.62	
Received for interest on bonds and mortgages, dividends on stocks and	
bonds, collateral loans, and from all sources	\$ 17,806.15
Income received from all other sources, viz : Rents, none; total None.	
Deposit premium (less per cent) received for perpetual fire risksNone.	
Received for calls on capital, none; for increased capital, none; total	
None.	
Aggregate amount of income actually received during the year in	and the same of
cash	8 90,711.77

On are		
Gross amount actually paid for losses (including \$10,200.71, losses		
actually received for reinsurance in other companies,		
\$10 000 gas tokal deduction in other companies,		
\$10,022 92; total deductions	E:	
Net amount paid during the year for losses		
Cash dividends actually paid stockholdars' (amount of stockholdars' stockholdars')		4,744-15
dends declared during the year)		
Scrip or certificates of profits redeemed in cash, none; interest paid to		6,000 00
Paid for salaries, fees, and all other charges of officers, cierks, agents, and	1	3,429.81
Paid for state and local taxes in this and other states		00.000,0
All other payments and expenditures, viz.: Office rent, supplies, adver-		1,070.25
tising, traveling expenses, etc., total		
Amount of deposit premium returned during the year on perpetual fire		4,518.00
stales		
riaksNone.		
Aggregate amount of actual expenditures during the year, in cash	8 6	3,265 30
Control of the Contro	*	4,4000,000
MISCELLANEOUS.		
Fire		niums
To force on the Net done of To-	the	reon.
In force on the 31st day of December of the preceding year \$ 9,839,405	8 177	1,909.19
Written or renewed during the year 4.512,700	75	771.93
Total	2 00	.081.12
Deduct those expired and marked off as terminated 5,045,589		1,968,93
	- 60	1,140,007,543
In force at the end of the year	8 100	2,018.19
Deduct amount reinsured	- 1	,615,81
Net amount in force # 8,367,903	8 152	1,390 28
	0 100	N000 00
GENERAL INTERROGATORIES.		
Total amount of premiums received from the organization of the company		
to date	# 834	392.24
Losses paid from organization to date		917.81
Total amount of cash dividends declared since the company commenced		
business	56	,000.00
Fire losses incurred during the year		476 36
Total amount of the company's stock owned by the directors at nay value		00.000
Marine losses incurred during the year	- 57	2000.00
Total amount loaned to officers and directors	75	.000,60
Loaned to stockholders, not officers		,006.00
Dividends declared payable in stock from organizationNone.		interior.
Amount deposited in different states and countries for the security of all		
the company's policy-holdersNone.		
Amount deposited in different states and countries, which, under the laws		
thereof, is held exclusively for the protection of the policy-holders of		
such states or countriesNone.		
Largest amount insured in any one risk		200.00
Are dividends declared on premiums received for risks not terminated?	0,	00,000
No.		
N0.		
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.		
	Fire r	laks.
Fire, marine and inland risks written	¥3,610.	640.00
Premiums received (gross)		293 81
Losses paid		266 43
Losses incurred		197.22
	7778	

For the year ending December 31, 1896, of the condition and affairs of the

FARMERS INSURANCE COMPANY, OF CEDAR RAPIDS,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. H. Smith.

Secretary, John B. Henderson.

[Organized or incorporated October, 1869. Commenced business October, 1869.]

Principal office, Cedar Rapids.	
	8 100,000.00
Whole amount of joint stock or guaranteed capital authorized	100,000.00
ABHETS.	
Value of real estate owned by the company (less 8 the amount of encumbrance thereon)	8 30,600.00
Loans on mortgage (duly recorded and being the first liens on the fee sim- ple), upon which not more than one year's interest is due.	166,145.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ is in process of foreclosure)	55,706.00
thorson \$10.490.50: total	24,518 54
Value of lands mortgaged, exclusive of buildings and perishable improvements. **TR-935.00 Value of the buildings mortgaged (financed for \$ as collateral 200.150 00	
g 100 015 MA	

A	Total value of said mortgaged premises count of bonds of the United States, and of the states, and also of bonds of incorporated cities all other bonds and stocks, owned absolutely by	in this st	ate	of other and of
	Bit other pends and several answers asserted 2	Total par value.		Total market value.
	dependent school district of Ames, Story county, Iowa (bonds)	5 4,000.00	8	4,040 00
	(bonds)	500.00		503.75
Ce	dar Rapids Electric Light and Power Co. (bonds) dar Rapids Electric Light and Power Co. (stock).	2,400.00	_	2,400.00
	Total par and market value (carried out at market value)			

Cash in the company's principal office	
Cash belonging to company deposited in bank:	
Merchants National bank, \$25,245.75; City National bank, \$14,031 01; total	
Interest due and accrued on stocks and bonds not included in market	
value"None.	
Interest due and accrued on collateral loans	
Gross premiums (as written in the policies) in course of collection, not	
more than three months due (balance general agents' account)	

12,093.75 7,023.89 39,276.76

28,404.77

Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,173.36 interest accrued thereon) Bills receivable, not more than six months past due (including \$474.93 interest accrued thereon) Bills receivable, past due, taken for premiums, including those in judgment, \$84,500.66 (59 per cent) All other property belonging to the company, viz: Hents due and accrued. \$; due from other companies for reinsurance, on losses already paid, \$; total		19,790.78 42,250.33	
The gross amount of all the assets of the company	8 0	140,118.03	
Gross claims for adjusted and unpaid losses due and to become			
due. \$ 2,572.17 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. 4.519.85 Losses resisted, including inferest, costs and other exposes thereon. 782.64			
Total gross amount of claims for losses			
Deduct reinsurance thereon 971.95			
Net amount of unpaid losses. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$48,428.71;	4.	0,853.74	
unearned premiums (40 per cent). \$ 19,371 48 Gross premiums received and receivable upon all unexpired fire			
risks running more than one year from date of policy, \$858,- 166.95; uncarned premiums (40 per cent). 343,996.78			
The state of the s			
Total unearned promiums as computed above	-	3,764.80	
and poncy rees	_	07304700	
Total amount of all liabilities, except capital stock and net surplus	8 1	971,236.80	
Joint stock capital actually paid up in cash		00,000,000	
	_	and the same	
Aggregate amount of all liabilities, including paid up capital stock			
and net surplus		510,118 03	
INCOME DURING THE YEAR.			
Fire			
Gross premiums received in cash, without any deduction (includ-			
ing \$94,282.39 premiums of previous years) \$ 256,879.69			ľ
Deduct only reinsurance, rebate, abatement and return pre-			
miums			
Net cash actually received for premiums	8 :	231,686 02	
ing unpaid			
Received for interest on bonds and mortgages. Received for interest and dividends on stocks and bonds, collateral loans,		10,813.91	
and from all sources		6,114.00	
Income received from all other sources, viz: Bents Deposit premium (less., per cent) received for perpetual fire risks. None. Received for calls on capital, # ., ; for increased capital, # ., ; total. None.		1,346.50	
	-	-	
Aggregate amount of income actually received during the year in	8 2	149,900.46	
EXPENDITURES DURING THE YEAR. On			

Gross amount actually paid for loss is (including \$14,870 59 losses

occurring in previous years,...... \$114,354.78

Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$; and all amounts	
actually received for reinsurance in other companies, 82,342.97; total deductions	
Net amount paid during the year for losses	B 115,011.81
Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$)	10,000.00
Paid for commissions or brokerage. Paid for salaries, fees, and all other charges of officers, clerks, agents and	52,861.83
all other amployes	40,017.09
Paid for status and local taxes in this and other states. All other payments and expenditures, viz: Printing, stationery, postage and all other expenses.	22,602.78
Aggregate amount of actual expenditures during the year, in cash.	\$ 841,110.04
MISCELLANGOUS.	
Fire risin.	Premiums thereon.
In force on the 31st day of December of the preceding year \$ 48,681.862 Written or renewed during the year	\$ 898,732.99 265,449.13
Total \$54,457,687 Deduct those expired and marked off as terminated 10,837,377	\$1,164,182.11 241,665.25
In force at the end of the year \$ 43,630,550	\$ 922,516.86
Deduct amount reinsured	15,931.30
Net amount in force \$ 42,878,639	\$ 906,595,00
GENERAL INTERROGATORIES.	
Total amount of premiums received from the organization of the company	81,498,842.49
to date	1,748,490.15
Total amount of cash dividends declared since the company commenced	
business	340,500.00
business Fire losses incurred during the year Not a count of the company's stock owned by the directors at par value	107,309.88 85,750.00
business Fire losses incurred during the year. Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year. None. Total amount loaned to officers and directors.	107,300.88 85,750.00 36,800.00
business Fire losses incurred during the year Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year None. Total amount loaned to officers and directors Lossed to stockholders, not officers	107,300.88 85,730.00 36,800.00 100.00
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year None. Total amount loaned to officers and directors Loaned to stockholders, not officers None total company and the stock from organization	107,300.88 85,750.00 36,800.00 100.00 75,000.00
business Fire losses incurred during the year Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year None. Total amount loaned to officers and directors Loaned to stockholders, not officers Dividends declared payable in stock from organization Amount deposited in different states and countries for the security of all the company's noticy-holders. None.	107,309.88 85,730.00 26,806.00 100.00 75,000.00
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year None. Total amount loaned to officers and directors Loaned to stockholders, not officers Divident's declared payable in stock from organization Amount deposited in different states and countries for the security of all the company's policy-holders. None.	107,300.88 85,750.00 26,800.00 100.00 75,000.00
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year	107,300.88 85,750.00 26,800.00 100.00 75,000.00
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year. None. Total amount loaned to officers and directors Loaned to stockholders, not officers. Dividents declared payable in stock from organization. Amount deposited in different states and countries for the security of all the company's policy-holders. Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of None.	107,300.88 85,750.00 26,800.00 100.00 75,000.00
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year. None. Total amount loaned to officers and directors Loaned to stockholders, not officers Dividends declared payable in stock from organization. Dividends declared payable in stock from organization. Amount deposited in different states and countries for the security of all the company's policy-holders. None. Amount deposited in different states and countries, which, under the laws thereof, is held excissively for the protection of the policy-holders of such states or countries. None. Largest amount insured in any one risk, except the excess is reinsured. Are dividends declared on premiums received for risks not terminated? No.	107,300.88 85,750.00 26,800.00 100.00 75,000.00
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year. None. Total amount loaned to officers and directors Loaned to stockholders, not officers Myttleasis declared payable in stock from organization Amount deposited in different states and countries for the security of all the company's policy-holders. None. Amount deposited in different states and countries, which, under the laws thereof, is held excussively for the protection of the policy-holders of such states or countries. None. Largest amount insured in any one risk, except the excess is reinsured. Are divideods declared on premiums received for risks not terminated? No. BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	107,300.88 85,750.00 36,800.00 75,000.00 3,000.00 Fire risks.
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year None. Total amount loaned to officers and directors Louned to stockholders, not officers Dividends deciared payable in stock from organization. Amount deposited in different states and countries for the security of all the company's policy-holders. None. Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries. None. Lorgest amount insured in any one risk, except the excess is reinsured. Are dividends declared on premiums received for risks not terminated? No. BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	107,309.88 85,730.00 26,800.00 700.00 75,000.00 3,000.00 Fire risks.
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year. None. Total amount loaned to officers and directors Loaned to stockholders, not officers. Divident's declared payable in stock from organization Amount deposited in different states and countries for the security of all the company's policy-holders. Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries. None. Largest amount insured in any one risk, except the excess is reinsured. Are dividends declared on premiums roccived for risks not terminated? No. BUSINESS IN THE STATE OF IOWA DURING THE YEAR. Fire, marine and folland risks, written.	107,300.88 85,750.00 36,800.00 700.00 75,000.00 3,000.00 Fire Fisks. \$11,776,665,00
business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value Marine losses incurred during the year. None. Total amount loaned to officers and directors Loaned to stockholders, not officers Myttleasis declared payable in stock from organization Amount deposited in different states and countries for the security of all the company's policy-holders. None. Amount deposited in different states and countries, which, under the laws thereof, is held excussively for the protection of the policy-holders of such states or countries. None. Largest amount insured in any one risk, except the excess is reinsured. Are divideods declared on premiums received for risks not terminated? No. BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	107,309.88 85,730.09 36,800.00 700.00 75,000.00 8,000.00 Fire risks. 911,776,065.00 200,449.12 114,954.78

For the year ending December 31, 1896, of the condition and affairs or the

FIDELITY INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, JOHN COOPER Vice President, D. D. FLEMING.

serventy, C. A. Moore.		
(Organized or incorporated, March 27, 1893. Commenced business, March Principal office, Des Moines.	27	, 1893.]
CAPITAL		
Whole amount of joint stock or guaranteed capital authorized. Whole amount of capital actually paid up in cash	8	100,000.00 25,000.00
ARRETS.		
Value of real estate owned by the company (less \$, the amount of encum-		
brance thereon	\$	12,077.00
Loans on mortgage (duly recorded and being the first liens on the fea		
simple), upon which not more than one year's interest is due		20,316.00
Loans on mortgage (first liens), upon which more than one year's interest		
is due (of which \$513.00 is in process of foreclosure)		1,003.00
Interest due on all said mortgage loans, \$139.57; Interest accrued thereon,		**********
\$700,21; total		838.78
Value of lands mortgaged, exclusive of buildings and perishable		1000010
improvements \$ 53,900.00		
Value of the buildings mortgaged (insured for \$11,750.00 as col-		
lateral)		
Total value of said mortgaged premises \$ 68,950,00		
Account of bonds of the United States, and of this state and of other		
states, and also of bonds of incorporated cities in this state, and of all		
other bonds and stocks, owned absolutely by the company None.		
Account of stocks, bonds, and all other securities (except mortgages)		
hypothecated to the company as collateral security for cash actually		
loaned by the company, with the par and market value of the same,		
and the amount loaned on each		
Cash in the company's principal office		908,13
Cash belonging to the company deposited in bank:		
German Savings bank.		9,513,79
Gross premiums (as written in the policies) in course of collection, not		
more than three months due		14,055.48
Bills receivable, not matured, taken for fire, marine, and inland risks		
(Including \$305.13 interest accrued thereon)		31,898.65
Bills receivable, not more than six months past due (including \$180 95 inter-		
est accrued thereon)		4,021.16
All other property belonging to the company, viz: Rents due and accrued,		
#; due from other companies for reinsurance on losses already		
paid, 8; notes over six months past due and judgments, \$16,896.30;		
including office furniture, \$2,550.00; total		19,440.40

The gross amount of all the assets of the company \$ 114,072 29

8 6,772 57		Amount which should be deducted from the above assets on account of bad and doubtful debts and securities	
107,299.73		Aggregate amount of all the assets of the company, stated at their actual value	
		LIABILITIES.	
		Gross claims for adjusted and unpaid losses due and to become	
	i.	due	
		Total gross amount of claims for losses \$ 8,044.44 Deduct reinsurance thereon 750.00	
8 7,294,44		Net amount of unpaid losses	
		Gross premiums (including both cash and bills) received and receivable upon all unexpired risks, \$124,430,12; unearned premiums (4) per cent)	
8 49,774.04	8	Total unearned premiums as computed above	
\$ 57,058.48 25,000.00 25,231.34		Total amount of all liabilities, except capital stock and net surplus. Joint stock capital actually paid up in cash. Surplus beyond capital and all other liabilities. Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish and reserve. None.	
\$ 107,209.73	. 6	Aggregate amount of all liabilities, including paid up capital stock and not surplus	
		INCOME DURING THE YEAR.	
		Fire risks.	
		Gross premiums received in cash, without any deduction (including 8	
	-	mlunis	
\$ 70,732,24	5	Not cash actually received for premiums Bills and notes received during the year for premiums remaining unpaid	
1,075.61		Received for interest on bonds and mortgages Received for interest and dividends on stocks and bonds, collateral loans, and from all sources None.	
	4	Income received from all other sources None. Deposit premium (less per cent) received for perpetual fire risks. None. Received for calls on capital, \$\(\tilde{\psi}_{-1}\) for increased capital, \$\(\tilde{\psi}_{-1}\); total. None.	
\$ 71,807.85		Aggregate amount of income actually received during the year in cash	
		EXPENDITURES DURING THE YEAR,	
		On fire risks.	
	4	Gross amount actually paid for losses (including \$1,962.92 losses occurring in previous years). \$ 24,812.84 Beduct all amounts actually received for salvages (whether on	
	5	losses of the last or of previous years), \$556.12; and all amounts actually received for reinsurance in other companies, \$500.65; total deductions. 1,185.76	
\$ 23,627,00	- 4	- Date Control of the	
1,500.00		Not amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$1.56).	

Scrip or certificates of profits redeemed in cash, \$; interest paid to scrip holders, \$; total	
Paid for commissions or brokerage	8 13,822.09
all other employes. Paid for state and local taxes in this and other states	10,395.70
All other payments and expenditures, viz: Rent, office and traveling expenses, supplies, postage and legal Amount of deposit premium returned during the year on perpetual fire risks	8,274.02
Aggregate amount of actual expenditures during the year in cash	8 58,004.05
MINCHILLANEOUS. Fire	Premiums
In force on the list day of December of the preceding year	thereon. \$ 151,229.93 84,791.50
Total	\$ 236,021.43 85,450,95
In force at the end of the year \$ 6,700,966 Deduct amount reinsured \$330,728	# 130,570.48 26,140.38
Net amount in force	8 124,430 19
GENERAL INTERROGATORIES.	
Total amount of premiums received from the organization of the company	
to date	8 405,501.19
Losses paid from organization to date	139,692.86
Total amount of cash dividends declared since the company commenced	1,500.00
business. Fire losses incurred during the year	26,864.42
Total amount of the company's stock owned by the directors at par None.	MANAGEMENT.
Marine losses incurred during the year	
Total amount loaned to officers and directors	
Loaned to stockholders, not officers None.	
Dividends declared payable in stock from organization	
Amount deposited in different states and countries for the security of all	
the company's policy-holders	
Amount deposited in different states and countries, which, under the laws	
thereof, is held exclusively for the protection of the policy-holders of	
such states or countriesNone.	2,500.00
Largest amount insured in any one risk	2/10/07/00
Are dividends declared on premiums received for risks not terminated. Att.	
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	Fire
	risks.
Fire, marine and inland risks written	84,359,901.00
Premiums received (gross)	84,791.50
Losses paid	24,812.84
Losses incurred	26,854.42

For the year ending December 31, 1896, of the condition and affairs of the

HAWKEYE INSURANCE COMPANY, OF DES MOINES,

Organised under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, A. HOWELL. Vice-President, J. CALLANAN.

Secretary, W. D. SKINKER.	
[Organised or incorporated March 15, 1863. Commenced business March Principal office, Des Moines.	15, 1885.]
CAPITAL	
Whole amount of joint stock or guaranteed capital authorized	\$ 100,000.00 25,000.00
ASSETS.	
Vaine of real estate owned by the company (no encumbrance thereon) Loans on mortgage (duly recorded and being the first liens on the fee sim-	8 73,054.33
ple), upon which not more than one year's interest is due	225,214.51
is due (of which \$10.354.54 is in process of foreclosure)	24,011 21
84,429 05; total Value of lands morigaged, exclusive of buildings and periabable	
improvements # 554,210 50	
Value of the buildings mortgaged (insured for \$120,676 as collateral)	
Total value of said mortgaged premises 8 743,555.50	
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:	
other bonds and stocks, owned absolutely by the company. Total Total	
par market	
value. value.	
Five shares of Hurlbut, Ward & Co	
forty shares of capital stock of Valley National	0
bank 4,000.00 8,000.00 Two shares capital stock in Des Moines Producers*	
Building association 100.00 100.00	
Total par and market value (carried out at market value). \$ 0,000.00 \$ 10,000.00 Account of stocks, bonds and all other securities (except mortgaged	
hypothecated to the company as collateral security for cash actually leaned by the company, with the market value of the same, and the amount leaned on each:	
Total Amount joaned on each Total Amount joaned value thereon.	
Collateral loan secured by a mortgage on 109 acres	
of land valued at \$180 per acre, or \$18,350 \$ 18,350.00 \$ 5,600.00 Collateral loan secured by a mortgage on a lot in	1
Tallmage's addition to Des Moines 650.00 208.00	

Collateral loan secured by 60 shares of stock Col-	
lege Park Land company, Des Moines, valued at	
\$2,400 and unencumbered, \$ 2,400.00 \$ 600.00	
Collateral Ioan secured by 10 shares of Polk County Loan and Building association, valued at \$1,200	
and unfocumbered	
land valued at \$25 per acre, or \$8,000	
of land valued at \$35 per acre, or \$4,000 4,000.00 1,200.00	
Total market value \$ 32,700.00 \$ 10,626.20	8 10,006.00
Cash in the company's principal office	10,406.05
Cash belonging to the company deposited in bank:	
Des Moines Savings bank, \$7,000; Des Moines National bank, \$0,560; Peo-	
ple's Savings bank, \$1.521.40; Valley National bank, \$13,000; Polk County Savings bank, \$3,000; Bankers' Iowa State bank, \$2,000; Ger-	
man Savings bank, \$3,000; total	38,031,40
Interest due and accrued on stocks and bonds not included in "market	02,001.40
value"	220.51
Amount of loans on personal and collateral security	405.00
Interest due and accrued on collateral loans	49.51
Gross premiums (as written in the policies) in course of collection, not	
more than three months due, \$14,CM.25; over three months due, \$10,-	-
Hills receivable, not matured, taken for fire, marine and inland risks	25,706.08
including \$3,652.24 (interest accrued-thereon)	395,343.76
Bills receivable, not more than six months past due (including \$905.97	3000
Interest accraed thereon)	18,700 28
Bills receivable, over six months past due discluding those in judgment	
and all interest and costs thereon)	126,117.78
All other property belonging to the company, viz: Rents due and accrued, #644.50; due from other companies for reinsurance, on lesses already	
paid, sone; total	614.50
Law library owned by the company	994.85
Office effects (including two large fire-proof safes and one burglar-proof	
safei	5,005.64
The gross amount of all the assets of the company	8 898,007.41
Amount which should be deducted from the above assets on account of	
bad and doubtful debts and securities	10,034.00
Aggregate amount of all the assets of the company, stated at their	January .
actual value	\$ 605,972.T2
LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become	
Gross leases in process of adjustment, or in suspense, including	
all reported and supposed losses 8,000.39	
Losses registed, including interest, costs and other expenses	
Losses registed, including interest, costs and other expenses	
Losses registed, including interest, costs and other expenses thereon	
Losses registed, including interest, costs and other expenses	
Losses resisted, including interest, costs and other expenses thereon. 1,406.00 Total gross amount of claims for losses 8 10,400.20 Deduct reinsurance thereon 1,606.68 Net amount of unpaid losses.	# 6785D
Losses resisted, including interest, costs and other expenses thereon. 1,400.00 Total gross amount of claims for losses. \$ 10,400.30 Deduct reinsurance thereon. 1,600.88 Net amount of unpaid losses. Gross presultums received and recetvable upon all unexpired fire	e 6,796.73
Losses resisted, including interest, costs and other expenses thereon. 1,406.00 Total gross amount of claims for losses 8 10,400.20 Deduct reinsurance thereon 1,606.88 Net amount of unpatd losses. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$228,802.00;	8 A,798-73
Losses resisted, including interest, costs and other expenses thereon. 1,405.00 Total gross amount of claims for losses. \$ 10,402.30 Dedoct reinsurance thereon. 1,006.68 Gross presitums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$25,802.09; unearned premiums (6) per cent). \$ 91,506.83	8 6,793.73
Losses resisted, including interest, costs and other expenses thereon. 1,406.00 Total gross amount of claims for losses. \$ 10,400.30 Deduct reinsurance thereon. 1,806.85 Net amount of unpaid losses. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$228,903.00; unearned premiums (6) per cont). \$ 91,606.83 Gross premiums received and receivable upon all unexpired fire	8 6,793.73
Losses resisted, including interest, costs and other expenses thereon. 1,405.00 Total gross amount of claims for losses. \$ 10,402.30 Dedoct reinsurance thereon. 1,006.68 Gross presitums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$25,802.09; unearned premiums (6) per cent). \$ 91,506.83	8 6,790.73
Losses resisted, including interest, costs and other expenses thereon. 1,405.00 Total gross amount of claims for losses. \$ 10,402.30 Deduct reinsurance thereon. 1,606.68 Net amount of unpaid losses. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$255,802.00; unearned premiums (60 per cent). \$ 91,006.63 Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$456,51 Titl.55; unearned premiums (60 per cent). \$ 92,506.53	8 8,790.73
Losses resisted, including interest, costs and other expenses thereon. 1,400.00 Total gross amount of claims for losses. \$ 10,400.20 Deduct reinsurance thereon. 1,000.00 Net amount of unpaid losses. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$825,802.00; unearned premiums (60 per cent). \$ 91,506.83 Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$876,506.83	8 A,798.73

cent thereof # 17,619.94	
Total uncarned premiums as computed above	8 372,964.23
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed. None. Interest due and declared remaining unpaid or uncalled for. None. Onsh dividends to stockholders remaining unpaid. None. Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses. None. All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city or other taxes and assessment, \$; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in	
course of collection, \$: return premiums, \$: total None. Total amount of all liabilities, except capital stock and not surplus. Joint stock capital actually paid up in cash. Surplus beyond capital and all other liabilities Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve	# 381,007.98 35,000.00 219,914.79
Aggregate amount of all Habilities, including paid up capital stock and not surplus	\$ 625,978.72
INCOME DURING THE YEAR.	
Fire	
risks.	
Gross premiums received in cash, without any deduction (including \$87,467.70 premiums of previous years). \$246,032.41 Beduct only reinsurance, rebate, abstement and return premiums. \$3,197.01 Net cash actually received for premiums. \$3,197.01	8 215,915 40
Gross premiums received in cash, without any deduction (including \$5,465.70 premiums of previous years). Beduct only reinsurance, rebate, abatement and return premiums. Net cash actually received for premiums. Bills and notes received during the year for premiums, remaining unpaid. \$ 116,314.46 Received for interest on bonds and mortgages. Heactived for interest and dividends on stocks and bonds, collateral ions	16,789.54
Gross premiums received in cash, without any deduction (including \$87,467.70 premiums of previous years). \$246,032.41 Beduct only reinsurance, rebate, abstrement and return premiums. \$3,107.01 Net cash actually received for premiums. Bills and notes received during the year for premiums, remaining unpaid. \$116,314.46	
Gross premiums received in cash, without any deduction (including \$87,467.70 premiums of previous years). Beduct only reinsurance, rebate, abatement and return premiums. Net cash actually received for premiums. Bills and notes received during the year for premiums, remaining unpaid. Received for interest on bonds and mortgages. Heceived for interest and dividends on stocks and bonds, collateral leans and from all sources. Income received from all other sources, viz. Rents, 4084 80; total. Deposit premium (less., per cent) received for perpetual fire risks. None. Received for calls on capital, \$; for increased capital, \$; total. None. Aggregate amount of income actually received during the year in	16,789.54 9,944.57 994.80
Gross premiums received in cash, without any deduction (including \$87,467.70 premiums of previous years). Beduct only reinsurancs, rebate, abstement and return premiums. Net cash actually received for premiums. Stills and notes received during the year for premiums, remaining unpaid. Received for interest on bonds and mortgages. Heactived for interest and dividends on stocks and bonds, collateral loans and from all sources. Income received from all other sources, viz. Rents, \$958.80; total. Deposit premium (ices per cent) received for perpetual fire risks. None. Received for calls on capital, \$ if or increased capital, \$ it on taken the capital \$ total. None. Aggregate amount of income actually received during the year in cash.	16,789.54 9,844.57
Gross preutams received in cash, without any deduction (including \$87,467.70 premiums of previous years). \$246,032.41 Beduct only reinsurance, rebate, abstement and return premiums. Net cash actually received for promiums. Net cash actually received for premiums. Bills and notes received during the year for premiums, remaining unpaid. Received for interest on bonds and mortgages. Received for interest and dividends on stocks and bonds, collateral loans and from all sources. Income received from all other sources, viz. Rents, 598 30; total. Deposit premium (iess. per centiveceived for perpetual fire risks. None. Received for calls on capital, \$, for increased capital, \$, total.None. Aggregate amount of income actually received during the year in cash. EXPERDITURES DURING THE YEAR. On fire risks.	16,789.54 9,944.57 994.80
Gross premiums received in cash, without any deduction (including \$87,495.70 premiums of previous years). \$26,032.41 Beduct only reinsurance, rebate, abstement and return premiums. Net cash actually received for premiums. Bills and notes received during the year for premiums, remaining unpaid \$116,314.65 Received for interest on bends and mortgages. Received for interest on bends and mortgages. Received from all concess. Income received from all other sources, viz. Rents, \$698.80; total. Deposit premium (less. per cent) received for perpetual fire risks. None. Received for calls on capital, \$1; for increased capital, \$2; total. None. Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On	16,789.54 9,944.57 994.80

Scrip or certificates of profits redeemed in cash, \$; interest paid to scrip	
	8 51,788.15
all other employes. Paid for state and local taxes in this and other states.	35,310.84
All other payments and expenditures, viz: Expressage and telegrams,	2,907.71
\$481.40; legal expenses, \$550 E3; postage, \$2.500.51; stationery and print-	
Subdries, gas, fuel, otc., \$1,000 tar evaluation actions, tests	17,174,20
Amount of deposit premium returned during the year on perpotual fire	475475400
risksNone.	
Aggregate amount of actual expenditures during the year, in cash	# 400 pps pp
and the state of t	\$ 235,937.96
MISCRIGANIOUS	
Fire	Premiuma
In force on the 31st day of December of the preceding year \$ 45,039,160	thereon.
	\$ 956,740 56
	274,833.70
Total	\$1,230,974.26
Deduct those expired and marked off as terminated 13,423,904	256,265.59
In force at the end of the year \$ 44,311,061	8 974,708 67
Deduct amount reinsured 2,207,905	44,048.12
Net amount in force 8 42.043,008	# 930,660.55
	- 1000/0000000
GENERAL INTERBOGATORIES.	
Total amount of premiums received from theorganization of the company	
to date	
Losses paid from organization to date	
Total amount of cash dividends declared since the company commenced	
Dukiness	
Fire losses incurred during the year, net.	8 101,267.27
Total amount of the company's stock owned by the directors at par value	
Marine losses incurred during the year	
Total amount loaned to officers and discetors	
Loaned to stockholders, not officers.	
None None	
Amount deposited in different states and countries for the security of all	
the company's policy-holders	
Largest amount insured in any one risk, unless the excess is reinsured in	
another company	2,500.00
BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1895.	
BUBLESS IN THE STATE OF JOWA DURING THE YEAR 1896.	Fire
MAN TO A CONTROL OF THE CONTROL OF T	wistra
Fire, marine and inland risks written	
Premiuma received (gross)	274,233.70
Losses tacurred.	99,807.06
	101,207.27

For the year ending December 31, 1896, of the condition and affairs of the

IOWA FIRE INSURANCE COMPANY, OF DES MOINES,

Organised under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. T. BERRY.

Vice-President, WM. AITCHISON, JR.

President, S. T. BEHBY. Secretary, CRAS. E. CAMPSELL.	200
[Organized or incorporated April 29, 1892. Commenced business May 1, Principal office, Des Moines.	1892.]
CAPITAL.	
Whole amount of joint stock or guaranteed capital authorized	\$ 100,000.00 25,000.00
ASSETS.	
Value of real estate owned by the company dess \$, the amount of encumbrance thereon. None. Loans on mortgage duly recorded and being the first liens on the fee	-
Loans on mortgage (dut) recorded an bong size seems to supply a simple), upon which not more than one year's interest is due. Loans on mortgage (first Hons), upon which more than one year's interest is due (of which none is in process of foreclosure)	8 84,712.25
Interest due on all said mortgage loans, \$114; interest accrued thereon,	1,258 00
Value of lands mortgaged, exclusive of buildings and perishable improvements \$ 57,117.00 Value of the buildings mortgaged (insured for \$14,090.00 as col-	
lateral)	
Total value of said mortgaged premises	
bonds and stocks, owned associately of the company. Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same,	
and the amount loaned on each	212 33
Cash a company's principal office of the Sankers Iowa State bank. Interest due and accrued on stocks and bonds not included in "market value" None.	4,971.70
Interest due and accrued on collateral loans	
Gross premiums (as written in the policies) in course of collection, not more than three months due	3,966.23
Bills receivable, not matured, taken for fire, marine and inland risks (including \$137.41 interest accrued thereon)	6,718.01
Bills receivable, not more than six months past due (including \$99.18 interest accrued thereon)	1.168.48
All other property belonging to the company, viz.: Rents due and accrued, \$; due from other companies for reinsurance on losses	-

LIABILATIES.		
Gross claims for adjusted and unpaid losses due and to become		
Gross losses in process of adjustment, or in suspense, including		
all reported and supposed losses		
thereon		
Total gross amount of claims for losses		
Net amount of unpaid losses		
Gross premiums received and receivable upon all unexpired fire		2,646.08
risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$30.845.14; uncarned		
premiums (40 per cent) \$ 8,338.06		
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$44		
132.25; unearned premiums		
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$;		
unearned premiums (per cent)		
Gross premiums (cash and bills) received and receivable on all unexpired marine risks		
Total unearned premiums as computed above		25,090,95
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premiums on deposit receivedNone.		
Net premium reserve and all other liabilities, except capital, under the		
life insurance or any other special department		
open marine and inland policies or otherwise, returnable on settle-		
ment		
ized or ordered to be redeemed		
Cash dividends to stockholders remaining unpaid		
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses		
Due and to become due for borrowed money		
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or		
other taxes and assessments, none; commissions, brokerage and other		
charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, State Insur-		
ance Company, \$983 69; Rockford Insurance company, \$113.96; Security		-
Insurance company, \$5.31; Underwriters, \$2.03; total	-	385.01
Joint stock capital actually paid up in cash		25,000 00
Surplus beyond capital and all other liabilities		690.09
resented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve		
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.		54,721.14
INCOME DURING THE YEAR.		
Gross pramiums received in cash, without any deduction (includ-		
ing S promiums of previous years) \$ 20,532.19 Deduct only releasurance, rebate, abutement and return pre-		
miums		
Net cash actually received for premiums,	8	32,294.90

BUSINESS IN THE STATE OF TOWA DURING THE YEAR.

	Fire
Fire, marine and inland risks written	riaks.
Fremiums received (gross)	35,041.02
Losses paid.	17,421.10
Losses incurred	13,101.78
ANNUAL STATEMENT	
For the year ending December 31, 1896, of the condition and affair	
IOWA MERCHANTS MUTUAL INSURANCE COMPANY,	OF
BURLINGTON,	O.F.
Organized under the laws of the State of Iowa, made to the Auditor of Sta State of Iowa, in pursuance of the laws of said State.	te of the
President, PARKER A. DOUGHTY. Vice-President, J. K. P. Sceretary, Joseph C. Fornes.	RUGH.
[Organized or Incorporated March 24, 1883. Commenced business April 3, Principal office, Burlington.	1860.]
CAPITAL	
Whole amount of joint stock or guaranteed capital authorizedMutual. Whole amount of capital actually paid up in cashMutual.	
ASSETS.	
Value of real estate owned by the company (less \$, the amount of en-	
cumbrance thereon)	
Loans on mortgage (duly recorded and being the first liens on the fee sim-	
ple), upon which not more than one year's interest is due None. Loans on mortgage (first liens), upon which more than one year's interest	
is due (of which \$ is in process of foreclosure)	
Interest due on all said mortgage loans, \$; interest accrued thereon,	
B; total	
Value of lands mortgage, exclusive of buildings and perishable improvements	
Value of the buildings mortgaged (insured for \$ as collateral) None	
Total value of said mortgaged premises. None	
Cash in the company's principal office	564 T6
lington, Iowa. Gross premiums (as written in the policies) in course of collection, not	837.37
more than three months due	1.914.98
Premlum notes less assessments paid thereon	63,533.97
The gross amount of all the assets of the company	71,155,08
LIABILITIES.	Cartellores
Gross claims for adjusted and unpaid losses due and to become	
due # 1,800.90	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. 1.560 if	
Losses resisted, including interest, costs and other expenses	
thereonNone.	
Total gross amount of claims for losses	
Deduct reinsurance thereon	
Net amount of unpaid losses \$	3,460 03

Note and the control of the control		
Bills and notes received during the year for premiums, remaining unpaid None.		
Received for interest on bonds and mortgages	8	2,276.56
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources		50.59
Income received from all other sources, viz; Rents, none; total None. Deposit premium (less per cent) received for perpetual fire risks None.		
Received for calls on capital, \$; for increased capital, \$; total. None.		
Aggregate amount of income actually received during the year in cash		24,822,05
	20	

EXPENDITURES DUBLIS THE YEAR.

Gross amount actually paid for losses (including \$7,762.40 losses occurring in previous years)...... \$ 17,421.10 Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$...; and all amounts actually received for reinsurance in other companies, \$1,402.87; total deductions 1,400.87 Net amount paid during the year for losses..... \$ 16,018 13

Cash dividends actually paid stockholders (amount of stockholders' divi-Scrip or certificates of profits redeemed in cash, 8 ... : interest paid to scrip holders, none; total None. Paid for commissions or brokerage..... 7.085.54 Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes 4,716.47 Paid for state and local taxes in this and other states None. All other payments and expenditures, viz: Salarios, traveling expenses, office expenses, adjusting expenses, rent and all other expenses; total. 3,140.88 Amount of deposit premium returned during the year on perpetual fire

Aggregate amount of actual expenditures during the year, in cash... 8 30,997.12

Premiums

thereon.

risks.

MISCRLLANHOUS. In force on the 31st day of December of the preceding year \$ 4,429,551 \$ 65,341 70

riaks None.

Total Deduct those expired and marked off as terminated.	
In force at the end of the year Deduct amount relasured	8 3,389,425 8 71,813.8 329,410 6,886.4
Net amount in force	8 3,067,015 8 64,977.3
GERERAL INTERROGATOR	RIES.
Total amount of premiums received from the organiz	ation of the company
to date	8 249,195 0
Total amount of cash dividends declared since the business.	company commenced
Fire losses incurred during the year	
Total amount of the company's stock owned by the d Marine losses incurred during the year	frectors at par value. 34,200 0
Total amount loaned to officers and directors Loaned to stockholders, not officers	2,500 0
Dividends declared payable in stock from organisati	
Amount deposited in different states and countries f the company's policy-holders	None.
Largest amount insured in any one risk	
Are dividends declared on premiums received for risk	s not terminated? No

Gross premiums received and receivable upon all unexpired fire risks run-		
ping one year or less from date of policy, including interest premiums		
on parastral five risks # : uncarned premiums (per cent). None.		
Gross premiums received and receivable upon all unexpired fire risks run-		
ning more than one year from date of policy, 8; unearned pre-		
mlumsNone		
Cooss swamiums (including both cash and bills) received and receivants		
upon all unexpired inland navigation risks, 1; uncarned premiums		
upon all unexpired initial united and receivable on all unexpired Gross premiums (cash and bills) received and receivable on all unexpired		
Gross premiums (cash and bitis) received and receivable on all allegations marine risks		
Total unearned premiums as computed above		
Amount reclaimable by the insured on perpetual fire insurance policies,		
being per cent of the premiums on deposit received		
Not program sprayed and all other liabilities, except capital, under the		
We became no or any other special department		
thousand belonges of bills and notes taken in advance for premiums on open		
marker and taland politics or otherwise, returnable on settlement		
None.		
Debates a consider serio or certificates of profits which have occusation		
fred or ordered to be redeemed		
Interest due and declared remaining unpaid or uncalled for None.		
Cash dividends to stockholders remaining unpaid		
Due and accrued for salaries, rent, advertising, and for agency and other		
miscellaneous expenses. None. Due and to become due for borrowed money None.		
All other demands against the company, absolute and contingent, due and		
to become due, admitted and contested, viz : State, city, county, or		
other-taxes and assessments, 8; commissions, brokerage and other		
charges due and to become due to agents and brokers on premiums paid		
and in course of collection, \$; return premiums, \$; total None.		
Total amount of all liabilities, except capital stock, and net surplus		3,400.05
Total amount of all habitities, except capital stock, and not surplus		3000000
INCOME DURING THE YEAR.		
Fire risks.		
Gross promiums received in cash, without any deduction includ-		
ing # premiums of previous years) # #7,000.94		
Deduct only reinsurance, rebate, abatement and return pre-		
mlums		
Net cash actually received for premiums	8	34,716.45
Income received from all other sources, viz : Membership fees		22,50
	-	
Aggregate amount of income actually received during the year in	6	34,738-95
cash	*	44,100 to
EXPENDITURES DURING THE YEAR,		
On fire		
Gross amount actually paid for losses (including \$6,873.16, losses		
occurring in previous years) \$ 15,322.65		
Deduct all amounts actually received for salvages (whether		
on losses of the last or previous years), \$; and all amounts		
natually received for reinsprance in other companies, 5:		
total deductionsNone.		
		15,322,65
Net amount paid during the year for losses		7,835.31
Paid for commissions or brokerage		Control of the Contro
all other employes		8,173.71
Note the state and most tayon in this and other states		-
All other payments and expenditures, viz.: Printing, advertising, sup-		
plies stationery postage, collection and exchange, Death Highly today		
legal and road expense, furniture, maps and sundries, total		3,102 34
Aggregate amount of actual expenditures during the year, in cash	-	84,434,01
Aggregate amount of actual expenditures during the year		08,909,01

MISCELLANEOUS.	
Fire risks	Premiums thereon.
In force on the list day of December of the preceding year \$ 2,129,482 Written or renewed during the year 1,823,108	8 97,849.73 58,450.93
Total	\$ 156,300,06 45,129.97
In force at the end of the year \$ 2,364,542 Deduct amount reinsured	\$ 111,170.09
Net amount in force	\$ 111,170.00
Total amount of premiums received from the organization of the company to date	\$ 259,728.43 39,900.49
Pire losses incurred during the year. Total amount of the company's stock owned by the directors at par value None.	11,909.60
Marine losses incurred during the year None. Total amount loaned to officers and directors. None. Loaned to stockholders, not officers. None. Dividends declared payable in stock from organization None. Amount deposited in different states and countries for the security of all the company's policy-holders.	
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries	
Largest amount insured in any one risk,	3,000.00
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.	Fire risks.
Fire, marine and inland risks written	81.828,102.00
Premiums received (gross)	58,450.33
Losses pald	15,329.65
Losses incurred.	11,909.60

For the year ending December 31, 1896, of the condition and affairs of the

IOWA STATE INSURANCE COMPANY, OF KEOKUK,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

Vice-President, Hugh Robustson. President, SAMUEL E. CARY. Secretary, HOWARD TUCKER.

[Organized or incorporated January, 1855. Commenced business July, 1855.] Principal office, Keckuk.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized Mutual.

ABSETS.

Value of real estate owned by the company (less \$, the amount of	
Value of real estate denote by	8,000.00
Value of real estate owned by the company (tess on the fee sim-	
encumbrance thereon). Loans on mortgage (duly recorded and being the first liens on the fee sim- ple), upon which not more than one year's interest is due)	
Loans on mortgage (first liens), upon which indee state	
Interest due on all said mortgage dans g	
total Value of lands mortgaged, exclusive of buildings and perishable improve- None. None.	
	747.09
	65,176.87
Interest due and accrued on stocks and bonds not bear None.	
Premium notes, \$4,025,413.78; less assessments paid, \$373.725.45	651,678.28
	200 200 200
than three months due	26 215.40
than three months due	830 80
Bills receivable, not matured, taken for are lists to accrued thereon)	830 89
	90 50
	- 60,000
All other property belonging to the companies for reinsurance, on losses already paid, 8; office furniture and fixtures and maps, \$2.318.30; total	2,218.30
naid a : office furniture and natures and maper	
Total amount of judgments, \$40,624 23. Judgments not more than two years old, \$9,315.90.	
Judgments not more than two years	\$ 754,947,94
The gross amount of all the assets of the company	ALTERNATION OF
Amount which should be deducted from the above assets bad and doubtful debts and securities	2,218.30
bad and doubtful debts and securities	
Aggregate amount of all the assets of the company, stated at their actual value	£ 752,728 94
actual value	2000
LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become	
None.	
due.	
due	
Gross losses in process of adjustment, or in auspense; \$ 3,131.00	
Gross losses in process of adjustment, or in suspenses. 8 3,131.00 all reported and supposed losses	
Gross losses in process of adjustments or a suspension of a state of the control	
All reported and supposed losses. Losses resisted, including interest, costs and other expenses thereon. \$ 2,00.24	
All reported and supposed losses. Losses resisted, including interest, costs and other expenses thereon. \$ 2,00.24	
All reported and supposed losses costs and other expenses thereon. \$ 1,000 to 1,000	g 9,799 34
All reported and supposed losses \$ 3,131.00 Losses resisted, including interest, costs and other expenses thereon \$ 4,700.34 Total gross amount of claims for losses \$ 9,700.34 Deduct reinstrance thereon None. Net amount of unpaid losses all unexpired fire risks run-	2001
All reported and supposed losses of the suppo	
All reported and supposed losses Losses resisted, including interest, costs and other expenses thereon. Total gross amount of claims for losses. None. Net amount of unpuld losses. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums to go year or less from date of policy, including interest premiums and one year or less from date of policy, including interest premiums.	
All reported and supposed losses of an adjustment, or a supposed losses thereon. Losses resisted, including interest, costs and other expenses thereon. Total gross amount of claims for losses 5, 700.34 Deduct reinsurance thereon. Not amount of unpuld losses. Oross premiums received and receivable upon all enexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$; unearned premiums (per cont). None.	
All reported and supposed losses All reported and supposed losses Losses resisted, including interest, costs and other expenses thereon	
All reported and supposed losses. Losses resisted, including interest, costs and other expenses thereon. Total gross amount of claims for losses. Total gross amount of claims for losses. None. Net amount of unpaid losses. Cross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, inclinding interest premiums on perpetual fire risks, \$\frac{1}{2}\$, uncarred premiums () per cont. None. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, inclinding interest premiums on perpetual fire risks, \$\frac{1}{2}\$, unearred premiums () per cont. None. None. None.	
All reported and supposed losses	
All reported and supposed losses. All reported and supposed losses. Losses resisted, including interest, costs and other expenses thereon. Costs resisted, including interest, costs and other expenses thereon. Total gross amount of claims for losses. None. Not amount of unpaid losses. Not amount of unpaid losses. Not amount of unpaid losses. Oross premiums received and receivable upon all unexpired fire risks running one year or loss from date of policy, including interest premiums on perpetual fire risks, 8; unearned premium ing more than one year from date of policy, is. ; unearned premium ming more than one year from date of policy, 8; unearned premium (None. Gross premiums (including both cash and bit is) received and receivable upon all unexpired inland navigation risks, \$; unearned premium upon all unexpired inland navigation risks, \$; unearned premium	
All reported and supposed losses of and other expenses thereon. Losses resisted, including interest, costs and other expenses thereon. Total gross amount of claims for losses . \$ 2,702.34 Deduct reinsurance thereon. None. Net amount of unpuld losses. Gross premiums received and receivable upon all unexpired fire risks running one year or loss from date of policy, incinding interest premium ning one year or loss from date of policy, incinding interest premium on perpetual fire risks, \$.; unearned premiums (per cont). None. Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.; unearned premium nung more than one year from date of policy, \$.; unearned premium upon all unexpired inland navigation risks, \$.; unearned premium upon all unexpired inland navigation risks, \$.; unearned premium of None.	
All reported and supposed losses. \$ \$,111.00 Losses resisted, including interest, costs and other expenses thereon. \$ 6,063.84 Total gross amount of claims for losses. \$ 9,706.34 Deduct reinsurance thereon. None. None. Not amount of unpaid losses	
Gross losses in process of a quantineau, or a says and other expenses therefore. Losses resisted, including interest, costs and other expenses therefore. Total gross amount of claims for losses. Total gross amount of claims for losses. Second of the control of the cost of the c	
All reported and supposed losses. \$ 3,11.00 Losses resisted, including interest, costs and other expenses thereon. \$ 6,063.84 Total gross amount of claims for losses. \$ 9,706.34 Deduct reinsurance thereon. None. Not amount of unpaid losses. Orss premiums received and receivable upon all unexpired fire risks running one year or loss from date of policy, including interest premiums on perpetual fire risks, \$; unearned premiums (per cont). None. Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$; unearned premiums (per cont). None. Gross premiums (including both cash and bit is) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$; unearned premiums (per cent). None. Gross premiums (including both cash and bit is) received and receivable upon all unexpired for an experiment of the control of the	
Gross losses in process of a quantineau, or a says and other expenses therefor. Losses resisted, including interest, costs and other expenses therefor. Total gross amount of claims for losses. Total gross amount of claims for losses. Some Neamount of unpuld losses. Gross premiums received and receivable upon all unexpired fire risks running more year or loss from date of policy, incinding interest premium non perpetual fire risks, \$\frac{1}{2}\$, unearned premiums (per cont). None. Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$\frac{1}{2}\$, unearned premium numbers of the process	
Gross losses in process of a quantineau, or a says and other expenses therefore. Losses resisted, including interest, costs and other expenses therefore. Total gross amount of claims for losses. Total gross amount of claims for losses. Second of the control of the cost of the c	

Unused balances of bills and notes taken in advance for premiums on		
open marine and inland policies or otherwise, returnable on settle-		
ment		
ized or ordered to be redeemed		
Interest due and declared remaining unpaid or uncalled for None.		
Cash dividends to stockholders remaining uppaid None.		
Due and accrued for salaries, rent, advertising, and for accney and other		
miscellaneous expenses		
Due and to become due for borrowed money		
to become due, admitted and contested, vis: State, city, county or		
other taxes and assessments, \$; commissions, brokerage and other		
charges due and to become due to agents and brokers on premiums		
paid and in course of collection, none; return premiums, \$: total,		
None.		
Total amount of all liabilities, except capital stock, and net surplus.	8 9,799.34	
INCOME DURING THE YEAR.		
risks		
Gross premiums received in cash, without any deduction (including \$ premiums of previous years)		
Deduct only reinsurance, rebate, abatement and return pre-		
miums		
Net cash actually received for premiums	8 144,398.91	
Bills and notes received during the year for premiums, remain-	W ANTHOUGH	
ing unpaid	193,511.73	
Received for interest on bonds and mortgages	-	
Received for interest	112.74	
counts, etc.; total.	1,497.53	
Deposit premium (less per cent) received for perpetual fire risks None.	464641000	
Received for calls on capital, \$; for increased capital, \$; total. None.		
Aggregate amount of income actually received during the year in	-	
cash	\$ 116,000.15	
EXPENDITURES DURING THE YEAR, On		
fire risks.		
Gress amount actually paid for losses (including \$1,873.88 losses		
occurring in previous years)		
losses of the last or of previous years). \$; and all amounts		
actually received for reinsurance in other companies, \$;		
total deductionsNone.		
Net amount paid during the year for losses	B 54,634.45	
Cash dividends actually paid stockholders (amount of stockholders' divi-		
dends declared during the year, \$		
scrip or certificates of profits redeemed in cash, s; interest paid to scrip holders, \$; total		
Paid for commissions or brokerage	24,583.24	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and		
all other employes	28,004.74	
Paid for state and local taxes in this and other states	155 37	
All other payments and expenditures, viz: Printing, stationery, fuel, lights, postage, etc : total	0,956 84	
Amount of deposit premium returned during the year on perpetual fire	The same of the sa	
risksNone,		
Aggregate amount of actual expenditures during the year, in cash	8 115,824,64	
- AND THE STATE OF	STATE OF THE PARTY	

MISCRLLANGUS. Fire	Premiums thereon.
In force on the list day of December of the preceding year \$11,757.815. Written or renewed during the year	56 \$1,005,221.75 55 \$01,305.09
Total #25,005.438 Deduct those expired and marked off as terminated 3,304.087.	31 173,075.20
In force at the end of the year	H2 \$1,003,47E.64
Net amount in force	82 81,003,472.64
GENERAL INTERROGATORIES.	
Total amount of premiums received from theorganization of the compa- to date. Losses paid from organization to date. Total amount of cash dividends declared since the company commence.	81,819,720,27 895,122,98 od
business	ne.
Loaned to sto kholders, not officers. Not Dividends declared payable in stock from organization. Not Amount deposited in different states and countries for the security of the company's policy-holders. Not Amount deposited in different states and countries which, under the lathereof, is held exclusively for the protection of the policy-holders	all no. we
such states or countries	B,000.00
HUBINERS IN THE STATE OF IOWS DURING THE YEAR.	Pire risks.
Fire, marine and inland risks written Fromiums received (gross) Losses Incurred	54,634 45

For the year ending December 31, 1896, of the condition and affairs of the

KEY CITY FIRE INSURANCE COMPANY, OF DUBUQUE,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iows, in pursuance of the laws of said State.

Vice-President, WILLIAM LAWTHER. President, CHRIS. A. VORLKER. Secretary, D. H. McCanthy.

[Organized or incorporated November 14, 1891. Commenced business November 14, 1891.] Principal office, Dubuque. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	# 200,000.00
Whole amount of capital actually paid up in cash	50,000.00

ARRESTS.

The state of the s			
Value of real estate owned by the company dess \$, the amount of			
encumbrance thereon)			
Loans on mortgage (duly recorded and being the first liens on the fee			
simple), upon which not more than one year's interest is due	*	51,210.00	
is due (of which \$1.664.65 is in process of foreclosure). Interest due on all said mortgage loans, \$1.361.97; interest accrued thereon.		14,464.65	
\$1,558.19; total		2,930.06	
Value of lands morigaged, exclusive of buildings and perishable improvements \$ 151,930			
Value of the buildings mortgaged (insured for \$48,550 as collat-			
Total value of said mortgaged premises 3 438,340			
Account of bonds of the United States, and of this state and of other			
states, and also of bonds of incorporated cities in this state, and of all			
other bonds and stocks owned absolutely by the company: Total Total			
par market			
value. value.			
Thirty shares Bank and Insurance Building com- pany stock \$ 2,000.00 \$ 2,000.00			
pany stock 8 3,000.00 \$ 3,000.00 City warrants 2,105.00 \$ 2,000.00			
THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.			
Total par and market value \$ 5,105.33 \$ 5.105.33	-	5,105.33	
Account of stocks, bonds and all other securities (except mortgages)			
hypothecated to the company as collateral accurity for each actually loaned by the company, with the par and market value of the same and			
the amount loaned on each		621.95	
Cash belonging to the company deposited in Citizen's State bank		4.006.00	
Interest due and accrued on stocks and bonds not included in "market		-	
value"		78.39	
Interest due and accrued on collateral loans			
Gross premiums (as written in the policies) in course of collection, not more			
than three months due		2,727.86	
Bills receivable, not matured, taken for fire, marine and inland risks			
(including \$ interest accrued thereon) None.			
Bills receivable, not more than six months past due (including \$ inter-			
est accrued thereon)None.			
All other property belonging to the company, viz: Rents due and accrued, ; due from other companies for reinsurance on losses already paid,			
S; due from other companies for remsurance on tosses already paid,			
	-		
The gross amount of all the assets of the company		81,335.70	
LIABILITIES.			
Gross claims for adjusted and unpaid losses due and to become			
dueNone.			
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses			
Losses resisted, including interest, costs and other expenses			
thereon			
Total gross amount of claims for losses \$ 1,750.00			
Deduct reinsurance thereon: Norwich Union 125.00			
Net amount of unpaid losses		1,625.00	
Gross premiums received and receivable upon all unexpired fire			
risks running one year or less from date of policy, including			
interest premiums on perpetual fire risks, 88,145.78; unearned			
premiums (40 per cent)			
Gross premiums received and receivable upon all unexpired fire			
risks running more than one year from date of policy,			
\$33,351.15; unearned premiums			

Gross premiums including both cash and bills received and receivable upon all unexpired inland navigation risks, none; unearned premiums (per cent)		12,002,76
Due and to become due for borrowed money. None. All other denands against the company, absolute and contingent, due and to become due, admitted and contested. None.		
Total amount of all liabilities, except capital stock and net surplus. Joint stock capital actually paid up in cash. Surplus beyond capital and all other liabilities. Amount of such surplus which constitutes a permanent reserve fund, represented by serip, which by the terms of its issue cannot be redeemed so as to diminish and reserve. None.		14,827.76 60,000.00 17,109.00
Aggregate amount of all liabilities, including paid up capital stock and net surplus	8	81,836.76
INCOME DURING THE YEAR.		
risks.		
Gross premiums received in cash, without any deduction (including \$3.016.87 premiums of previous years). \$20,062.76 Deduct only reinsurance, rebate, abatement and return premiums \$5,340.08		
Gross premiums received in cash, without any deduction (including \$2.5.68.76 premiums of previous years). \$ 20.568.76 Deduct only reinsurance, rebate, abatement and return premiums 5,349.68 Net cash actually received for premiums. Bills and notes received during the year for preclums remaining unpaid		15,214.67
Gross premiums received in cash, without any deduction (including 82.54.57 premiums of previous years). Deduct only reinsurance, rebate, abatement and return premiums. Net cash actually received for premiums. Not cash actually received for premiums. Bills and notes received during the year for premiums remaining unpaid None. Received for interest on bonds and mortgages. Received for interest and dividends on stocks and bonds, collateral loans,		15,014.67
Gross premiums received in cash, without any deduction (including 82.16.87 premiums of previous years). Deduct only reinsurance, rebate, abatement and return premiums. Net cash actually received for premiums. Net cash actually received for premiums. None. Received for interest on bonds and mortgages. Received for interest and dividends on stocks and bonds, collateral toans, and from all sources. Income received from all other sources, viz.: Reats and agency commissions.		4.322.53 60.60
Gross premiums received in cash, without any deduction (including \$5.14.87 premiums of previous years). \$20,563.78 Deduct only reinsurance, rebate, abatement and return premiums Net cash actually received for premiums. Bills and notes received during the year for premiums remaining unpaid None. Received for interest on bonds and mortgages. Received for interest and dividends on stocks and bonds, collateral toans, and from all sources.		4.822.63
Gross premiums received in cash, without any deduction (including 25.16.27 premiums of previous years). Deduct only reinsurance, rebate, abatement and return premiums. Net cash actually received for premiums. Net cash actually received for premiums. None. Received for interest on bonds and mortgages. Received for interest and dividends on stocks and bonds, collateral toans, and from all ources Income received from all other sources, viz.: Beats and agency commission. Deposit premium (less., per cont) received for perpetual fire risks. None.		4.322.53 60.60
Gross premiums received in cash, without any deduction (including 25.16.27 premiums of previous years). Deduct only reinsurance, rebate, abatement and return premiums Net cash actually received for premiums. Not cash actually received for premiums. None. Bells and notes received during the year for premiums remaining unpaid None. Received for interest on bonds and mortgages. Received for interest and dividends on stocks and bonds, collateral loans, and from all sources. Income received from all other sources, viz.: Rents and agency commission. Deposit premium (less. per cont) received for-perpetual fire risks. None. Received for calls on capital, \$\frac{1}{2}\$, if or increased capital, \$\frac{1}{2}\$, it total. None. Aggregate amount of income actually received during the year in cash EXPENDITURES DURING THE YEAR. On fire		4.222.53 60.65 1.801.26
Gross premiums received in cash, without any deduction (including 82.54.87 premiums of previous years). \$ 20,563.78 Deduct only reinsurance, rebate, abatement and return premiums 5,840.88 Net cash actually received for premiums. Bills and notes received during the year for premiums remaining unpaid None. Beceived for interest on bonds and mortgages. Beceived for interest and dividends on stocks and bonds, collateral loans, and from all sources. Income received from all other sources, viz.: Bents and agency commission. Deposit premium (lessper cont) received for perpetual fire risksNone. Received for calls on capital, \$; for increased capital, \$; total. None. Aggregate amount of income actually received during the year in cash		4.222.63 60.60 1.801.26

Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total	
Paid for commissions or brokerage	\$ 3,000.50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and	
all other employes	11,696.60
Paid for state and local taxes in this and other states	165.00
All other payments and expenditures, via.: Office supplies, \$705.54; adjust-	
ing expense, \$10.25; general expense, \$1,256.77; printing, \$304.77; special	
agents, traveling expense, etc., \$1,158.58; total	2,435.94
Amount of deposit premium returned during the year on perpetual fire	
riaks	
Aggregate amount of actual expenditures during the year, ln cash	8 10,117.01
MISCRILLANGOUS.	
Fire	Premiums
riaks.	thureou. # 27,795.68
In force on the list day of December of the preceding year 8 1.802,603 Written or received during the year	20,485.20
The state of the s	special residence
Total 8 3,343,645	# 45,25L17
Deduct those expired and marked off as terminated 1,186,738	16,142.94
In force at the end of the year	8 05,105.00
Deduct net amount reinsured	681.32
Detrock her amount compared.	
Net amount in force 8 2,122,318	8 31,506.91
GENERAL INTERROGATORIES.	
Total amount of premiums received from the organisation of the com-	8 95,000.87
pany to date	20,054,02
Total amount of cash dividends declared since the company commenced	
business	
Fire losses incurred during the year	4,600.56
Total amount of the company's stock owned by the directors at par value.	53,600.00
Marine losses incurred during the year	
Total amount loaned to officers and directors	3,000.00
Loaned to stockholders, not officers	
Dividends declared payable in stock from organizationNone.	
Amount deposited in different states and countries for the security of all	
the company's policy-holdersNone.	
Amount deposited in different states and countries, which, under the laws	
sharped to held exclusively for the protection of the policy-holders of	
such states or countries	
Largest amount insured in any one risk	5,000.00
Are dividends declared on premiums received for risks not terminated?	
No.	
BUSINESS IN THE STATE OF IOWA DURING THE TRAIL.	
BURLEAUS AN ANN STATE OF AUGUS PURSUES AND ANNUAL PROPERTY.	Fire
	riaks. #1,457,042 00
Fire, marine and inland risks written	20.485.29
Descriptions spendard (group)	5,796.48
Losses paid	4,639.50
Losses incurred	-

For the year ending December 31, 1896, of the condition and affairs of the

MERCHANTS AND BANKERS INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, W. R. WARPIELD.

Vice-President, Theo, F. Gatcuel.

Secretary, C. H. Ainley.

[Organized or incorporated March 7, 1885. Commenced business March 19, 1885.] Principal office, Des Moines.

ASSETS.

Value of real estate owned by the company (less 5, the amount of encumbrance thereon)......None. Loans on mortgage (duly recorded and being the first liens on the fee simpie), upon which not more than one year's interest is due...... None. Loans on mortgage (first liens), upon which more than one year's interest Interest due on all said mortgage loans, \$; interest accrued thereon, I.....; total......None. Value of lands mortgaged, exclusive of buildings and perishable improvements......None. Value of the buildings mortgaged (insured for \$ as collateral). None. Cash in the company's principal office..... \$ 3,000 82 Cash belonging to the company deposited in bank..... 3,481,86 Interest due and accrued on stocks and bonds not included in "market value"......None. Notes taken for premiums..... 2,231 42 Gross premiums (as written in the policies) in course of collection, not Bills receivable, not matured, taken for fire, marine and Inland risks (less assessment paid thereon) 168,237,57 Bills receivable, not more than six months past due (valued at 50 per cent of face)..... 45,809.39 Judgments..... 2,982.11 Due from agents..... 4,245.18 Premiums due from other companies..... 1,038.49 The gross amount of all the assets of the company...... \$ E31,080.84

LIABILITIES.

Annual to bearing

Gross claims for adjusted and unpaid losses due and all	4,549,97
Gross claims for adjusted and unpaid rosses are adjusted and rosses are adjusted	- Delication - Con-
all reported and supposed losses	

Losses resisted, including interest, costs and other expenses thereon		
Total gross amount of claims for losses		7
Net amount of unpaid losses Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$; unearned premiums (per cent). None. Gross premiums received and receivable upon all unexpired fire risks running not more than one year from date of policy, \$; unearned premiums. None. Gross premiums (including both cash and bills) received and receivable on all unexpired marine risks. None	8	4,749.97
Tetal unearned premiums as computed above		
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed. None. Interest due and declared remaining unpaid or uscalled for None. Cash dividends to stockholders remaining unpaid. None. Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses. None.		3,000 00
Due and to become due for borrowed money. All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Guarantee fund		14,418 79
Total amount of all liabilities, except capital stock and net surplus	-	22,198.76
INCOME DURING THE YEAR.		
Gross premiums received in cash, without any deduction (including \$ premiums of previous years)		
Not cash actually received for premiums Bills and notes received during the year for premiums remaining uspaid None. None.	5	54,095.77
Received for interest on bonds and mortgages. None. Received for interest and dividends on stocks and bonds, collateral loans, and from all sources. None. Income received from all other sources, vis: Rents. None. Deposit premiums (iees. per cent) received for perpetual fire risks. None. Received for calls on capital, \$ for increased capital, \$ total. None.		
Aggregate amount of income actually received during the year in cash		51,096.71
EXPENDITURES DURING THE YEAR. On fire risks.		
Gross amount actually paid for losses (including \$4.945 94 losses occurring in previous years). \$ 22,000.03 Deduct all amounts excutally received for salvages (whether on losses of the last or previous years), \$; and all amounts actually received for reinsurance in other companies. \$; total deductions. \$		
Net amount paid during the year for losses		21,706.56

Cash dividends actually paid stockholders (amount of stockholders divi-			
tonds designed during the year, \$)		0.000	
Total becoming money and interest	0	4,402.81 11,357.67	
Paid for commissions or brokerage, including reinsurance		11,001,01	
Paid for salaries, fees and all other charges of officers, clerks, agents and		9,140.27	
-TI -ti		58.60	
Paid for state-and local taxes in this and other states		DESTRIP	
Paid for state-and teachers and expenditures, viz: Return premiums, \$897.44; mileage, \$785.32; stamps, 570.50; total		8,254.25	
mileage, \$785.32; stamps, 5.0.30; total General expenses, rent, stationery, printing, etc		1,737.50	
Amount of deposit premium returned during the year on perpetual fire			
risks			
FISAS In the state of the same to each	8	50.657.47	
Aggregate amount of actual expenditures during the year, in cash	×.	2000	
MISCELLANEOUS.			
Fire		remiums bereon.	
Pisks.		319,835,54	
	9	115,518 27	
Written or renewed during the year	-	-	
	4	435,354.81	
Deduct those expired and marked off as terminated		90,150 24	
In force at the end of the year \$3,935.706.49	8	345,202.57	
Deduct amount reinsured 259,833.55		5,033.61	
	-	340,168.96	
Net amount in force	×.	Assessment .	
GENERAL, INTERROGATORIES,			
Total amount of premiums received from the organization of the com-			
The same of the sa			
r and them organization to date			
Total amount of rush dividends declared since the company commenced			
businessNone.			
Fire losses incurred during the year.			
Total amount of the company's stock owned by the directors at par value None.			
Marine losses incurred during the year			
Marine losses incurred during the year			
Township to stand bolders not officers			
None.			
A deposited to different states and countries for the security of an			
NORE.			
such states or countries			
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.			
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.		Fire	
	1	risks.	
Fire, marine and inland risks written	0.	115,518.27	
		22,600.08	
Towns puld		17,078.54	
Losses incurred		41,010.01	

For the year ending December 31, 1896, of the condition and affairs of the

MERCHANTS BRICK MUTUAL INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, Georgia A. Jewett. Secretary, S. G. Lee. Vice-President, R. J.	Mo	Кии.
[Organized or incorporated December 8, 1894. Commenced business Decem	ber	8, 1894.]
THE RESIDENCE OF THE PARTY OF T		
Whole amount of joint stock or guaranteed capital authorized Mutual. Whole amount of capital actually paid up in cash		
ASSETS.		
Value of real estate owned by the company (less \$, the amount of		
encumbrance thereon)		
Loans on mortgage (duly recorded and being the first liens on the fee		
simple), upon which not more than one year's interest is due None.		
Loans on mortgage (first liens), upon which more than one year's interest		
is due (of which \$ is in process of foreclosure)None.		
Interest due on all said mortgage loans, \$; interest accrued thereon,		
8: total		
Value of lands mertgaged, exclusive of buildings and perishable improve-		
ments,		
Value of the buildings mortgaged (insured for \$ as collateral) None.		
Total value of said mortgaged premisesNone.		
Account of bonds of the United States, and of this state and of other		
states, and also of bonds of incorporated cities in this state, and of all		
other bonds and stocks, owned absolutely by the company None.		
Account of stocks, bonds, and all other securities (except mortgages)		
hypothecated to the company as collateral security for cash actually		
loaned by the company, with the par and market value of the same,		
and the amount loaned on each		
Cash in the company's principal office	8	187.00
Cash belonging to the company deposited in bank:		Dear
Baukers Iowa State bank		1,035.50
Interest due and accrued on stocks and bonds not included in "market		
value"None.		
Interest due and accrued on collateral loans None.		
Gross premiums (as written in the policies) in course of collection, not more than three months due, net		10000
Bills receivable, not matured, taken for fire, marine, and inland risks		1,043.30
(including \$ Interest accrued thereon)		
Bills receivable, not more than six months past due (including \$ Inter-		
est accrued thereon)		
All other property belonging to the company, viz: Rents due and accrued,		
\$; due from other companies for reinsurance, on losses already		
paid, \$; premium notes, \$25,791.69; less net deductions, \$892.47; total.		25,800.92
Property and the second		Market Street

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due		1,855.61
Due and accrued for salaries, rent, advertising, and for agency and delegated miscellaneous expenses. None. Due and to become due for brrowed money. All other demands against the company, absolute and contingent, due and to become due, admitted and contested, vir. State, city, county or computations, brokerage and other		720.00
charges due and to become due to agents and process on premiums paid and in course of collection. \$: return premiums. \$; guar- antes fund paid in cash, 83,70; total		8,750.00
Total amount of all liabilities, except capital stock, and net surplus Joint stock capital actually paid up in cash	8	5,852.61
INCOME DUBING THE YEAR.		Fire risks.
Gross premiums received in cash, without any deduction (including \$ premiums of previous years). Deduct only reinsurance, rebate, abatement and return premiums.		19.304.94 4,678.89
Net cash actually received for premiums. Bills and notes received during the year for premiums, remaining unpaid		4,500.00

Deposit premium (less per cent) received for perpetual fire risks. None. Received for calls on capital, \$; for increased capital, \$; total		
None.	_	
Aggregate amount of income actually received during the year in	00	19,216 05
EXPENDITURES DURING THE YEAR. On		
fire risks.		
Gross amount actually paid for losses (including \$losses occurring in previous years)		
Deduct all amounts actually received for salvages (whether on		
losses of the last or of previous years), \$; and all amounts		
actually received for reinsurance in other companies, \$3,-		
524.10; total deductions		
Net amount paid during the year for losses	8	3,865 86
Cash dividends actually paid stockholders (amount of stockholders' divi-		
dends declared during the year, \$)		
Scrip or certificates of profits redeemed in cash, \$; interest paid to		
scrip holders, \$; total		3,819 11
Paid for commissions or brokerage Paid for salaries, fees, and all other charges of officers, clerks, agents, and		0,019 11
all other employes.		3,811.45
Paid for state and local taxes in this and other states		
All other payments and expenditures, viz: General expense, \$1,0511;		
advertising, \$917.35; traveling expenses, including specials, \$3,531.74;		-
total		8,507.13
Amount of deposit premium returned during the year on perpetual fire risks		
	-	40 000 00
Aggregate amount of actual expenditures during the year, in cash	8	18,003.55
Manager Laurence		
MISCELLANBOUS. Fire		emiums
Fire ricks,	th	ereon
Pire rinks. Written or renewed during the year \$1,078,450 00 Deduct those expired and marked off as terminated 143,920 00	8	a5,036.22 4.154.00
Written or renewed during the year \$1.074,000 to Deduct those expired and marked off as terminated 143,000 to In force at the end of the year \$20,500.00	8	35,036.22 4.154.00 30,902.22
Pire rinks. Written or renewed during the year \$1,078,450 00 Deduct those expired and marked off as terminated 143,920 00	8	a5,036.22 4.154.00
Pire	8	35,036.22 4.154.00 30,902.22
Written or renewed during the year Strick	8	16760n. 35,036.22 4,154.00 30,968.22 2,452.16
Written or renewed during the year Sirk	8	16760n. 35,036.22 4,154.00 30,968.22 2,452.16
Written or renewed during the year thicks. Deduct those expired and marked off as terminated 143,020 of 143,0	8 8	10 recon. 35,036.20 4,154.00 30,963.20 2,452.16 28,450.06 35,056.22
Written or renewed during the year slave state of the terminated slave state of the year slave s	8 8	107 (107 (107 (107 (107 (107 (107 (107 (
Written or renewed during the year this. Deduct those expired and marked off as terminated 143,020.00 In force at the end of the year \$84,502.00 Deduct amount reinsured 286,000.00 Net amount in force 68726,000.00 GESERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date Lases paid from organization to date. Total amount of cash dividends declared since the company commenced	8 8	10 recon. 35,036.20 4,154.00 30,963.20 2,452.16 28,450.06 35,056.22
Written or renewed during the year strikes. Deduct those expired and marked off as terminated 14,302,00 In force at the end of the year \$94,502,00 Deduct amount reinsured 28,030,00 Net amount in force 8 726,500,00 GESCHAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date Lease paid from organization to date Total amount of cash dividends declared since the company commenced business None.	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year this. Deduct those expired and marked off as terminated 143,020.00 In force at the end of the year \$84,500.00 Deduct amount reinsured 286,000.00 Net amount in force 6870,000 GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date 1870,000 Lusses paid from organization to date 7001 amount of cash dividends declared since the company commenced business None.	8 8	10 recon. 35,036.20 4,154.00 30,963.20 2,452.16 28,450.06 35,056.22
Written or renewed during the year this.s. Deduct those expired and marked off as terminated 143,020.00 In force at the end of the year \$201,000.00 In force at the end of the year \$201,000.00 Net amount in force \$200,000.00 Ret amount in force \$200,000.00 General intermediates. Total amount of premiums received from the organization of the company to date Lunes paid from organization to date. Lunes paid from organization to date. Total amount of cash dividends declared since the company commenced business None. Fire losses incurred during the year. Total amount of the company's stock owned by the directors at par value	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year strikes. Deduct those expired and marked off as terminated 14:302.00 In force at the end of the year \$04,502.00 In force at the end of the year \$04,502.00 Net amount in force \$750,500.00 GESCHAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date Leases paid from organization to date. Total amount of cash diridends declared since the company commenced business None. Fire losses incurred during the year. None. Marine losses focurred during the year. None.	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year this.s. Deduct those expired and marked off as terminated 14,309.00 In force at the end of the year \$8,309.00 Deduct amount reinsured 28,09.00 Net amount in force \$8,309.00 General interactions. General interactions of the organization of the company to date Lenses paid from organization to date. Lenses paid from organization to date. Total amount of cash dividends declared since the company commenced business None. Fire losses incurred during the year. Total amount of the company's stock owned by the directors at par value amount of the company's stock owned by the directors at par value of the company commenced of the company commenced of the company's stock owned by the directors at par value of the company commenced of the company commenced of the company commenced business incurred during the year. None. None. None.	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year this.s. Deduct those expired and marked off as terminated 14:302.00 In force at the end of the year \$04,502.00 In force at the end of the year \$04,502.00 Net amount in force \$750,500.00 GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date Leases paid from organization to date. Total amount of cash dividends declared since the company commenced business None. Fire losses incurred during the year. None. Marine losses incurred during the year. None. Marine losses incurred during the year. None. Marine losses incurred during the year. None. None. Marine losses incurred during the year. None. None. None. None. None.	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year thicks. Deduct those expired and marked off as terminated 14,309.00 In force at the end of the year \$8,300.00 Deduct amount reinsured 28,000.00 Net amount in force \$8,300.00 General interactions of \$7,000.00 General interactions of the organization of the company to date 1,2222, and the organization of the company to date 1,2222, and the organization of the company to date 1,2222, and the organization of the company to date 1,2222, and the organization of the company to date 1,2222, and the organization of the company's stock owned by the directors at par value 1,2222, and the organization to date 1,2222, and the organization to date 1,2222, and the organization of the organiza	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year sl. (18, 18, 18, 18, 18, 18, 18, 18, 18, 18,	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year	8 8	10:reon 23,036.20 4.154.00 20,902.22 2,452.16 28,450.06 22 7,339.06
Written or renewed during the year sl. (18, 18, 18, 18, 18, 18, 18, 18, 18, 18,	8 8	10:reon 23,036.20 4.154.00 20,962.22 2,452.16 28,450.06 22 7,339.06

BUSINESS IN THE STATE OF IOWA DURING THE YEAR. risks. Fire, marine and inland risks written \$ 1,078,450.00 Premiums received (gross) Losses pald.... 7,380.98 Losses incurred..... 7,389.96 ANNUAL STATEMENT For the year ending December 31, 1896, of the condition and affairs of the MILL OWNERS MUTUAL FIRE INSURANCE COMPANY. OF DES MOINES, Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State. President, A. T. BERCHARD. Vice-President, H. D. St. JOHN. Secretary, J. G. SHARP. [Organized or incorporated 1875; reincorporated 1889. Commenced business April, 1875, and March, 1889.] Principal office, Des Moines. CAPITAL. Whole amount of joint stock or guaranteed capital authorized Mutual. ABSETS. Value of real estate owned by the company (less \$, the amount of encumbrance thereon)None. Loans on mortgage (duly recorded and being the first liens on the fee simple), up in which not more than one year's interest is due...... \$ 22,300.00 Loans on mortgage (first liens), upon which more than one year's interest is Interest due on all said mertgage loans, \$150.31; interest accrued thereon, 404.71 8254.(0; total Value of lands mortgaged, exclusive of buildings and perishable improvements \$ 61,629.00 Value of the buildings mortgaged (insured for \$5,905 as collateral) 13,115 00 Total value of said mortgaged premises...... 8 74,735.00 Account of bonds of the United States, and of this state and other states, and also of boods of incorporated cities in this state, and of all other Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, Cash belonging to the company deposited in Iowa National bank, Des 6.574.60 Moines, Iowa Interest due and accrued on stocks and bonds not included in "market Interest due and accrued on collateral loans..... None.

Deposit notes held by the company, representing one annual premium Bills receivable, not matured, taken for fire, marine and inland risks (including \$ interest accrued thereon) None, Bills receivable, not more than six months past due (including \$ interest accrued thereon) None, all other property belonging to the company, viz. Rents due and accrued \$ id of from other companies for reinsurance on losses	\$ 104,787.16
already paid, #; total	
The gross amount of all the assets of the company	S 134,066.41
LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become	
Gross losses in process of adjustment, or in suspense, including	
all reported and supposed losses	
thereon # 2,000.00	
Total gross amount of claims for lossesNone.	
Deduct reinsurance thereonNone.	
Net amount of unpaid lesses	8 2,000.00
ning one year or less from date of policy, including interest premiums	
on perpetual fire risks, \$; uncarned premiums (per cent). None.	
Gross premiums received and receivable upon all unexpired fire risks run-	
ning more than one year from date of policy, \$; unearned pre-	
miums	
upon all unexpired inland navigation risks, \$; uncarned premiums	
(per cent)	
Gross premiums (cash and bills) received and receivable on all unexpired	
marine risks	
Amount reclaimable by the insured on perpetual fire insurance policies,	
being per cent of the premiums on deposit received None.	
Net premium reserve and all other liabilities, except capital, under the	
life insurance or any other special department	
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement	
marine and inland policies of otherwise, returnable on sectionent.	
Principal unpaid on scrip or certificates of profits which have been author-	
ized or ordered to be redeemed	
interest due and deciared remaining unpaid or uncalled for None.	
Cash dividends to stockholders remaining unpaid None.	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	
Due and to become due for borrowed money	
All other demands against the company, absolute and contingent, due and	
to become due, admitted and contested, viz: State, city, county, or	
other taxes and assessments, \$; commission, brokerage and other	
charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total. None.	
	8 2,000 00
Total amount of all liabilities, except capital stock, and not surplus.	9 2,000 00
INCOME DURING THE YEAR.	
Fire rinks,	
Gross premiums received in cash, without any deduction (includ-	
lng \$2.80, premiums of previous years) \$ 71,782.94	
Deduct only reinsurance, rebate, abatement and return pre-	
miumsNone.	m. er enn av
Net cash actually received for premlums	\$ 71,782.91

	on town insummes herolet.
\$ 689.42	Received for interest on bonds and mortgages
867.04	and from all sources. Income received from all other sources, viz: Rents, no se; furniture sold,
4.00	81; total
	None.
8 73,313.40	Aggregate amount of income actually received during the year in
	EXPENDITURES DURING THE YEAR. On fire take.
	Gross amount actually paid for losses (including \$3,684 41, losses
	occurring in previous years)
	actually received for reinsurance in other companies, \$; total deductions
# 49,379.37	Net amount paid during the year for losses
	Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year)
	Scrip or certificates of profits redeemed in cash, 8; interest paid to scrip holders, 8; total
	Patd for commissions or brokerage
6.816.85	all other employes
4 60	Pald for state and local taxes to this and other states. All other payments and expenditures, viz.: Traveling expenses, postage, stationery, office reat, legal expenses, telegraphing and miscellaneous,
3,763.54 4,851.63	office forniture
8 64,815.90	Aggregate amount of actual expenditures during the year, in cash
Premiums thereon.	MISCELLANEOUS. Pire risks.
# 106,933.70	In force on the list day of December of the preceding year \$ 2,419.730
10,201 25	Written or renewed during the year 211,500
# 117,139.95 12,352.85	Total
104,787.10	In force at the end of the year \$ 2,854,600 Deduct amount releasured None.
8 104,787 10	Net amount in force \$ 2,351,000
	GENERAL INTERROGATORIES.
W LANGE OF STREET	Total amount of premiums received from all sources since the organiza-
632,015.T3	tion of the company, to date
300,000,00	Lesses paid from organization to date Total amount of cash dividends declared since the company commenced business. None.
45,604.95	Fire leases incurred during the year
	Total amount of the company's stock owned by the directors at par value
	Total amount of the company's stock owned by the directors at par value None. Marine losses incurred during the year. None.
	Total amount of the company's stock owned by the directors at par value None.

Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the publicy-helders of such states or countries. None. Largest amount insured in any one risk Age dividends declared on premiums received for risks not terminated? No.	10,000.00
BUBINESS IN THE STATE OF JOWA DURING THE YEAR.	Fire.
Pire, marine and inland risks written, including perpetual risks renewed. Premiums received (gross), including premiums on perpetual risks renewed. Losses paid. Losses incurred.	Plaks. #04,500.00 41,225.00 10,228.00 19,238.00

For the year ending December 31, 1896, of the condition and affairs of the SECURITY FIRE INSURANCE COMPANY, OF DAVENPORT,

Organized under the laws of the State of lowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. F. Gilman. Vice-President, J. B. Phelps. Secretary, E. J. Babcock.

[Organized or incorporated September 24, 1893. Commenced business November 1, 1893.] Principal office, Davenport.

Principal office, Davenport.	
CAPITAL.	
Whole amount of joint stock or guaranteed capital authorized	\$ 100,000.00 85,000.00
ASSETS.	
Value of real estate owned by the company dess 8, the amount of eacumbrance thereon)	5 6,011.10
Loans on mortgage (duly recorded and being the first liens on the fee sim-	115,514,34
pie), upon which not more than one year's interest is due	113,514.01
is due (of which \$ is in process of foreclosure)	
\$3,180.55; total Value of lands mortgaged, exclusive of buildings and perishable improvements. \$ 260.049	3,970.49
Value of the buildings mortgaged linsured for \$48,000 as collateral	
Total value of said mortgaged premises	
Total par market value.	
Two shares guarantee capital stock Davenport Co-operative Bank	
One share Farmers Savings bank, Marengo 100.00 100.00	

4,000 00

Thirty shares First National bank, of Davenport... 3,000.00

Ten shares First National bank stock	,0					
ings association. Our school warrants, independent district, Doon. Tutal par and market value. Tutal par and market value. S 11,60.00 \$ 9.781.60 \$ 9.7	Twenty shares Davenport Loan, Buildin	ng and Sav				
Tutal par and market value	ings association		8 4,000,00	\$ 1,681.60		
Tutal par and market value						
count of stocks, bonds, and all other securities (except mortspaces) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each: Total par market value	Iowa		2,000.00	五,000 00		
hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each: Total par market value of the same, and the amount loaned value. Total par market value of the same, and the amount loaned value. Total par market value of the same, and the amount loaned value. Total par market value on the same, and the same, and the same of the same, and the same of the same, and the same of the same of the same, and the same of the same of the same, and the same of the same of the same, and the same of the same, and the same of the same of the same, and the same of the same of the same, and the same of the same of the same, and the same of the same, and the same of the same of the same, and the same of the same, and the same, and the same of the same, and the same of the same, and the same, and the same, and the same, and the same of the same, and the same, and the same, and the same, and the same of the same, and the same, and the same, and the same, and the same of the same, and the same of the same, and the same, a	Tutal par and market value		\$ 11,100.00	B 9,781.60	\$ 9,781.	60
the amount loaned on each: Total par walue. To	Account of stocks, bonds, and all oth	her securit	les (except	mortgages)		
the amount loaned on each: Total	hypothecated to the company as col	llateral sec	urity for ca	sh actually		
ight notes endorsed by parties worth \$500.000 \$ 5,500.0	loaned by the company, with the par	and market	t value of th	e same, and		
ight notes endorsed by parties worth \$500.000	the amount loaned on each:	Total	Total	Amount		
ight notes endorsed by parties worth \$500.000		par.	market	loaned		
### Space of the secured by thirty shares Piece Mills company	Eight notes endorsed by parties worth	value.	varue.	thereon.		
wo notes secured by thirty shares Pierce Mills company 8,000 00 3,000 00 1,500,00 Into note secured by— Ten shares First National bank atock. 1,000 00 1,300 00 Five shares Davenport National bank stock. 500,00 500 00 Five shares Union Savings bank stock. 500,00 500 00 Five shares Union Savings bank stock. 500,00 500 00 Five shares Ventor Savings bank stock 500,00 500 00 Five shares Scott County Savings bank stock 500,00 1,000,00 1,000,00 Eight shares Scott County Savings bank stock 500,00 1,000,00 1,000,00 1,000,00 For full plad certificate of ten shares Davenport Co-operative bank, secured by \$7,000 to 1,000,00 1,000,00 1,000,00 Total par and market value and amount loaned thereon. \$20,700,00 \$21,483,00 \$10,100,00 \$10,600,00 Total par and market value and amount loaned thereon. \$20,700,00 \$21,483,00 \$10,100,00 \$10,600,00 Total par and market value and amount loaned thereon. \$20,700,00 \$21,483,00 \$10,100,00 \$10,600,00 Total par and market value and amount loaned thereon \$20,700,00 \$21,483,00 \$10,100,00 \$10,600,00 Total par and market value and amount loaned thereon \$20,700,00 \$21,483,00 \$10,100,00 \$10,600,00 Total par and market value and amount loaned thereon \$20,700,00 \$21,483,00 \$10,100,00 \$10,600,00 Total par and market value and amount loaned thereon \$20,700,00 \$21,483,00 \$10,100,00 \$10,100,00 Total par and market value and amount loaned thereon \$20,700,00 \$21,483,00 \$10,100,00 \$20,483,		\$ 5,900.00	5 5,900.00	₩ 5,900.03		
Pierce Mills company	I'wo notes secured by thirty shares				*	
Ten shares First National bank stock		3,000 00	3,000.00	1,500.00		
Stock 1,000 00 1,333 00 Five shares Davenport National bank stock 500,00 500,0	One note secured by—					
Five shares Davenport National bank stock		2000	2000000			
bank stock. 500.00 500.00 500.00 Five shares Union Savings bank stock. 500.00 5	stock, Passage Wattonal		1,833 00			
Five shares Union Savings bank stock			500.00			
stock						
Ten shares Parmers and Mechanics Savings bank stock			550.00	2,030 00		
Eight shares Scott County Savings bank stock. South of In paid certificate of ten shares Davenpert Co-operative bank, secured by \$7,000 in first real estate mortsage. Total par and market value and amount loaned thereon. \$20,700.00 \$ 1,000.00 \$ 10,00.00 \$ 10,100.00 \$	One note secured by-					
Eight shares Scott County Savings bank stock So full paid certificate of ten shares Davenpert Co-operative bank, se- cured by \$7,000 in first real estate mortgage. T,000 00 7,000 00 500 00 Total par and market value and amount loaned thereon. So \$0,000.00 \$ 1,000.00 \$ 500.00 Total par and market value and amount loaned thereon. So \$0,700.00 \$ 21,483.00 \$ 16,100.00 \$ 16,100.00 Ash in the company's principal office. So \$0,700.00 \$ 21,483.00 \$ 16,100.00 \$ 16,000.00 Ash belonging to the company deposited in the First National bank, \$3,720.80; Citizens National bank, \$2,004.10; Scott County Savings bank, \$3,720.80; Citizens National bank, \$2,004.10; Scott County Savings bank, \$3,720.80; Citizens National bank, \$2,004.10; Scott County Savings bank, \$3,720.80; Citizens National bank, \$2,004.10; Scott County Savings bank, \$3,720.80; Citizens National bank, \$2,004.10; Scott County Savings bank, \$4,823.81; Interest due and accrued on collateral loans Interest due and accrued on collateral loans Interest due and accrued on collateral loans Interest accrued thereon. Sills receivable, note mareed, taken for fire, marine, and inland risks, (including \$ interest accrued thereon). Sills receivable, note mareed, taken for fire, marine, and inland risks, (including \$ interest accrued thereon). Sills receivable, note than six months past due (including \$ Interest due and accrued thereon). Sills receivable, more than six months past due (including \$ Interest due and accrued thereon). Sills receivable, more than six months past due (including \$ Interest accrued thereon). Sills receivable, more than six months past due (including \$ Interest accrued thereon). Sills receivable, more than six months past due (including \$ Interest accrued thereon). Sills receivable, more than six months past due (including \$ Interest accrued thereon). Sills receivable, more than six months past due (including \$ Interest accrued thereon). Sills receivable, more than six months past due (including						
bank stock. 80 00 1,200.00 1,200.00 1,200.00 bor full paid certificate of ten shares Davenport Co-operative bank, secured by \$7.000 10 50.00 00 1,000.00 50.			1,000 00			
Davenport Co-operative banks secured by \$7,000 in first real estate mortgage. Total paid certificate of ten shares form no note secured by \$7,000 in first real estate mortgage. Total par and market value and amount loaned thereon. Secured by \$7,000 in first real estate mortgage. Total par and market value and amount loaned thereon. Secured by ten shares form no secured by ten shares form amount loaned thereon. Secured by ten shares form no secured by ten shares form amount loaned thereon. Secured by ten shares form no secured by ten shares form amount loaned thereon. Secured by \$7,000 in first part of the company deposited in the First National bank, \$1,000 in sah in the company approach position in the First National bank, \$1,000 in sah belonging to the company deposited in the First National bank, \$1,000 in the First National bank, \$2,000 in the First National bank, \$2			4 345 45	7 000 00		
Davenport Co-operative bank, secured by £00 per fact that the company of £000 for £0	hunk stock		1,200.00	- 1,500.00		
cared by \$7.000 in first real estate mortgage						
mortgage						
National bank stock 1,000.00 1,000.00 500.00 Total par and market value and amount loaned thereon. 8 25,000.00 \$ 24,483.00 \$ 16,100.00 \$ 16,607.00 and in the company deposited in the First National bank, \$1,700.00 \$ 18,500.00 \$ 16,100.00 \$ 16,607.00 and in the company deposited in the First National bank, \$1,700.00 \$ 1,607.00 and \$1,607.00 and \$1,60			7,000 00	5.000.00		
Total par and market value and amount loaned thereon \$ 20,700.00 \$ 21,483.00 \$ 10,100.00 \$ 16,100.00 \$ 16,000	One note secured by ten shares Iowa					
amount loaned thereon. \$ 20,00.00 \$ 14,80.00 \$ 16,100.00 \$ 16,00.00 \$ 14,00.00 \$ 16,00.	National bank stock	1,000.00	1,000,00	500.00		
amount loaned thereon. \$ 20,00.00 \$ 14,80.00 \$ 16,100.00 \$ 16,00.00 \$ 14,00.00 \$ 16,00.	Total par and market value and		100			
hash in the company's principal office. Alsh belonging to the company deposited in the First National bank, \$1.700.85; Citizens National bank, \$2.700.18; Ecott County Savings bank, \$2.23.85; Ottizens National bank, \$2.700.18; Ecott County Savings bank, \$2.23.85; Ottizens National bank, \$7.201.50; German Savings bank, \$2.23.85; Ottizens National bank, \$7.201.50; German Savings bank, \$2.30,335.81; Interest due and accrued on collateral loans	amount loaned thereon	8 20,700.00	B \$1,483.00	8 16,100.00	\$ 10,100	00
\$3.730.85; Citizens National bank, \$2,004 19; Scott County Savings bank, \$232 81; Davenport Savings bank, \$232 81; Davenport Savings bank, \$232 81; Davenport Savings bank, \$23,35 81; Interest due and accrued on stocks and bonds not included in "market value". None, interest due and accrued on crilateral loans	Cash in the company's principal office	MANAGEM COLL		MINTER ANTE	1,667	.36
\$23.25 (3) Davenport Savings bank, \$7,221 50; German Savings bank, \$0,325 81 interest due and accrued on stocks and bonds not included in "market value". None. Interest due and accrued on collateral loans. 1,72 20 20 20 20 20 20 20 20 20 20 20 20 20	Cash belonging to the company depos	sited in the	e First Nat	ional bank,		
\$0,335.81 therest due and accrued on stocks and bonds not included in "market value". None, interest due and accrued on collateral loans. None, interest due and accrued on collateral loans. None, interest due and accrued on collateral loans. 1,722.00 through the stock of the course of collection, not more than three maths due. Illis receivable, not marted, taken for fire, marine, and inland risks, (including \$ interest accrued thereon). Illis receivable, not marted than six months past due (including \$ interest accrued thereon). Illis receivable, more than six months past due (including \$ interest accrued thereon). Illist receivable, more than six months past due diacluding \$ interest due and accrued. \$ i due from other companies for relasurance on losses already paid, Dabuque Fire and Marine insurance company, \$8.25; Connecticut Fire insurance	\$3,720.38; Citizens National bank, \$2,	004 19; Scott	County Sa	vings bank,		
nterest due and accrued on stocks and bonds not included in "market value". None. Interest due and accrued on collateral loans. 1,72 20 20 20 30 30 30 4. See 1.					03 995	.01
value"					20,000	101
Interest due and accrued on collateral loans pross premiums cas written in the policies) in course of collection, not more than three mouths due. Illi receivable, not marred, taken for fire, marine, and inland risks, (including \$ interest accrued thereon). Illi receivable, not more than six months past due (including \$ interest accrued thereon). Illi other property belonging to the company, viz: Rents due and accrued. \$; due from other companies for refisurance on losses already paid, Dabuque Fire and Marine insurance company, \$8.52; consections Fire insurance company, \$8.55; total The gross amount of all the assets of the company ILABILIXIES. Fross claims for adjusted and unpaid losses due and to become due						
Fross premiums as written in the policies) in course of collection, not more than three months due. 1111 receivable, not matered, taken for fire, marine, and inland risks, (including \$ interes accrued thereon	value"	Lanes.	*********	xone.	1 070	000
more than three months due. Mailla receivable, not matrond, taken for fire, marine, and inland risks, (decluding \$ interest accrued thereon). Interest accrued the months past due (including \$ interest accrued thereon). Interest due and accrued the company, viz. Rents due and accrued. Interest due from other companies for recissurance on losses already paid, Dabuque Fire and Marine insurance company, \$8.23; Connecticus Fire insurance company, \$8.25; Connecticus Fir					3,010	Mr.
Alls receivable, not matered, taken for fire, marine, and haland risks, (including \$ interest accrued thereon)					4.855	.73
(decluding \$ interest accrued thereon)						
### State of the company of the comp					7,266	184
dills receivable, more than six months past due (lacituding \$. interest due and accrued thereon	Bills receivable, not more than six m	onths past	due (includ	ing \$		
due and accrued thereon. 11.85 11.85 The gross amount of all the assets of the company, viz: Reuts due and accrued, s; due from other companies for relessurance on losses already paid, Dabuque Fire and Marine Insurance company, \$8.25; to consection. The gross amount of all the assets of the company. 11.85 The gross amount of all the assets of the company. 12.86 13.87 13.87 13.87 14.87 15.86 16.87					1,368	1.88
All other property belonging to the company, viz: Rents due and accrued. 8; due from other companies for reitsurance on losses already paid, Dubque Fire and Marine insurance company, \$8.23; Connecticut Fire insurance company and the sasets of the company that is the same and the same and the become due. **TOTAL CALLETTES.** *						-
* . ; due from other companies for retissurance on losses already paid, Dahque Fire and Marine insurance company, \$2.23; Connecticut Fire insurance company, \$2.62; total					2,0%	1,39
paid, Dabuque Fire and Marine (nsarance company, \$0.23; Connecticut Fire Insurance company, \$0.62; total	All other property belonging to the con	npany, viz:	Rents due a	nd accrued.		
Fire insurance company, \$2.63; total	8 ; due from other companies	for relasm	rance on los	ises already		
The gross amount of all the assets of the company					11	LBS
Aross claims for adjusted and uspaid losses due and to become due					_	-
Fross claims for adjusted and uspaid losses due and to become due. Nose- Fross losses in process of adjustment, or in suspense, including	The gross amount of all the assets	of the com	pany		# 189,010	133
due	E.E.	ABILUTERS.				
due	Gross claims for adjusted and unpaid le	osses due a	nd to becon	16		
Pross losses in process of adjustment, or in suspense, including	due		Non	0.		
all reported and supposed losses 8 2,043.91	Gross losses in process of adjustment, o	or in susper	ose, includir	III		
	all reported and supposed losses	**********	**********	4 2,013.91		

Losses resisted, including interest, costs and other expenses thereon	
Total gross amount of claims for losses. # 2,543.91 Deduct reinsurance thereon. None.	
Net amount of unpaid losses. Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$185,002.21; unearned premiums (de) per centl. Gross premiums received and receivable upon all unexpired five risks running more than one year from date of policy \$\frac{1}{4}\$; unearned premiums. None. Gross premiums (including both cash and bills) received and receivable upon all unexpired finland navigation risks, \$\frac{1}{4}\$.: unearned premiums. (including both cash and bills) received and receivable on all unexpired finland navigation risks, \$\frac{1}{4}\$.: unearned premiums (cash and bills) received and receivable on all unexpired marine risks. None.	\$ 3,543.91
Total unearned premiums as computed above	67,580 88
Amount reclaimable by the losured on perpetual fire insurance policies, being per cent of the premium on deposit received	
Principal unpaid on scrip or certificates of profits which have been author-	
ized or ordered to be redeemed	
Due and to become due for borrowed money	119 31
All other demands against the company, absolute and contingent, due and to become due, admitted and contexted, viz.: Due reinsuring companies, \$225.08; commissions, brokerage and other charges due and to	
panies, \$223.6; commission, procerage and other charges due to agents and brokers on premiums paid and in course of collection	1,705.54
Total amount of all liabilities, except capital stock and net surplus. Joint stock capital actually paid up in cash.	\$ 72 875,T2 25,000.00
Surplus beyond capital and all other liabilities. Amount of such aurplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve	92,008.60
Aggregate amount of all liabilities, including paid up capital stock and net surplus.	\$ 189,914.33
INCOME DURING THE VESS. Fire risks.	
Gross premiums received in cash, without any deduction (including \$ premiums of previous years) \$ 60,978 30 Deduct only relinurance, rebate, abatement and return premiums 12,471.68	
Net cash actually received for premiums Bills and notes received during the year for premiums, remaining unpaid. None.	# 57,806 64
Received for interest on bonds and mortgages.	8,559.93 2,330.51
and from all sources. Income received from all other sources, viz : Bents,	4400000

60

NAME OF THE PARTY	
Deposit premium (lessper cent) received for perpetual fire risksNone. Received for calls on capital, \$; for increased capital, \$; total. None.	
Aggregate amount of income actually received during the year in cash	B 68,397.07
EXPENDITURES DUBING THE YEAR. On fire	
Gross amount actually paid for losses (including \$9,775.76 losses	
occurring in previous years)	
losses of the last or of previous years), \$170.23; and all a mounts actually received for reinsurance in other companies, \$1,858.12;	
total deductions	
Net amount paid during the year for losses	8 27,820 43
Cash dividends actually paid stockholders (amount of stockholders' divi- dends declared during the year, \$5,000)	3,000 00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders none; total	
Paid for commissions or brokerage	9,443.74
all other employes	9,879 29
Paid for state and local taxes in this and other states	1,007.52
all other expenses, 86,398.52; total	7,723 62
Amount of deposit premiums returned during the year on perpetual fire risks	
Aggregate amount of actual expenditures during the year in cash	\$ 58,956.60
MISCRILANBOUS.	
MISCRILANEOUS. Fire	Premlums
Fire risks. In force on the sist day of December of the preceding year \$12,084,422	thereon. \$ 199,785.96
Fire risks. In force on the 31st day of December of the preceding year \$12,004,422 Written or renewed during the year 4,500,273	thereon. \$ 190,785.96 67,636.04
Fire	thereon. \$ 190,785.96 67,635.04 8 258,411.00 78,941.40
Fire	thereon. \$ 190,785.96 67,635.04 8 258,411.00
Fire	thereon. \$ 190,785.96 67,636.94 8 258,411.00 78,941.40 8 179,463.60 10,516.39
Fire	thereon. \$ 190,785.96 67,636.94 8 258,411.00 78,941.40 8 179,463.60 10,516.39
In force on the 31st day of December of the proceding year #12,044,322 Written or renewed during the year \$12,044,322 Total \$17,59,705 Deduct those expired and marked off as terminated 5,224,416 In force at the end of the year \$12,224,370 Deduct amount releasured 50,076 Net amount in force \$11,702,636 GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company	thereon. \$ 150,785.96 67,634.04 8 258,411.00 78,941.40 8 179,463.00 10,516.39 \$ 168,952.21
In force on the 31st day of December of the proceding year 1\$12,944,432 Written or renewed during the year 2,4594,733 Total 3,704,745 Deduct those expired and marked off as terminated 5,284,446 In force at the end of the year 8,12,943,730 Deduct amount relasured 500,743 Net amount in force 311,702,636 GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date	thereon. \$ 190,785.96 67,636.94 8 258,411.00 78,941.40 8 179,463.60 10,516.39
In force on the 31st day of December of the proceding year #1sts. Written or renewed during the year \$12,944,432 Written or renewed during the year \$4,599,473 Total \$17,94,745 Deduct those expired and marked off as terminated \$5,284,416 In force at the end of the year \$12,94,375 Deduct amount relasured \$500,741 Net amount in force \$11,702,636 GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date Lossee paid from organization to date Lossee paid from organization to date Total amount of cash dividends declared since the company commenced	thereon. \$ 100,785.96 07,635.94 8 258.411.00 78,942.40 8 179,403.00 10,516.39 \$ 168,952.21 8 963.781.03 3'0,680.22
In force on the 31st day of December of the proceding year #1sts. Written or renewed during the year #1sts. Total \$17,94,745 Deduct those expired and marked off as terminated 5,324,446 In force at the end of the year. \$12,294,379 Deduct amount relasured 500,741 Net amount in force \$12,000,740 GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date Losses paid from organization to date Total amount of cash dividends declared since the company commenced busit ers	thereon. \$ 100,785.96 67,635.94 8 258,411.00 78,941.40 8 179,465.90 10,516.39 \$ 168,932.21
In force on the 31st day of December of the preceding year fiscs. ### Proceding 1	thereon. \$ 190,785,96 67,635,94 8 258,411.00 78,942.40 8 179,463.60 10,516.39 \$ 168,952.21 8 962,781.03 3°0,686.22 24,000.00
In force on the 31st day of December of the proceding year 1sts. Written or renewed during the year 2style 1st day of December of the proceding year 1st day of 1st	thereon. \$ 190,786.96 67,625.64 8 255,411.00 75,941.40 8 179,463.00 10,516.39 \$ 168,952.21 8 962,781.01 3*0,680.22 24,000.00 4,200.00
In force on the 31st day of December of the proceding year 1\$12.944.32 Written or renewed during the year 2.4598.373 Total 3.1594.793 Deduct those expired and marked off as terminated 5.2484.793 Deduct those expired and marked off as terminated 5.2484.790 In force at the end of the year 5.905.793 Deduct amount releasured 5.905.793 Net amount in force 5.912.959.379 GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date 1.0595.793 Losses paid from organization to date 1.0595.793 Total amount of cash dividends declared since the company commenced busices 5.7105.793 Fire losses incurred during the year 7.7041 amount of the company's stock owned by the directors at par value. Marine I sees locurred during the year 7.7041 amount loand to officers and directors 1.0000.705.	thereon. \$ 190,788.96 67,635.64 8 255,411.00 78,941.40 8 179,465.00 10,516.39 \$ 168,952.21 8 963.781.03 379,680.22 25,500.00 21,225.93 60,000.00
In force on the 31st day of December of the proceding year #1sts. Written or renewed during the year #1sts. Total \$17,594,705 Boduct those expired and marked off as terminated \$2,544.10 In force at the end of the year \$500,741 Net amount releasared \$500,741 Net amount in force \$600,741 CORNERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date Losses paid from organization to date Total amount of cash dividends declared since the company commenced business Fire losses incurred during the year Total amount of the company's stock owned by the directors at par value. Marine losses incurred during the year Total amount loand to officers and directors Loaned to stockholders, not officers. None Amount deposited to different states and countries for the security of all	thereon. \$ 190,786.96 67,625.64 8 255,411.00 75,941.40 8 179,463.00 10,516.39 \$ 168,952.21 8 962,781.01 3*0,680.22 24,000.00 4,200.00
In force on the 31st day of December of the proceding year #1sts. Written or renewed during the year #1sts. Total \$17,594,705 Boduct those expired and marked off as terminated 5,284,470 In force at the end of the year \$500,761 Net amount releasared 500,761 Net amount in force \$500,761 General Interest Andrews Free State of the Company to date \$100,000 for the Company to date \$100,000 fo	thereon. \$ 190,786.96 8 255,411.00 78,941.40 8 179,463.00 10,516.39 \$ 168,952.21 8 962,781.01 3*0,680.22 24,000.00 4,200.00
In force on the 31st day of December of the proceding year 1sts. Written or renewed during the year 2st. Total 5st. Total 5st. Total 5st. Total 6st. Total 6st. Total 6st. Total 7st. Total 7st. In force at the end of the year 6st. Soc. 4st. Total 7st. Net amount releasured 7st. GENERAL INTERROGATORIES. Total amount of premiums received from the organization of the company to date. Lossee paid from organization to date. Lossee paid from organization to date. Lossee paid from organization to date. Total amount of cash dividends declared since the company commenced bust ers. Total amount of the company's stock owned by the directors at par value. Marinel issees incurred during the year. Total amount loaned to officers and directors Loaned to stockholders, not officers. None. Amount deposited in different states and countries for the security of all the company's policy holders of the policycholders	thereon. \$ 190,786.96 8 255,411.00 78,941.40 8 179,463.00 10,516.39 \$ 168,952.21 8 962,781.01 3*0,680.22 24,000.00 4,200.00
In force on the 31st day of December of the proceding year #1sts. Written or renewed during the year #1sts. Total \$17,594,705 Boduct those expired and marked off as terminated 5,284,470 In force at the end of the year \$500,761 Net amount releasared 500,761 Net amount in force \$500,761 General Interest Andrews Free State of the Company to date \$100,000 for the Company to date \$100,000 fo	thereon. \$ 190,786.96 8 255,411.00 78,941.40 8 179,463.00 10,516.39 \$ 168,952.21 8 962,781.01 3*0,680.22 24,000.00 4,200.00

.....No.

BUREAUS AS THE STATE OF LOWA DURING THE TRACE.	Fire rinks.
ire, marine and inland risks written	34,599,873.00
remiums received (gross)	
osses pald	30,858.78
osses incurred	24,325 93

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

STATE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

Vice-President, H. A. ELLIOTT. President, J. H. WINDSON. Secretary, THEO. F. GREFE.

[Organized or incorporated September, 1865. Commenced business October, 1865] Principal office, Des Moines.

CAPTEAL. Whole amount of joint stock or guaranteed capital authorized...... \$ 100,000.00 Value of real estate owned by the company (less \$, the amount of encumbrance thereon)..... \$ 105,810.00 Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due 56,165 26 Loans on mortgage (first liens), upon which more than one year's interest Interest due on all said mortgage loans, \$1,543.00; interest accrued thereon, 2.865,12 #1,325 13; total..... Value of lands mortgaged, exclusive of buildings and perishable improvements...... \$ 100,200.00 Value of the buildings mortgaged (insured for \$34,250 as collat-

Total value of said mortgaged premises \$ 100,000 00 Account of bonds of the United States, and of this state and other states, and also of bonds of incorporated cities in this state, and all other

Dollar and stocks, or not more may by	Total par value.	Total market value.
Twenty-five shares Commercial National bank,	\$ 2,500.00	8 2,500.00
Forty-five shares Polk County Savings bank, Des Moines	4,000.00	4,715.00
Fifteen shares Des Moines National bank, Des Molnes	1,500.00	1,577.40
Twenty-five shares Security Loan and Trust com- pany, Des Moines	2,500 00	3,400.00
Twenty-one shares Western White Brenze company Des Moines	2,100.00	2,100.00

bonds and stocks, owned absolutely by the company:

Nineteen shares National Starch Manufacturing	
company, Des Moines \$ 1,902.00 8 1,902.00	
One bond National Starch Manufacturing company 1,000.00 1,000.00	
One share Des Moines Producers' association 100.00 100.00	
Total par and market value. 8 18,100 00 8 17,202.40 Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned thereos. None.	
Cash in the company's principal office	858.54
#3,657 23; Des Moines Savings bank , #10,275; total	13,942 23
value"	115.00
Interest due and accrued on collateral loans	
Gross premiums (as written in the policies) in course of collection, not	40 400 DO
more than three months due	18,199.39
(including \$2,370.28 interest accrued thereon)	81,383.26
Bills receivable, maturing in 1806	4.249.07
Bills receivable, past due (including judgments thereon, \$152,643.29), at 50	44
per cent of face.	76,321.64
All other property belonging to the company, viz: Rents due and accrued,	
\$849.62; due from other companies for reinsurance on losses already	
paid, \$; total	849.02
The gross amount of all the assets of the company	# 379,142.53
LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become	
due	
Gross losses in process of adjustment, or in suspense, including	
all reported and supposed losses 3,957.33	
Losses resisted, including interest, costs and other expenses	
thereon 4,436.00	
Total gross amount of claims for losses \$ 13,181.68	
Deduct reinsurance thereon	
Net amount of unpaid losses	\$ 10,965.28
Gross premiums received and receivable upon all unexpired fire	d waterman
risks running one year or less from date of policy, including	
interest premiums on perpetual fire risks, \$44,456 37; uncarned	
premiums (40 per cent) § 17,783.54	
Gross premiums received and receivable upon all unexpired fire	
risks running more than one year from date of policy, \$218,-	
878.33; unearned promiums (40 per cent)	
premiums (40 per cent) 61,343.20	
Total unearned premiums as computed above	£ 166,677.07
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium on deposit received	
Net premium reserve and all other liabilities, except capital, under the	
life insurance or any other special department	
Unused balances of bills and notes taken in advance for premiums on	
open marine and inland policies or otherwise, returnable on settle-	
ment	
Principal unpaid on scrip or certificates of profits which have been	
authorized or ordered to be redeemed	
Interest due and declared remaining unpaid or uncalled for None. Checks not presented for payment.	549,63
Due and accrued for salaries, rent, advertising, and for agency and other	.0±0.0m
the same with the same that the same that the same the same that the sam	

One and to become due for borrowed money	
in course of collection	8 12,675,95
Joint stock capital actually paid up in cash surplus beyond capital and all other liabilities Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed as as to diminish said reserve. None.	\$ 191,167 92 100,000.00 87,974.61
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.	# 379.142.53
INCOME DURING THE YEAR. Fire	
Gross premiums received in cash, without any deduction (includ-	
ing \$ premiums of previous years)	
Deduct only reinsurance, rebate, abatement and return pre-	
mlums 21,515 03	
Net eash actually received for premiums	8 181,507.50
Ing unpaid 8 44,620.14	
Passalved for interest on bonds and mortgages	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	6,553.80
Income received from all other sources, viz: Rents, \$; total Deposit premium (less per cent) received for perpetual fire risks None.	2,055.30
Deposit premium (less per cent) received for perpetual are risks	
Aggregate amount of income actually received during the year in	1
Aggregate amount of income actually received during the year in	\$ 141,000.00
Aggregate amount of income actually received during the year in	\$ 141,900.00
Aggregate amount of income actually received during the year in cash EXPENDITURES DURING THE YEAR. On	\$ 141,006.60
Aggregate amount of income actually received during the year in cash EXPENDITURES DURING THE YEAR. On fee risks.	\$ 141,906.60
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five risks.	\$ 141,000.00
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On fire risks. Gross amount actually paid for losses (including 250,863 90 losses occurring in previous years). \$ 114,476.60 Defent all amounts actually received for salvages (whether on	\$ 141,000.00
Aggregate amount of income actually received during the year in cash EXPENDITURES DURING THE YEAR. On five risks. occurring in previous years). See including \$50,963 90 losses occurring in previous years). See it whether on learner of the last or of previous years, See 1, 2 and all amounts.	\$ 141,000.00
Aggregate amount of income actually received during the year in cash EXPENDITURES DURING THE YEAR. On five risks. Gross amount actually paid for losses (including \$20,863.90 losses occurring in previous years)	\$ 141,000.00
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On fire risks. occurring in previous years). S114,476,60 Deduct all amounts actually received for salvages (whether on losses of the last or of previous years). 14,006,86 14,006,86 14,006,86	
Aggregate amount of income actually received during the year in cash EXPENDITURES DURING THE YEAR. On fire risks. occurring in previous years). Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$; and all amounts actually received for reinsurance in other companies, \$14,006.86; total deductions	\$ 141,000.60 8 100,469.74
Aggregate amount of income actually received during the year in cash	
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five risks. Occurring in previous years). Sil4,376.60 Section of the last or of previous years, \$; and all amounts actually received for salvages (whether on actually received for reinsurance in other companies, \$14,008.85; total deductions. Net amount paid during the year for losses Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$.). None.	
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On fire risks. occurring in previous years). Occurring in previous years). Situation of the last of of previous years, and all amounts actually received for reinsurance in other companies, situally and stockholders (amount of stockholders at violends occurred bodders in totals). None.	\$ 100,459.74
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five risks. Occurring in previous years). Sil4,26.60 Section of previous years, \$; and all amounts actually received for salvages (whether on losses of the last or of previous years, \$; and all amounts actually received for reinsurance in other companies, \$14,008.50; total deductions. Net amount paid during the year for losses Cash dividends actually paid stockholders (amount of stockholders dividends actually paid stockholders (amount of stockholders dividends actually paid stockholders (amount of stockholders actually paid stockholders (amount of stockholders actually paid stockholders (amount of stockholders dividends actually paid stockholders (amount of stockholders dividends actually paid stockholders (amount of stockholders dividends, \$; total. None.	
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On fire risks. Occurring in previous years). Silvance occurring in previous years. Silvance	\$ 100,459.74
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On fire risks. occurring in previous years). Statement of the last of previous years, \$10,000 sees (including \$30,963 90 losses in the companies of the last of of previous years). Statement of the last of of previous years, \$10,000 sees (whether on losses of the last of of previous years). Net amount paid during the year for losses. Net amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$1,000 sees.). None. Scrip or certificates of profits redeemed in cash, \$1,11 interest paid to scrip holders, \$1,100 sees. None. Paid for commissions or brokerage. Paid for commissions or brokerage.	S 100,469.74 28,970.82
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five risks. Occurring in previous years). Silvance occurring in previous years). Note mounts paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$.). None. Scrip or certificates of profits redeemed in cash \$; interest paid to scrip holders, \$; total. Scrip or certificates of profits redeemed in cash \$; interest paid to scrip holders, \$; total. None. Paid for commissions or brokerage. Paid for salvance, sees, and all other charges of officers, cierks, sgents, and all other employes.	8 100,469.74 28,970.82 22,160.01 2,438 93
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On Agrerials. Gross amount actually paid for losses (including #20,863 90 losses occurring is previous years). Deduct all amounts actually received for salvages (whether on losses of the last or of previous years). Not amount paid for reinsurance in other companies, \$14,008.86; total deductions. Not amount paid during the year for losses Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$). None. Paid for commissions or brokerage. Paid for salvaires, fees, and all other charges of officers, clerks, agents, and all other employes. Paid for state and local taxes to this and other statos. All other payments and expenditures, viz: Traveling expenses, express, postage, advartising, supplies, fuel, gas, water, repairs, oct. itotal.	5 100,469.74 28,970.82 22,160.01
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five fisks. occurring in previous years). Silvance of the last of of previous years). Not amount paid during the year for losses. Net amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$	\$ 100,469.74 25,970.62 22,160.61 2,488.95 16,726.61
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five fisks. occurring in previous years). Silvance of the last of of previous years). Not amount paid during the year for losses. Net amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$	8 100,469.74 28,970.82 22,160.01 2,438 93
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five risks. Occurring is previous years). Silvance all amounts actually peoled for salvages (whether on losses of the last or of previous years). Silvance all amounts actually received for salvages (whether on losses of the last or of previous years). Not amount paid during the year for losses. Not amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$.). None. Paid for commissions or brokerage. Paid for salvaires, fees, and all other charges of officers, cierks, agents, and all other employes. Paid for salvaires, fees, and all other charges of officers, cierks, agents, and all other employes. Paid for salvaires, fees, and all other charges of officers, cierks, agents, and all other payments and expenditures, viz. Traveling expenses, express, postage, advertising supplies, fuel, gas, water, repairs, occ.; total. Amount of deposit premium returned during the year on perpetual fire risks. None. Aggregate amount of actual expenditures during the year, in cash.	\$ 100,469.74 26,970.62 22,160.61 2,438.95 16,726.61
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five fisks. Occurring in previous years). Statement of the last of of previous years), Statement of the companies, actually received for reinsurance in other companies, \$14,008.86 total deductions. Net amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$). None. Serip or certificates of profits redeemed in cash, \$; interest paid to scrip holders, \$; total. Paid for commissions or brokerage. Paid for sommissions or brokerage. Paid for sain-ires, fees, and all other charges of officers, clorks, agents, and all other employes. Paid for sain-ires, fees, and all other charges of officers, clorks, agents, and all other payments and expenditures, viz: Traveling expenses, express, postage, advartising, supplies, Inc., lass, water, repairs, otc. total. Amount of deposit premium returned during the year on perpetual for risks. MISCELLANEOUS.	\$ 100,469.74 25,979.82 22,160.61 2,489 95 16,726 91 8 188,765.44 Presatums
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five fislos, occurring in previous years). Strong occurring in previous years). Strong occurring in previous years). Strong occurring in previous previous years, so and all amounts actually received for reinsurance in other companies, strong occurring the previous years, so and all amounts actually proteived for reinsurance in other companies, strong occurring the year for losses. Net amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, so	\$ 100,469.74 26,970.62 22,160.61 2,438.95 16,726.61
Aggregate amount of income actually received during the year in cash. EXPENDITURES DURING THE YEAR. On five fisks. Occurring in previous years). Statement of the last of of previous years), Statement of the companies, actually received for reinsurance in other companies, \$14,008.86 total deductions. Net amount paid during the year for losses. Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$). None. Serip or certificates of profits redeemed in cash, \$; interest paid to scrip holders, \$; total. Paid for commissions or brokerage. Paid for sommissions or brokerage. Paid for sain-ires, fees, and all other charges of officers, clorks, agents, and all other employes. Paid for sain-ires, fees, and all other charges of officers, clorks, agents, and all other payments and expenditures, viz: Traveling expenses, express, postage, advartising, supplies, Inc., lass, water, repairs, otc. total. Amount of deposit premium returned during the year on perpetual for risks. MISCELLANEOUS.	\$ 100,469.74 28,979.82 22,160.61 2,438.95 16,726.61 \$ 168,765.44 Premium.

IOWA INSURANCE REPORT.

Deduct those expired and marked off as terminated \$14,898,042.00	8	216,510.48
In force at the end of the year		479,615,40
Deduct amount relesured 633,419.00		11,582.68
Net amount in force	8	468,033.13
Deduct premiums where notes are past due		51,340.03
Net	8	416,692.70
GENERAL INTERROGATORIES.		
Total amount of premiums received from the organization of the company		
to date	8.7	063,232 93
Losses paid from organization to date	3	129,431,96
Total amount of cash dividends declared since the company commenced		
business		197,502,50
Fire losses incurred during the year		106,734-95
Total amount of the company's stock owned by the directors at par value		14,850.00
Marine losses incurred during the year None. Total amount loaned to officers and directors None.		
Loaned to stockholders, not officers		
Dividends declared payable in stock from organization.		140,000 00
Amount deposited in different states and countries for the security of all		140,000.00
the company's policy-holders		25,000.00
Amount deposited in different states and countries which, under the laws		20,000.00
thereof, is held exclusively for the protection of the policy-holders of		
such states or countries		
Largest amount insured in any one risk		5,000,00
Are dividends declared on premiums received for risks not terminated?		
BUSINESS IN THE STATE OF IGWA DURING THE YEAR.		
AND THE PEAK OF TOWN DUNING THE TEAK.		Fire
Fire, marine and inland risks written		risks.
Premiums received (gross)		
Losses pald		125,195.72 59,758.35
Losses incurred		56,803,39
		ontonional.

FIRE INSURANCE TABLES.

TABLE No. 1

Gives all the information reported to the auditor of state by the mutual fire and tornado associations doing business in the state during the year 1896, and in addition a column of percentages of cost per \$1,000 of insurance, and cost per \$1,000 of insurance for the past five years.

TABLE No. 2

Is an exhibit of the business transacted in Iowa during the year 1896 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year of all companies.

TABLE No. 3

Gives an exhibit of the entire amount of business transacted by all companies operating in the state during the year; also their condition, showing capital, assets, liabilities and net surplus.

TABLE No. 4

Is a classified exhibit of the gross assets of all companies transacting business in the state during the year.

TABLE No. 5

Is a classified exhibit of the nature of the liabilities of all companies authorized to transact business in the state during the year.

TABLE

An exhibit of the business of the Co-operative Fire and Tornado

war- Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESI- DENT.	ADDRESS OF PRESIDENT.
1 2 3 4 5	Adair	Farmers Mut. Fire ins. Assn. Farmers Mut. F. & L. Assn German Farmers M. Aid Asn Scandanavian Mut. Pro Asn Greely Farmers M. F. I. Co	L. M. Kilburn J. G. Hendrick Andrew Sandry J. O. Prestemoen P. C. Schlvenneker	Fontanelle Creston Lansing Elon Adair
6 7 8 9 10	Benton Benton Benton Black Hawk Black Hawk	Eden Fire Iowa Township Mut. Fire Vinton Mutual Fire Dant'h Mutual Ins. Co Farmers Mutual F. & L	F. G. Kramer. A. S. Chadbourne. Adam Boysen. W. H. Rownd	Vinton
11 12 13 14 15	Boone Bremer Bremer Bremer	Farmers Mutual. Swede Mutual. Farmers Mutual Fire First German Mut. F. L. & S. German Farmers Mut. I. & S.	John Ceoper. Ernest Carlson. John Homrighaus. Henry Kathe. A. H. Möller.	Boone Boone Denver Knittel Klinger
16 17 18 19 20	Buchanan Buena Vista. Butler. Calboun Calhoun	Cossol. Patrons & Farmers Mutual Ics Co. Farmers Mut Fire Ins. Assn Farmers Mutual. Farmers Mutual. German Mut. F., L. & W. S	E. A. Chapman A. T. Troeger Joseph Linn F. B. Ramige John J. Helde	Independence Storm Lake Parkersburg Rockwell City Pomeroy
21 22 23 24 25	Carroll Carroll Carroll Carroll Cass	Farmers Mutual F. & L German Mut. F., L. W. O. &T. Farmers M. Ins. Co., Roselle Mount Carmel Mutual Farmers Mutual	C. S. Noble. C. Henry Fluker P. Jos. Koenig Bernard Vonnahme Chas. R. Huut	Glidden
26 27 28 29 30	Cass Cass	Noble Township Pro. Assn. Victoria Township M. I. Assn. Springdale Mutual Farmers Mutual Ins. Assn. Maple Valley	Herman Dolch W. T. McKee J. E. Michener Jos. Pedelty G. W. Blanch	Lyman
31 32 33 34 35	Cherokee Chickasaw Clay Clayton Clayton	West, Cherokee Mut. F. & L. Farmers Mutual Farmers Mutual Farmers Mutual F. & L. Farmers Mutual F. & L.	H. M. Ferrin Jas. F. Rabcock J. P. Mills A. E. Axtell Jos. Putz	Marcus
36 37 38 39 40	Clinton Clinton Clinton Clinton Crawford	Farmers Mutual German Farmers German Mut. F. & L. German Mut. F. & L. Farmers Mut. Ins. Society	Michael Sullivan Geo, Riedesel John Wirth C. Andersen August Lundell	Welton Wheatland Elwood Lyons Odebolt
41 42 48 44 45	Dallas Dallas Decatur Delaware	Mut. F.,L.,T. & W. S. Ins. Co. of German Farmers. Farmers Mutual Patrons Mutual. Farmers Mutual Farmers Mutual Fire	August Schultz John Keat Nicholas Angle A. S. Gardner A. S. Coon	Denison Dalias Center Dexter Leon Manchester

No. 1.
Associations of the State for the year ending December 31, 1896

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January I, 1886.	Risks written during the year	Bisks canceled during the year.
J. E. Brooks T. S. H. Dougherty E. Bartheld Arne Grangard Fred C. J. Voss	Greenfield Oromwell Lansing Waukon Exira	Mar. 1, 1688 Mac. 27, 1884 April 2, 1870 Mar. 1, 1890 Aug. 11, 1888	\$ 493.802.00 1,144.021.00 1,045,774.00 441,617.00 124,405.00	8, 155,080.06 135,961.00 49,225,00 27,620.00 31,763.00	\$ 86,089 00 124,440 00 6,500 00 10,180 00 23,425 00
I. N. Chenoweth Rudolph Schenken. I. N. Chenoweth Henry Johnson D. F. Hoover	Vinton Keystone Viaton Cedar Falls Waterioo	Jan, 1872 Mar. 4, 1973 Feb. 12, 1882 April 1, 1884 May 1, 1876	976,044.00 1,009,429.00 254,345.00 460,120.00 2,849,007.00	34,165.00 80,294.00 46,393.00 141,036.00 775,076.00	63,630,60 \$0,200,00 10,395 00 70,006 03 758,580 00
John Herron John Anderson Car: Hoppenworth. H. Graening Wm. Milius	Boone	Jan. 2, 1877 April 16, 1884 Mar. 25, 1873 Dec. 14, 1878 Sept. 25, 1870	1,773,527.03 429.346.00 2,663,233.03 1,323,798.00 1,235,182.00	543,717.00 98,685.00 518,543.00 551,590,00 385,382.00	351,387.00 70,617.00 437,096.00 267,540.00 325,106.00
Wm. Decker Geo. A. Dalziel Richard Daniels J. L. Hibbs William Baumgart	Independence. Alta. Parkersburg Lake City Pomeroy	July 1, 1887 Feb 18, 1876 July 23, 1881	2,359,498.00 930,968.00 3,303,147.00 194,805.00 189,900.03	476,211 00 321 983 00 567,581 00 76,475 00 1,100.00	520,620,00 165,694,00 731,615,00 37,190,00 8,000,00
G. W. Briggs	Gildden	Mar. 24, 1876 Mar. 25, 1882	232,547.00 1,095,721.00 241,070.00 142,430.00 680,552.00	47,717 00 101,883,00 129,000 00 31,230,00 213,529 00	28,665,00 12,971.00 19,970.00 129,736.00
Henry Müller. Frank Symonds Wm Mather. N. Densmore J. C. Lockin	Lymaa	July -, 1886	224,709.00 104,953.00 860 0.00 00 977,319.00 337,518,00	36,590 00 18,932,00 249,985 00 333,445,00 90,115,00	9,901.00 9,901.00 219,9% 00 225,0% 00 64,063.00
G. W. Hartley O. H. Heath A. W. Greene H. Meyer Henry Wistrick	Marcus New Hampton Spencer Elkader Communia	June 1, 1875 Feb. 1, 1889	1,193,633.00 1,019,571.00 1,012,025.00 1,976,855.00 2,291,110.00	183,480.00 183,104.00 302,454.00 49,179.00 46,460.00	83,900 00 8,454.00 909,779 00 50,070.00 969,063.00
J Alex Smith	De Witt Wheatland Grand Mound Lyons Kiron	May 27, 1878	1,886,471.00 514,979.00 395,152,60 546,596.00 781,839.16	387,611.09 47,045 00 17,009.00 28,150.00 211,836.00	197,300 00 18,180 00 14,045,60 35,661 00 137,377,00
P. N. F. Dreessen A. J. Wise. J. B. Chandier. W. E. Gammon C. A. Pierce	Dreessen. Dallas Center. Dexter. Leon. Delaware	Feb. 26, 1995 Dec. 20, 1875 Dec. —, 1973	1,946,559 60 369,679 60 662,184 60 126,820 60 253,700.00	133,180 00 141,089.00 196,633 00 23,180 00 34,630.00	88,730,00 37,605.00 185,877.57 27,437,00 18,350.00

=				
Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESI- DENT.	ADDRESS OF PRESIDENT.
46 47	Des Moines Des Moines Des Moines	Farmers Mutual German Mut. Aid Fire Assn.	E Woodward Henry Thie	Burlington
49 50	Des Moines Des Moines Des Moines	Mutual German Protestant Fire Ins. Assn. Swedish Mutual. Swedish Lutheran Mutual.	H. R. Pritslaff. John A. Larson, Jr. Ludvig Holmes	Burlington Burlington Burlington
51 52 53 54 55	Dubuque Dubuque Emmet Fayette Fayette	Farmers Alliance Mutual	Nuthan F Simmon	Farley
56 57 58 59 60	Floyd Franklin Fremoot Greene Grundy	Farmers Mutual Farmers Insurance Co. Farmers Mutual F. and L. Farmers Mutual F. and L. Farmers Mutual F. and L.	S. P. Wetherbee O. d. Resve James Poindexter G. W. Wiant E. H. Allison	Charles City Hampton Hamburg Rippey Grundy Center.
61	Guthrie Hancock	Farmers Mutual Fire Assa Farmers Mut. Ins. Co Ger.		A STATE OF LANDING STATE OF ST
63 64 65	Hardin	Farmers Mut. Ins. Co Ger. Soc. of the M. E church Farmers Mutual Farmers Mutual Frovidence Twp. Mutual	Wilhelm Jung N. P. Bayers C. H. Packard W. H. Butler	Charles City Miller lowa Falls New Providence
66 67 68 69 70	Harrison Henry Henry Howard Humboldt	Farmers Mutual F. and L. Farmers Mutual Protective. Svea Mutual Protective. Farmers Union Mut. F. and L. Farmers Mutual	F. F. Beebee H. C. Brown S. P. Morgan S. A. Converse J. W. King	Reebeetown Mt. Pleasant Swedesburg Cresco Bradgate
71 73 73 74 75	Ida Iowa Jackson Jasper	Blaine Center F. and L Lenox Mutual F. and L Fatrons Mutual Farmers Mutual Aid Assn Farmers Mutual	R. B. Miller Aug. N. Schloeman Gso. C. House Otto Schmidt A. L. Hareau	Ida Grove Norway Williamsburg Van Buren Newton
76 77 78 79	Jefferson Johnson Johnson	Northwestern Farmers Mut. Farmers Mut. of Sharon, Lib-		North Liberty
50	Johnson	Union Farmers Mutual	R. M. Williams	Riverside lowa City
81 82 83	Jones Keokuk Keokuk Kosauth	German Mutual Fire	George H. Balster James Lyle E. H. McCann C. B. Hutchins	Scotch Grove Keota Indianapolis
84 85	Lee	Mutual Insurance Farmers House Mutual Fire.	James Conaro	Algona
86 87 83 89 90	Linn Linn Linn Linn Louisa	Brown Township Mutual Ceska Farmeska Linn Twp. Mutual F, and L West Side Mutual Farmers Mutual Fire	W. E. Bundy	Springville Danforth Mt. Vernon Fairfax Wapeilo
91 93 93	Lucas Madison Marshall	Mutual Fire and Life	J. A. Robison	Lucas
96	Marshall Mitchell	Farmers Mutual Fire		Osage
96 97 98 99 100	Mitchell Monona Montgomery. Muscatine Muscatine	Villisca Mutual Fire	A. H. Rosenberg Lewis Iddings Hiram Finley John W. Miliar C. W. Derby	St. Ansgar Mapleton Stanton Muscatine Wilton June

NAME OF SECRETARY.	ADDRESS OF BECKETARY.	DATE OF ORGANIZATION.	Bisks in force January 1, 1895.	Bisics written during the year.	Risks canceled uring the year
O. M. Gurman	Burlington	April -, 1875	\$ 914,459.00	\$ 119,005,00	8 65,000.00
Jacob Schmelser	Burlington.	May 25, 1867	572,823.00	18,125,00	4,300 60
Fred Herman Nils Anderson A. J. Swanson	Burlington Burlington	Mar. 6, 1894 April 12, 1899 Jan. 17, 1879	268,340 t0 428,150,60 773,264 60	70,308.00 128,400.00 201,373.00	118 070 00 118 070 00 107,630,00
Willis H. Hogan	Farley	June 12, 1891	287,040 00	131,895.09	90,000,00
John Maire		Jan. 12, 1895	104,781.00	13,500.00	3,040,00
H. A. Gaarde		Mar. 20, 1895	101,0 (0.00	107,102,00	15,850 00
R. J. Young		Sept. 1, 1875	2,082,628.00	577,512,00	5(4,450,00
William Poetting		July 7, 1877	1,769,111.00	124,580.00	79,830.00
P. P. Cole. N. McDonald. Anton Miller. Lee Davis. H. B. Kelly.	CHARLE UTK	Jan. 1, 1885 June 6, 1889 Oct. 4, 1894 Mar. 22, 1888 July 25, 1888	1,895,895 00 500,441 00 67,040 00 689,478.00 1,413,189.00	400,010.00 105,410.00 9 295.00 251,758.00 474,435.00	248,640,00 90,091,00 7,400 00 116,614 00 104,323 00
F. D. Steen	Menlo	Mar. 21, 1882	463,386-32	142,507.00	94,969 32
Charles Schuler	Garner	April 7, 1887	695,391,00	148,196,03	284,055 00
G R Mabea	Forest City	July 1, 1880	232,475 00	77,198,03	31,816 00
Fayette Holmes	Iowa Falls.	May 30, 1890	6(8,900,00	349,596,00	130,819 00
J. J. Wood	N. Providence.	Aug. 14, 1871	210,903 00	62,400,00	32,120 00
O. N. Osdwell	Logan	June 25, 1887	1,610,313 00	312,022 00	164,595 00
Ed. N. Kitchen	Mt. Pleasant.	June 10, 1878	1,804,906 00	485,756 00	401,519 00
Otof Anderson	Swedesburg.	Jan. 10, 1876	137,024 00	14,665 00	8,440.00
John Steinman	Cresco.	July 1, 1890	1,183,589.00	158,466 00	145,037,87
S. K. Groth	Thor.	Sept. 25, 1883	527,002 00	109,578.00	81,443 00
Alex Hartley H. L. Uthoff A. B. Og en T. F Elliott W. F. Boyd	Ida Grove . Norway . Williamsburg . Preston . Newton .	Mar 21, 1887 April 14, 1883 Sept. 4, 1875 April 3, 1875 May 10, 1878	319,390,00 432,030 00 1,306,570 00 1,840,491 03 1,194,635 00	13*,260 00* 10,305,00 4*,234 00 838,131 00 427,0+0.00	68,829 C0 68,925.00 599,340 00 128,765 C0
W. B. Frame	Vega	Aug. 1, 1874	784,762,00	147,400 t0	177,559 00
	lowa City	Nov. 15, 1818	417,506 00	95,325 00	83,458 00
	lowa City	May 1, 1867	1,195,908.00	209,997,06	146,797.00
Isaac 8. Weeber	Iowa City	July 7, 1866	410,459 00	79,677 60	85,423 00
E. Tudor	Iowa City	Dec. 6, 1873	262,316 00	61,250.00	44,645 00
Harm Harms	Langworthy	Dec 1, 1888	570,906 00	42,121 00	13,046 03
H. P. Newton	Keota	June 8, 1878	910,735.00	265,348 00	228,118,00
W. H. Brown	Rose Hill	Feb 10, 1880	1,617,840 00	533,109,00	388,405.00
E. Blackford	A gona	April 18, 1887	803,975.00	198,073 00	82,500,00
Herm. Lohman, Jr.	West Point	July 5, 1885	91,785.00	31,761 03	475.00
J. O. Gritman	Springville	Nov. —, 1887	809,797 00	210,129.00	\$08,257.00
Joseph Hauzilk	West'n College	Feb. 30, 1879	1,091,096.80	257,140.00	218,880.00
A. B. Strother	Mt. Vernon	Aug. 27, 1870	8:81,445 00	227,94.0.00	194,370.00
John McAllister	Palo	May 18, 1874	1,544,915.00	4x1,700.00	330,801.00
Charles E. Stone	Wapello	Sept. 5, 1891	729,156 00	164,840.03	47,556.00
John Cullertson	Chariton	Jan. 10, 1887	810,000.09	60,410 03	170,410 00
George Storck	Do Soto	Jan. — 1880	562,321.00	163,710 00	53,931 00
F. S. Whealen.	Albion	Fob. — 1809	979,145.00	54,250 00	54,850 00
George E. Crary	Lam alle	Fob Bt, 1872	963,000.65	253,861,90	171,173 20
O. S. Jacobs	Osage	April J, 1874	2,115,128.00	869,490,00	465,870.60
A Brogmus. F. F. Roe. P. B. English J. B. Jester J. L. Grisler	Grafton	Dec. 12, 1881 June 10, 1888 May 21, 1891 Nov. 8, 1878 Dec. —, 1872	400,021 00 71,482.45 430,938 00 685,400 00 1,503,108 00	57,535 00 64,821 92 188,749 00 78,780,00 196,788,60	5,750.00 4,408.00 158,312.00 42,505.00 33,044.00

				ALTERNATION OF THE PARTY OF THE
Name and	COUNTY.	NAME OF COMPANY.	NAME OF PRESI-	ADDRESS OF PRESIDENT.
10: 10: 10:	2 O'Brien	Moston Two F.& L. Ins. As	Robert Stamm	Butberland
100		Farmers Mutual Farmers' Mutual Ins. Assn.	J. C. Baker John Schneider	Sbenandoah Emmetsburg Hinton
100 100 100 100 110	Polk Polk	Farmers Mutual F & L Farmers Mutual Swedish Mutual	P. J. Shaw. U. H. Gross A. J. Holt B. Oampbell. A. J. Blakely	Piover Ankeny Des Moines Ker Greek
111 111 111 114 115	Sac	Farmers Mutual Farmers Mutual German Mutual	W. S. Shriver	
116 117 118 119 120	Shelby	Wolcott Mutual Fire	John Vogt. Rasmus Hansen. Marseltus Larson	Stockton
101 100 101 101 105	Story Story Story Tama	Farmers Mutual F. & L Farmers Mutual Fieldburg Mutual. Farmers Mutual Aid	Henry F. Becker A. J. Graves John Evenson J. O. Severeid W. G. Mallg	Struble
126	Taylor	Mutual Fire Ins. Co. of Ger- man Farmers. Farmers Mut. Ins. Co. of Holt.	Henry Vorge	Berlin
128 120 130	Van Buren Van Buren Wapello	Southern Van Buren Co.	H. B. Mosts E. R. Kirkendall J. M. Bryant John Reed	Gusa
131 132 133 134 133	Wapello Warren Wayne. Welnter. Webster.	Munterville Mut. F. & L. As Farmers Mutual Farmers Mutual Fire. Farmers Mutual Ins. Assu. Scandinavian Mutual	Samuel Johnson John Sauer H. C. Milier L. S. Coffin	Munterville Lucona Ovid Ft Dodge Dayton
136 137 138 139 140	Washington Winnebago Winneshiek Winneshiek Winneshiek	Farmers Mutual Ins. Assn. Farmers Mut. F. & L. Ins. As Bohemiae Mutual Farmers Mutual Fire. Norwegian Mut. Pro. Assn.	R. A. Hutton A. Moursond John Bouska C. R. Williams A. Jacobsen	Washington Lake Mills Protovin Wash. Prairle Nordness
141	Woodbury	Mutual F. L & T Ins. Co. of German Farmers Woodbury and Plymouth Cos. Farmers Mutual	August Lille	Mapleton
143 144 145	Worth Wright	Woodbury and Figmouth Cos. Farmers Mutual Farmers Mutual Farmers Mutual Ins. Assn. Farmers Mutual Hall Ins. Assn of Iowa.	H. S. Eberly E. E. Savre J. G. Me. hem W. D. Forbes	Hoskins. Northwood Ciarion
146 147		The Mutual Fire Ins. Co	H. C. Laub	Deutson
148	***************************************	Ins. Assn. Iowa Mut. Tornado, Oyclone and Windstorm Ins. Assn. Town Mutual Fire Ins. Assn.	A MANUAL PROPERTY OF	Spencer
140	Total		C. J. Anderson	Harlan
-		The state of the s		***************************************

HAME OF SECRETARY	ADDRESS OF SECRETARY.	DATE OF ORGANIZA- TION.	Risks in force January L. 1886.	Risks written during the year.	Risks canceled during the year.
Will Thomas	Sibley Gaza	Sept. 28, 1889 July 19, 1800	8 363,441.00 462,630.00	# 140,400.00 195,834.00	6 58,497.00 78,592.00
James A. Swallow, E. P. McEvoy Robert Crouch	Shenandoah Osgood Merrill	Feb. 28, 1887 April & 1886 April 20, 1886	101,803.00 1,123,818.00 290,243.00	220,547.00 276,361.00 73,195.00	98,915 00 221,957.00 33,6.0 00
J. J. Bruce H. J. Rowe C. A. Ryden E. H. Olendorf L. G. U. Peirce	Rolfe. Des Moines Des Moines Council B.uffs Grinnell	May 1, 1881	359 310 09 1,558 192 00 124 117 09 2,718 750 00 1,111,942 00	163,207 00 121,166 03 30,545,6 0 673,832 03 173,481,00	75,608,00 62,225,00 11,029,50 407,491,00 24,953,00
G A. Wyant F. E. Gordon Henry Parmele M. J. Roblifs	LEAVED DOTE.	April 9, 1887 Aug. —, 1975 Jan. 24, 1874 Duc. J. 1868	291.279.00 1,429,960.00 204.284.00 1,600,810.00	81,270.00 81,270.00 81,270.00 20,630.00	42,984,00 212,418 co 60 510 00 8,153,00
Frederick Rock	Amity	Aug. 12, 1868	1,000,375,00	20,495-00	1,050.00
Henry H. Sindt Hans Petersen A. N. Buckman Jos. Ruesdrenberg Univin Hook	Wolcott E k Horn Harlan Westphalla Hull		468,923 00 921,535,00 10,533,60 336,274.10 297,319 00	387,168 00 140,085 00 43, 2 0 00 82,978 00	4 000 00 225,610 00 67,775,00 9,870 0 1 51,521 00
Hans Moeller D. M. Hayden R. K. Gaard A. K. Olson James O'Neill	Rock Valley Ames Bolaud. Cambridge Traer	Oct. 3, 1831 July 1, 1897 Nov. 1, 1885 April 11, 1887 June 1, 1890	538,750 00 713,750 00 677,508 80 112,425 60 769,276 80	191,376.00 267,312.00 125,341.06 37,125.06 60,633.06	18,045 03 114,238 03 161,077,00 7,675 00 37,701 00
J. F. Lundt	Berlin	Jan. 6, 1896	501,421.00	14,797.00	36,632,03
J. W. Carlisle H. I. Worden J. S. Hope Fred McNair	Guss Pitt-burg Rirmingham Kirkville	April 4, 1888 Mar. 2, 1891 Dec. 14, 1871 Mar. 10, 1879	151,994.60 587.224.60 502,574.60 508.424.00	31,007.00 101,676.00 57.000.00 107,952.00	28,743 00 70,000 0 13,003 00 137,988.00
C. E. Johnson H. F. Durnam H. K. Evans C. H. Payne C. E. Borg.	Munterville Milo Corydon Pt Dodge Pilot Mound	Oct. 14, 1884	122.561.60 195.128.60 605.0:2.60 1,605.900.80 713.626.60	53,557,00 44,233,03 365,924,0 423,760,00 191,417,00	21,078.00 88 421.04 61,268 00 907,280.09 114,758 01
Sidney Coon U. N. Flugam James Jarosh. Christian Lower	Riverside	June 14, 1888 Nov. 14, 1876 Mar. 24, 1877	8,708,407-00 435,145-65 345,820-00 744,698-00	698,160 00 216,960 00 19,430 00 176,840 (0	5(8,002 00 95,565.00 7,002 00
J. J. Running	Nordness	Mar. 16, 1872	1,300,234.05	100,20103	41,782.00
William Wiese	Moville	Jan. 15, 1890 Feb. 20, 1889	203,600,00	25,995 00	43,865.00
M. E. Twitchell T Il Rone W. W. Sheplee	Northwood Clarios	Mar. 25, 1802 June 28, 1800	3,4°2,600 00 503,245.00	395,079.00 356,0511.0	211,617 00 193,818 00
W. A. Rutledge	Des Moines	Mar. 4, 1893	7,883,469.00	4,799,190 (0	2,683,975.00
S G. Scott	Des Moines	Dec. 10, 1895	37,650.00	540,857.00	63,900.03
J. B. Herriman	Dos Moines	Oct. 10, 1893 Dec 1883	168,539.00 35,83*,416.00	5:0,150.00	5,000,002 00
U. E. Harsh	Des Moines	Jan. 1, 1865	3,121,323.00	2,425,857 00	200,164 00

=	_	
Number.	COUNTY.	NAME OF COMPANY,
1 9 00 4 15	Adair Adams Allamakee Allamakee Audubon	Greely Farmers Mutual Protective association Greely Farmers Mutual Fire Insurance company
6 7 8 9 10	Benton Benton Benton Black Hawk Black Hawk	Eden Fire
11 12 13 14 15	Boone	Farmers Mutual Swode Mutual Farmers Mutual Fire First German Mutual Fire, Lighten and Second
16 17 18 19 20	Buchanan Buena Vista Butler Calhoun Calhoun	Consolidated Patrons and Farmers Mutual Insurance company. Farmers Mutual Fire Insurance association Farmers Mutual
記録のお記	Carroll Carroll Carroll Carroll Casa	Farmers Mutual Fire and Lightolog Gorman Mutual Fire, Lightolog, Wind, Cyclone and Tornado. Farmers Mutual Insurance company, of Hoselle Mt. Carmel Mutual Farmers Mutual.
26 27 28 29 30	Cass	Noble Township Protective association Victoria Township Mutual Insurance association Soringdain Mutual Soringdain Mutual Majie Valley Majie Valley
31 38 34 34 35	Cherokee Chickasaw Clay Clayton Clayton	Western Cherokeo Mutual Fire and Lightning Farmers Mutual Farmers Mutual Farmers Mutual Fire and Lightning Farmers Mutual Fire and Lightning
36 37 38 39 40	Clinton	Farmers Mutual. Gorman Farmers Gorman Mutual Fire and Lightning Farmers Mutual For and Lightning Farmers Mutual Insurance society
41 42 43 44 45		Mutual Fire, Lightning, Tornado and Windstorm Insurance Company of German Farmers Farmers Mutual Patrons Mutual Farmers Mutual Farmers Mutual Farmers Mutual
46 47 48 49 50	Des Moines Des Moines Des Moines Des Moines Des Moines	Farmors Mutual German Mutual Air Pire association Mutual German-Protestant Fire association Swedish Mutual Swedish Mutual
51 52 53 54 55	Dubuque. Dubuque. Emmes. Fayette Fayette	Farmers Alliance Mutual Farmers Mutual Fire and Lightning Farmers Mutual Fire and Lightning Mutual Fire. German Mutual Fire.

Jan-	during	to to	other	Ses ear.	for the	cet per \$1,000 of fusirance for last five years.
furce 1807.	du	pud und		roens roens	81,000 Se for 1	90.0
55	ondo	20.00	o o o	e x o	00 P. J	200
45	osves paid the year.	mounts officers ployes.	mount o		De De	per l
Risks in ferce Juary 1, 1807.	Losses paid the year.	Ame	Amount	Total	Cost per insurancy year 1892	Cost fristr five
\$ 562,853.00 1,105,863.00	\$ 305.61 8,665.28	8 221.08 174.05	\$ 115.40 162.95	\$ 640.00 4,003.08	\$ I.12	8 8.31
1,058,499 00 458,957.00	587.40 160 99	145.45 101.79	9 87	742 72 271.78	3.49 .70 .59	15.70
182,742 00	95.00	150 00	10.03	255.05	1.17	4.88
946,579 00 1 0.9-333 00	2,651 28 2,415 43	281.00	86.75 28.75	2,837 23 2,723.18	3.00 2.62	17.14 5.60
290 343,00 502,129.00	44 09 341.24	93 28 97 25	49.03 15.85	177.42	.81	
1,970,857.00	1,968.92	717 02	85.63	2,771.57	.97	10,33
457,394.00 2,739.706.00	3,461 09 80,98 2,183 40	397.71 160 25	258 81 8.02	4,027.61	2 04 54	9.48
1.609,846 00 1,295,408.00	900,23 1,882.76	614,112 206,25	202 29 139 81	#3,000 0 i 1,006.29	1 00	8 40 11:31
2,314,887,00	4.487 33	200 60 614 to	500.44	2,113.06	1 63	11.70
1,0 8,460 00 3,133,113.00	830 37 9.234.24	665.47 1,610.40	19 00 267 25	5,601.97 1,514.84	3,45 1,39 3,55	9.71
241,690.00	142.25 61.00	233.00 128.10	159 00 21.95	11,131.98 586.25 214.05	3.39 3.39 1.17	9.71 10.12 17.20 27.72
251,599 00	1,875 00		5.00	1,463 17	5.81	8 23
1,184,630,00	784 67 751 63	82 17 275 77 90,14	23 97 10.85	1.014 41	2.30	3.94
161,390.00 763,335.00	2,617,43	88 82 607.35	9.45 214.11	8,028 89	4.63	14.81
239,240.00	109.50	71.25 18 50	10 00	250 75	1.05	8.51
113,999 60 910,000.00	507.01	220.00	18 28 190 54	76.78 847.64	.67	4.81
1,683,675 00 363,594,60	1,985.(8 178.20	887.46 71.00	138.99 17.75	3.041.53	2,78	14.47 5.18
1,315,235 00	3,029 40	250.86		3,397.11	92.59	8.00
1,815,235 00 1,199,251 t 0 1,104 700 00 1,975,984 00 3,877,507 00	2 639 00 1 861 46	471.73 711.60	117.15 51.50 227.97 250.93	3, the 23 2,801.03	2.63 2.54	8.80 9.74
1,377,507.00	1,178.60 5,798.71	205 85 509 25	250 93 17.25	6,425,24	4.74	9 67 11.51
1,856,722.00	3,868.73	825 98	99.93	4,793.53	2.68	8.64
54+,735 00 309,106.00	1,029 00	114 85 100.50	26 68 48.29	1,270 53	2.31 61	5 80 4.40
#30,685.00 856,291.16	762.50 1,141.83	153 65 352 24	19.80 57.47	905 95 1,554 51	1 18	8.53 8.79
1,991,009.00	2.581.25	836.87	103 13	3,544 95	1.79	0 19
473.164.00 723,169 43 122,563 00	2,581 23 1,029 75 1,678 66	246 61 468 02	18 62 117 x1	1,289.93 2,163.89	1 78 2 73 3 14	11.56
122,563 00 200,981.00	430.00 56.30	45 88 25 76	9 42 20 35	503,30 114,41	4.19	11 91
975,751.00 586,619.00	510.00	319 00	100.00	929,00	.85	7.99
277,964 00 421 4:0 00	42 30 4 50	62 75 80,00	20 00 3 00	82 75 125.30	:14	A STREET
#67,007 00	2,733.54	1:3 00 341.40	47.65 183.40	245,15 3,261 84	3.76	7 85 19.11
318,935 00 115,491.60	743.00 27 00	250,00 37,40	22 00 13.15	1,025.00 77.53 507.80	8 21	14.32
115,491.60 192,301.00 2,138,690.00	166.00 2,988.41	253.50 750 00	197 89	8.738.41	8:74 1.73	10.26
1,813,861.00	5,088.64	431 111	228.21	8,788.41 5,747.98	3.11	8.30

=	-			
Manual Lane		COUNTY	NAME OF COMPANY.	
5	677830	Fleyd Franklin Fremoat Greene Grundy	Farners in strain Company of the Farners Mutual Fire and Lightning Farners Mutual Fire and Lightning Harners Mutual Fire and Lightning	
66	1000000	Guthrie	Parmers Mutual Fire Association Farmers Mutual Ins. Co. Gorman Society of the M. E. Church Parmers Mutual Pre and Lightning Farmers Mutual Providence Township Mutual.	
500	6 17 18 19 10	Harrison Henry Henry Howard Humboldt	Farmers Mutual	
- 7	10100410	Ida Iowa Iowa Jackson Jasper		
- 7	87890	Jefferson. Johnson. Johnson. Johnson.	Farmers Itsurance Union. Lincoln Mutual Northwestern Farmers Mutual Plic. Farmers Mutual of Sharoo, Liberty and Washington townships. Union Farmers Mutual.	
OR 100 Se	100045	Jones	German Mutual Fire Parmers Pioneer Mutual. Parile Farmers Mutual Mutual Insurance. Farmors Home Mutual Fire.	
de de la	OR SE	Linn	Brown Township Mutual Cosks Farmesks. Linn Township Mutual Fire and Lightning West Side Mutual Farmers Mutual Fire.	
-	11 15 18 14 15	Lucas	Mutual Fire and Lightning Parmers Mutual. Lowa Valley Mutual Farmers Mutual Fire Farmers Mutual Fire	
-	100 KH 17 KH 100	Mitchell	Farmers Mutual Fire.	
10 10 10 10	12	Osceola O'Brien Page Palo Alto Piymouth	Farmers Mutual Fire and Lightning Insurance association	
10 10 10 10	17 18 19	Pocahontas Polk Polk Poltawattamie. Poweshick	Farmers Mutual Fire and Lightning Farmers Mutual. Far mers Mutual. Far mers Mutual. Farmers Mutual.	

	1 10	0.1				
Risks in force Jan- uary 1, 1897.	during	48	other	expenses ng the year.	Out per \$1.00 of insuranceforthe year 1896.	To T
9.3	1 1	20	36	No.	85	cost per \$1,000 insurance for last five years.
laks in force nary 1, 1897	e.	pai	0	0.0	0.0	700
27	Losses paid the year.	25	mount of	otal expe	W 0.55	200
47	200	Amount j officers	480	0.50	Cost per insuran year 189	244
85	8.0	non	25	Total	202	だきる
33	200	Bod	one one	22	355	1811
#	12	<	~	F	0	3
\$ 2,108,265 00	8 3,691.00	\$ 378.00	B 213.00	8 4,277.00	8 2 00	B 6.83
518,758 (0	107 50	123 00	33 15	\$ 4,277.00 315.45	.61	6.99
68,935 00 836,632 00	1,789.89	29.01	33 16 8 53 73 55		.54	
1,723,302.00	2,421.20	487.58 427.91	78.03 148.07	9.351.02 2,997.41	2.81	11.54
		- Service		27,003,41		5,05
510,924 00 539,531 00	895.50	411.90	67.78 72.49 33.51	1.375.99 600 86	2.69 1.03	19.50
927 652 00	388.68 55.00	161.82	72.49	600 86	1.03	10.81
277,857 00 858,757 00	1.514 47	463.00	101.00	208.00	2 40	7,45 10,45
241,188.00	414 70	71.33	40.08	527.01	2.19	6.84
1.000.000.00	4 100 00	100000	-	20000	120	- 121/20
1,757,740,00	4,187.00 4,721.71	515 95 889 00	308 68 87 38	5,611.63 5,678.89	2 96 2 94	10.00
148,279.00	A company of the same of the s	49 38	01.30	49.38	.33	3.93
1,197,017.13	2,213 18	633.77	150.58	3.019.53	2 50	13 64
613,083.00	845.00	270.04	39.87	1,159 41	1.89	7.58
380,821,00	887.85	284.50	58 70	1,231.05	0.23	13.57
380,821.00 442,425,00	300.48	04.25	THE PERSON AND	373.73	.84	7.24
1,290,579 00 2,079,082 00	742 29	317,30	67.96	1.121.46	85	8 96
1,499,750 03	3,350 00 5,253 41	\$45.00 1.33).10	185.00	4,420,00 6,710.63	3.18 4.47	7,24 8 96 11,21 12 18
	Hydrid S.	1.009.10		9,710.43		44-10
754,683 00	4,000 80	160 00	74.13 37.20 27.64	4,942.01	6 55 2.73	10 21 12.28 5.26
439,371 00 1,262,178,00	1,175 00	166.80 265.76	37.10	1,174.00	1 10	19.28
464,681,00	312.00	54.34	11.09	878.83	.81	13.28 5.26 4.46 12.77
108,601.00	170.00	111.50	7.00	238.50	.93	4 4/5 10 77
599,101 03	975.69	199 41		200.00	9 40	20.00
947,985 00	3/5 07 8,004 56	314 50	59.71 70 00	834 10 3,619.75	1.00	8 12 11,28 10,52
1.760,445,00	3,018 59	220.40	195.42	4,340.41	2.46	10.52
1,058,648 00 123,011 00	1,081.06	197.75	53 15	1,331.96	1.26	6.76
129 011 00	THE ACCRESSION	71 00	4.00	75 00	.61	+ ++>******
811,689.00	501.48 743.75	274,50	32 93 22 43 30 (0	607.93 1,193.03	1.05	5 21 7.75 10.31
1.129,406 80 914,975.00	740 75	407.75 272.00 503.60	35 43	1,193 03	1.05	7.55
1,655,883.00	1,400.00 2,152.50	272.00	44 55	1,783 00 2,703.65	1.83 1.63	9.30
829,440 00	4,004.00	396 00	70.00	465.00	.56	11 29
200000000000000000000000000000000000000	1120000000		11100			10000
500,000 00	************	195.06	97 06	203 70	.00	14 15 10 47 10 70 0 40
612,700.00 979,545 to	3,244 14	228 80 200 00	40 45 156 45	1,492 69	2,44 4.08	10 70
1,045,383,68	1,244 44 3 637 12 2,021 80	304 50	62,04	3 693 57 2 395 34 2,582 78	(2), 27	0.49
2,221,748.00	2,163.40	250.26	119 12	2,582.78	1 14	8 61
455 395 00	483.67	81 00	3.70	588 37	1.25	3.50
IBO 506 28	DEMONSTRATE	182 00	21:90	200 80	1.56	The state of the s
407,385 00 721,585 00	906 00	182 00 150.00	25.66	1.08± 66	8.01	10.22
721,585 00 1,686,707,00	1.168.60 2,567 05	433 35 333 27	83 35	1,733 60 8,146.59	2 40 1.88	14,34
	2,007 05	000 21	156,27			
445,353 03 579,274.00	1,305 07	188.75	25 44 79 09	1,484.16	3 11	10.53
579,279.00 504,864.00	785.85 1.240.87	467 50 455.55	79 09	1,300,44	2.23	12.78 11.10
1,274,284.00	1.290 87 2,832 66	652.42	133 41 133 98	1,884.86	2,12	11.82
1,274,22± 00 335,730.00	W/007 00	63.00	22.50	85.70	.36	8.06
	23.000				11.57.51	9.20
437,909 08 1,160,034.00	2,467.22	4°8 00 405.50	65.50 138 67	1,128.00 3,611.39	2.17	17:90
141,333 00 2,977,211.00	2,407.25	101 50	10.15 237.42	111.65	78	5.00
					3 03	11.12
2,977,211.00 1,280,748.00	7,505 48 1,457,39	1,533.34	2:7.42 42.80	9,035 24 1,818.19	1.44	8.00

Number.	COUNTY.	NAME OF COMPARY,
111 112 113 114 115	Ringgold	Farmers Mutual
116 117 118 119 120	Scott	Walcott Mutual Fire Danish Mutual Fire Farmers Mutual Wastphalia Farmers society Farmers Mutual Farmers Mutual
121 120 123 124 124 125	Story	German Farmers Mutual Fire Farmers Mutual Fire and Lightning Farmers Mutual
106 197 128 129 130	Tama	Mutual Fire Insurance Company of German Farmers. Farmers Mutual Insurance Co. of Holtand Nodoway Townships Southers Van Buren County. Farmers Mutual Protective association. Kirkville Mutual Fire and Lightoing Insurance association
181 183 183 184 185	Wapello Warren Wayne Webster	Munterville Mutual Fire and Lightning association. Farmers Mutual Fire. Farmers Mutual Fire. Farmers Mutual Insurance association. Scandinavian Mutual
136 137 138 139 140	Washington Winnebago Winneshiek Winneshiek	Parmers Mutual Insurance association Farmers Mutual Fire and Lightning Insurance association Bohemian Mutual Farmers Mutual Fire Nowegian Mutual Protective association
141 142 143 144 144 145	Woodbury Woodbury Worth	Mutual Fire, Lightning and Tornado Ios. Co of German Finers, Wo dbury and Plymouth Counties Farmers, Wutual
145 147 148 149		The Mutual Fire Insurance company.
	Total	

Where cost for the past five years is not shown, the association has not reported for

CONTINUED.

1.000,000.00 1.000	Risks in force Jan- uary 1, 1886.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses daring the year.	C'st per \$1,000 of losurance for the year 1696.	Cost per 21,100 of Insurance for the last five years.
1_000_000_0000000000000000000000000000	1,585,250 00 325,144.00 1,722,275.00 1,009,630.00	5,300,86 8,862.45 900.00	772.89 180,00 449.75	167.03 6.57 224.59	6,240,80 186,57 4,536,70	8.04	\$ 11 8 10 8 7.0 3.7
\$80,644.00 190 26 633 42 04.76 70.78 8 1.02 70.77 8 0 11.00 10.00 87.76 70.88 1.02 70.77 8 0 11.00 70.77 8 0 11.00 70.77 8 0 11.00 70.77 8 0 11.00 70.77 8 0 11.00 70.77 8 0 11.00 70.77 8 0 70.77 8	1,063,056.00 775,474.00 269,968.00	1,088.50 1,385.89 296.15	549.00 287.85 81.15	31.75 116.20 7.57	1,619 25 1,769 53 384 87	2.28 1.04	4.20 9.35 9.96 5,66 9.10
157, 342,00 00 2, 880,75 190,71 64,67 3, 1284,63 6, 65 9, 682,255 60 2, 280,80 75 190,71 64,67 3, 1284,63 6, 65 9, 682,447,00 1,890,30 1245,57 10.00 2,890,60 75 , 280,80 75 100,70 1245,57 10.00 2,890,60 75 , 280,80 75 1245,57 10.00 2,890,60 75 , 280,80 75 , 280,80 75 1245,57 10.00 2,890,60 75 , 280,80 75	855,644.07 750,778.00 141,875.00	139 36 121 00	653 42 669 09 139 75	94.05 80.76 7.63	886 83 870 85 147.40	1.02 1.15 1.04	28,37 10,41 6,66 18,16 18,17
221, 500, 00	157,345.00 618,900.00 552,205.00	150,00 2,806 75 2,904 50	133,50 195.71 145.57	20,58 64,97 10.60	201 08 3 108 43 3,060.67	1 80 5.65 5.36	8.47 11.29 9.77 10 42 14 93
564, 569, 65 200.70 214,78 50,04 622,52 1,12 9,00 40,240,00 516,50 106,50 2415 604,51 1,12 9,00 800,577,09 720.56 241.60 241.50 604,51 1,00 42,52 1,447,70 60 1,451.50 244.75 79.50 2,159,50 1,54 79.50 24,475 79.50 2,159,50 1,54 79.50 232,620 0 27.00 107,50 44.25 205,15 70,00 1,50 45,50 1,50 1,50 1,50 1,50 1,50 1,50 1,50	216,930,00 760,638 00	2,222 50 3,576 77	112.00 261 00 908,16	14.64 64.05 274.96	757.14 2,548.55 4,859.89	3.50 3,35 3,08	8.85 8.26 12.11 13.85 7.86
254,490,00 60.00 101.50 44.55 206.15 .80 5.4 232,695.00 27.00 134.21 97.4 270.95 00 15. 1,614,282.00 2,700.83 544.00 47.01 2,709.14 1.77 7.6 615,697.00 634.27 201.00 18.23 1.016.52 1.65 13.5 10,641,784.00 120,291.08 35,144.86 5,384.34 231,749.45 23.08 575,547.00 2,344.44 6,172.65 3,614.58 12,031.64 20.56 12,770,302.00 18,5354.40 27,1535.16 4,506.5 44,775.31 33	554,569.65 408,340.00	299.70 516.50 796.95	214.78 108.50 241.60	59.04 24 15 342 49	623.52 649.15 1.389.45	1.18 1.60 1.54	11 36 6 85 12.21 - 7 07 4.58
43,770,302.00 16,863.40 27,155.16 4,256.65 41,775.21 18 6,2	254,495,00 232,628 00 1,614,282,00 615,807,00	27 00 2,170 53 684.27	184 21 541 60 301 00	49.74 47.01 81.35	210 98 2,759.14 1,016.63	.80 .90 1.71 1.65	5.45 9.26 7.85
	588,085 00 43,770,302 00	895 41 16,863 40	27,155.16	4,250.85	12,031.64 4,238.49 41,775.21	20.96 8.05	6.20

each of the past five years.

TABLE
Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
Anchor Mutual Firs	Des Moines, Iowa Des Moines, Iowa Des Moines, Iowa
Capital Commercial Mutual Dairy Mutual Des Moines	Des Moines, Iowa Lisbon, Iowa Des Moines, Iowa
Dubuque Fire and Marine Farmers Fidelity Ilawkeye Ilawkeye Lowa Business Mon's Mutual Fire Assn. (now the Atlas Mut.)	Dubuque, Iowa
Iowa Merchants Mutual Iowa Fire Issurance company Iowa State Mutual Key City Merchants Brick Mutual.	Burlington, Iowa Des Moines, Iowa Keokuk. Iowa Dubuque, Iowa Des Moines, Iowa
Merchants and Bankers Mutual Mill Owners Mutual Pire Security Fire State	Des Moines, Iowa
Total of Iowa companies and average per cent	
OTHER THAN IOWA COMPANIES. Agricultural. American American American American Central.	Hartford, Conn
American Fire. Avias Assurance—U. S. branch British America Assurance Buffalo German Caledonian—U. S. branch	Toronto, Canada
Citizens Citizens Commercial Union—U. S. brauch Concordia Fire Connecticut Fire	Hariford, Conn
Continental Delaware Detroit Fire and Marine Eagle Fire Equitable Fire and Marine	Detroit, Mich
Parmers Fire Fire Association of Philadelphia Firemen's Firemen's Firemen's Firemen's Firemen's	Newark, N. J.

No. 2. doing other than Life Insurance business in the State in 1896.

4		BUSINESS IN	10WA IN 1805.		losses nium»
When organized	Amount of risks writ- ten.	Premiums re-	Losses paid.	Losses Lucurred.	Per cent of losses paid to premiums seceived.
1880 1881	8 2,597,514 3,896,668	8 148,625 79 84,631 67	\$ 25,759.00 30,142.42	8 23,407.83 33,850.40 9.321.50	17.8 38.2 52.4
1894 1895 1881	541,775 611,285 11,825,112	27,816 84 27,816 84 241,420.05	10,831 63 10,046 76 109,459.90	10,830 24 103,650.00	44.8 63.7
1883 1860	3,610,640 11,776,065	63,283 St 265,149,15	22,966 43 114,854,78	15,197.22 107,309 88	35 9 43.8
1803	4,359 961 13,695,796	84,791 50 274,333,70	21,812.84 99,807.08	28,864.42 101,267.27	29.3 36.4
1885 1892	8,588,650	58,831 84	9,291.86	9,245 51	15.9
1891	1,828,192 2,194,360	58,450 83	15,822.65 17,421.10	11,900 60 13,104.78	26 ± 49.7
285%	4,178,782 1.457,042	201 325.09	54,631.45	56,501.57 4,639.50	27.1
1891	1,078,450	20,485.29 35,055 22	5,586 48 7,389 93	7,389,96	21 0
1885	1,814,502	115,518 27 41,225 00	28 600 68 19,228 90	17.078.54 19.208.90	19.6 46.6
1880	4,579,373	67,624.01	30,858,78	24,325 93 56,803 39	43-6 47-7
1885	5 880, 100	\$ 1.967,185.77	8 691,573,45	8 632,023,62	35.2
	\$ 79,058,526	\$-1,0012180.TE	0 001/010040	9 0,55,000,00	-
1819	5,651,916	85,903.35 7,445.03	34,661 23 3,796.51	36,839.51 3,601.73	43.0
1863 1818	410,000 189,198	2,664.29	3.007.39	2,027.39	75.4
1846	921,765	10,817.52	4,785.33 10,076.62	2,066 57 6,937.52	44.3
1853	1,015,172	14,915.61	70000000	7,279.17	76.8
1810	1,193,413	15,761 17 7,567.01	12 007 29 2,318 14	2,175.14 7,742.06	31.8
1833	960,158	14,691.34	10,542 08	7,743.06 2,485 20	75.4 25 8
1897 1805	706,586 855,616	9.253.65 15,180 27	11,202.18	8,274 61	74.2
1836 1849	75,000 294,2 8	1,012 83 3,101.44	821.80	996.99	26 6
1801	2,250,404	33,819.67	83.T08.81	26,833 83 4,353 89	99.6
1870	1 942,870 3,005,319	21,354.00 51,214.16	5,272 65 20 036 00	26 664.29	56 7
1871	10,834,972	149,157 80 11,238 53	70,106 53 7 063.27	65,811.49 4,754.60	47.1 03.1
1835 1806	936,513 409,270	5,198.20	1,853 76	1.710 29	35 6
1806	41£,421 155,747	4,733.05 2,125.34	1,780 48 857 49	1,780 70 357,49	37 B 16.8
1983	878,100	13,199.87	2,483.03 25.430.71	2,914 50 27,100.31	20.4
1855	2,845,021	49,273.25 8,661.92	8,255 97	1,975 97	29.0
1863 1809	1,997,317 725,619	16,314.67	8,8 (3 58 9,905,75	8,540.76 2,006 53	154.0

NAME OF COMPANY.	LOCATION.
German German Germaola Fire Germaola Fire German German Girard Fire and Marine. Gleas Fals.	Freepart, III. New York, N. Y. New York, N. Y. Phtladelphis, Penn Giens Falls, N. Y.
Grand Rapids Fire. Greenwich. Handwr-temen Fire-U.S. branch. Hartord Fire.	Grand Rapids, Mich. New York, N. Y New York, N. Y New York, N. Y Hartford, Conn.
Home Imperial Fire-U. 8 branch Insurance Company of North America Lancastire-U. 8 branch Lion-U. 8. branch	New York, N. Y. Boston, Mass Philadelphia, Penn New York, N. Y. Hartford, Conn.
Liverpool and London and Globe-U. S branch. London Asserance Corporation-U. S branch. London and Lancashire Fire-U. S branch. Manchester Fire Assurance-U. S. branch. Manufacturers and Morchasts.	New York, N. Y
Merchanics Merchantile Fire and Marine Merchants Merchants Merchants Michigan Fire and Marine	Philadelphia, Penn Boston, Mass Newark, N. J. Providence, R. I. Detroit, Mich
Milwaukee Mechanics. National Fire. News it fire. New Hampshire. Nigara Fire. Nigara Fire.	Milwankee, Wis
Northern Assurance—U. 8 branch North Brutis and Mercantille—U. 8 branch North German Fire—U. 8 branch Northodod. Northodod. Northodod. Northodotorn National	New York, N. Y. New York, N. Y. Chicazo, Ill. New York, N. Y. Milwaukee, Wis
Norwich Union—U. S. branch Orient Pacific Fire. Painti: o—U. S. branch Pennsylvania Fire.	New York, N. Y
Phenix. Phenix Assirance—U. S. branch. Providence Washington. Providence Washington. Prussian National—U. S. branch.	Brooklyn, N. Y. Hartford, Conn. New York, N. Y. Providence, R. I. Chicago, III.
Queen Insurance Company of America. Reliance. Rochester German. Rockford. Royal-U. S. branch.	New York, N. Y
Royal Exchange Assurance—U. S. branch St. Paul Piro and Marino Scottish Union and National—U. S. branch Scottish Union and Sational—St. Branch Springfold Fire and Marino	San Francisco, Cal

od.		BUSINESS IN	TOWA IN 1898.		er cent of losses paid to premiums
organized	at of write-	È	- 6	à	and m
54	22		2		of
0	87	11.0	9	***	200
hen	n on n	The same		0.0	cent
ă	유민의	99	Losses	curred.	1.3
A	<	Premiums r	2	Lo	Per
985 859	8 6,930,534 1,847,421	8 139,848.49	\$ 78,455.97 18,485.70 22,001.55	8 74,521.17	56.1
872	3,187,636	23,697.84 47,933.84	18.485 70	18,981.68	58.0
853	766,305	15,565 29	3,053.80	25,634,08 2,537,50	45.5
849	1,283,165	14,810.26	\$,001.32	2,001.85	13.5
882 831	855,227 385,176	18,550.31	5,542.22	5,512.22	40.5
854	723,974	5,264.79 10,975.03	2,865.40	1,451.33	54.6
802	1,245,250	20,892.05	17,123.95	2,485.52 12,975.15	25.4
810	7,952,471	111,782.30	60,531.60	12,975 1± 57,338 42	54.1
922	8,188,005 641,255	100,484.46	40,307.58	40,694 63	46.0
794	4,571,400	10,053.98 74,171.03	3,972,76 30,681,16	8 581.08 30.201.60	89.24
855.	1,823,766	26,024.42	15,004.50	15,386 48	41-5 57.9
879	264,359	3,786.77	979.68	9.53	25.8
8768 7200	3,818,154	51,340.09	31,120 67 7,281.96 11,789.88	31,753 67	58,3
861	680,808 954,712	10,632 44 14,861.17	7,083.96	4,940.98	78.6
824	1,268,193	21,616,92	26,010.50	11,189.88	79.5
865	283,635	2,908 70	1,442.78	1,968.31	40.2
854	195,631 275,160	5,549.17 3,560.10	2,303,07 1,775,28	1,763.84 1,772.77 5,495.61	39,4
858	958, 199	10,816.32	6,211.38	5.405.5T	89.1
851 881	155,747	2,125 35 4,571 82	357.50	337.50	16.8
100	308,585		611.80	525.58	31.4
853 871	2,884,144 4,837,984	36,616.71 72,119.27	18,440.55 33,116.29	19,345 34	50,3
810	197,170	1,323 05	400,00	22,389.00 415.80	46.5 20.2
869 850	1,435,970	18,410.03	6,917,90	8,597 SA	37.4
	1,577,497	26,312.22	14,053.97	12,825 81	202.4
836	1,004,706	16,045 00	7,161.81	7,059.52	44.4
868	2,907,685 423,737	43,359.84 8,385.07	18,728.99 2,619.81	20,303 41 2,619.81	43.1
595	249,280	4,774.95	1,729.00	1,779.00	31.3
860	5,192,855	61,080.31	20,936.25	21,867.70	343
797	960,987	14,025 33	12,479.09	8,876.94	83.6
967 851	1,480,530	17,918 66 10,845 18	7,546.90 3,195.82	7.255.51 5.007.90	42.1
586	687,999 938,530	12,628.73	5,049.76	5,142.29	30.1
825	1,405,580	21,237.00	8,000.56	5,255.72	37.7
853 854	4,208,948 4,464,439	68,933 34	36,270 30 20,488 27	85,882.71 87,238.27	70.6 70.6
788	888,000	57,777 45 13,245.78 13,798.60	5,873.96	5,398 00	44.2
799	888,060 1,675,116	13,796.00	4,164.61	4.114.28	30,1
845	756,627	11,630.21	5,704.96	6,370.68	49.2
801	1,212,207 785,009	17,668.25 7,728.46	13,275 14	13,578.41 5,411.02	75.1
972	1004-469	4,504.58	5,411 92 1,544 73	1,844 73	60,5
866	2,830,125	39,721.00	17,003 01	13,620.95	- 44.4
SEA	2,100,732	39,139 52	10,799,8	11,019.68	29.5
720 805	219,500 2,126,919	3,495.75 31,354.97	12,806 57	15,006 26	40.0
504	1,936,318 1,255,486	27,557,67 13,998,70	11,00Le8 7,303.74	12,431.51	39,1
841 849	1,255,486	13,993,70 50,098,94	7,303.74	6,168:30 17,200,40	85 4 39.1

NAME OF COMPANY.	LOCATION.
Sun Insurance office—U. S. branch Traders Trans-Atlantic Fire—U. S. branch Union. Union Assurance society—U. S. branch	Chicago, Ill Chicago, Ill Philadelphia, Penn New York, N. Y.
Union Marine—U.S. branch. United States Fire. Westchester Fire. Western Assurance. Williamsburg Oily Fire. Non-Iowa companies—total and average per cent	New York, N. Y. Toronto, Canada. Brooklyn, N. Y.
Aggregate and average per cent of fire companies. OMPARIES OTHER THAN FIRE. Alliance Hall and Cyclone Mutual. American Surety. Bankers Mutual Casualty. Employers Liability Assurance corporation—U. S. branch. Fidelity and Casualty.	Austin, Minn
Fidelity and Deposit company Guarantee Company of North America. Hartford Steam Boiler Inspection and Insurance company Lloyd's Plate Glass. London Guarantee and Accident—U.S. branch	Hartford, Conn
Metropolitan Piate Glass. Minnesota Farmers Hall National Surety New England Burglary. New Jersey Pinte Glass.	Kansas City, Mo Boston, Mass Newark, N. J
New York Plate Glass. *Standard Life and Accident. Union Casuality and Surety company. United States Casuality company. United States Fidelity and Guaranty company.	St. Louis, Mo. New York, N. Y Baltimore, Md.
Total of companies other than fire and average per ce	nt
Grand total and average per cent	

^{*} Does no life business in Iowa.

pa		BUSINESS IN	F TOWA IN 1895.		100
When organized	Amount of risks writ- ten.	Preniums re-	Losses paid.	Losses in-	Per cent of losses paid to premiums received.
1710	6 1,164,203	\$ 18,195 44	8 5,808.96	8 6,937,96	44.0
1865 1872	1,038.812	17,799,20 4,835 31	8,341.97	6,331.28	45.9
1804	615,725	5,094-45	1,637-44	1,637.41 735.95	33.9
1714	607,958	10,371.71	2,193.89 2,480 47	550.88	43.1 23.0
\$863	2,946,826	385.89	NACOVOLA .	- William	1000
1894	429,009	3,838.98	1,287.80	865 12	33.6
1837	2,169.839	83,412.85	23,214 91	18,467 H3	69.5
1851	1,400,708	21,880.81	10,136.20	9,141.03	45.3
1853	682,833	P,380.75	2,088.14	2,029 02	22 4
*****	8 154,199,870	8 2,190,860.66	\$ 1,078,828.72	\$ 985,309.25	48.9
	\$ 233,551,396	\$ 4,158,016.43	5 1,764,400 18	8 1.537,834 87	42.4
1889	196,819	4,870.24	3,202.10	3,202.10	74.9
1894	995,654	6.046 45	170.78	170 78	2.8
1896	529,500	10,279 85			
1880 1876	1,483,890	6,936 99 4,865,17	6,940 24	3 915 94	100.0
1010	1130,000	9,050.17	8,301.56	3,301.56	75.6
1800	656,135	4,005.95	CANALLY POLICE	The second second	10000
1851	373,300	1,439.55	189 23	64.23	13.1
1885	1,461,837 164,595	10,661.93	875.33	207,82	3.5
1800	1,694,500	4,333,83 9,630.24	1,541 96 5,038,63	1,206.96 5,058.63	35.7
		. 45,000.00	5,008.03	0,000,66	52.6
1874	70,564	1,798 27	405.50	406.50	22 6
1891	10,092	508 60	188.60	188.60	37.5
1892	354,800 316,100	1,518.43	22.70	23.70	1.5
1868	60,028	1,314 05	218.25	218 25	16.6
1891	58,345	1,480.17	497.09	497.00	33.6
1884	1,755,850	20,583,54	15,807,70	15,887,79	70 4
1891	795,850	13,679.56	6,157.33	6,157,35	45,0
1895	3,152,000 22,500	4,085 43 135.00	2,541 28	2,476.28	62.0
****	# 14,410,570	\$ 109,101.67	8 49,009,44	8 49,10139	48.2
SCHOOL STATE			CONTRACTOR OF THE PARTY OF THE	-	90.0
****** **	8 918,981,988	\$ 4,967,148 10	B 1.8:0.471 62	\$ 1,650,436.25	42.4

TABLE

An exhibit of the condition and business of Insurance Companies

	CONDITI	ON DECEMBER	31, 1896.
NAME AND LOCATION OF COMPANY.	Paid up capital	Total gross assets.	Total Habili- ties, includ- ing paid up capital stock.
Anchor Mutuai Fire, Des Moines. Capital, Des Moines. Commercial Mutuai Fire, Des Moines. Dairy Mutuai Lisbon Des Moines, Des Moines.	8 25,000	\$ 286,635.57	8 34,770.69
	Mutual	126,731.45	89,982.61
	Mutual	40,210.99	7,400,00
	Mutual	41,224.51	783.48
	25,000	370,598.71	337,172.62
Dubuque Fire and Marine, Dubuque. Farmers, Cedar Rapids. Farmers, Des Moines. Iowa Business Men's Matual Fire association (now Atlas Mutual Ins. Co.) Des Moines.	100,000	841,557,02	158,859,75
	103,000	540,118 63	473,256.80
	25,000	107,399,72	85,068.48
	25,000	625,972 72	406,057.13
(now Atlas Mutual Ins. Co.), Des Moines	Mutual	67,927,02	1,343.14
Iowa Merchants Mutual Fire, Burlington	Mutual	71,155,98	3,400.05
	25,000	54,741,14	54,022.05
	Mutual	750,738 94	9,799.34
	50,000	81,836 76	64,227.76
	Mutual	28,155 02	5,852,61
Merchants and Bankers Mutual, Des Moines	Mutual	231,080 84	22,195,78
Mill Owners Mutual Fire, Des Moines	Mutual	134,086.41	2,000.00
Security Fire, Davenport	25,000	189,914.33	97,875.72
State, Des Moines	100,000	379,142.58	291,167.93
Total, Iowa companies	8 500,000	8 4,470,562.61	\$ 2,152,308.71
Etn. Hartord. Com	4,000,000	11,481,184 21	7,581,196.16
	5td,000	2,332,245,17	1,971,950.08
	300,000	579,360,95	476,206.33
	600,000	2,749,162 17	1,142,707.91
	900,000	1,669,244.03	1,375,659.97
American Fire, Philadelphia, Penn Atlas Assurance—U. S. branch, Chicago, III British America Assurance, Toronto, Canada Buffalo Commercial, Ruffalo, N. Y. Buffalo German, Buffalo, N. Y.	200,000 200,000	287,250.13 1,870,280.83	2,660,666.56 482,142.93 739,306.58 240,399.09 568,630.99
Oaledonian—U. S. branch, New York, N. Y. Citizens, New York, N. Y. Citizens, Pittsburg, Penn. Commercial Union—U. S. branch, New York Concordia Fire, Milwaukee, Wis.	None in U. S	2,101,183 95	1,178,861.85
	300,000	744,425,15	640,248,54
	500,000	791,296 24	688,162.11
	None in U. S	3,417,710.34	3,354,873.51
	200,000	903,467.65	642,866.00
Connecticut Fire, Hartford, Conn	1,000,000	3.300,017.88	2,631,686.38
Continental, New York, N.Y.	1,000,000	7,776,847.13	5,212,128.37
Delaware, Philadelphia, Penn	702,875	1,585,880.30	1,431,330.54
Detroit Fire and Marine, Detroit, Mich	500,000	1,388,973.19	684,748.11
Eagle Fire, New York, N.Y.	300,000	1,218,461.43	530,215.67
Equitable Fire and Marine. Providence, R. I	300,000	676,194.43	585,022,71
Farmers Fire, York, Penn.		683,659.70	839,525 93
Fire Association of Philadelphia, Penn		5,923,124.24	4,916,740.51
Firemons, Newark, N. J.		2,148,969,33	968,810.03
Firemons Fund San Francisco, Cal.		3,527,653.80	2,468,014.85

No. 3. other than Life, operating in Iowa during the year 1896.

		BUSINESS THAN	SACTES DUBING	THE YEAR 1898	
	Ė	2.5	unt, of risks written and renowed our- ing the year.	-0.2	-
6	А		2000	No.	10
Net surplus.	Total cash come.	Total cash c	2,500	Premluns :	paid.
H	0.6	02	の名を行	25	**
in.	come,	20	JT 5 to	85	9
9	50	50	日本記日	20	Losses
- 14	F	H	4		
************	8 78,505.87		8 2,597,514.68	8 148,653.79	8 25,354
38,748.84	69.284.27 17.586.00	63,416.98	3,898,085.60	84,031.07	28,092
	17,360.00	19,480 31 19,714 58	541,775 00 1,429,598 00	20,650,97 44,770.38	9,965.
33,421.00	202,885.81	186,812.01	11,925,112.00	241,420.05	10,048.
172,697 27	90,711.77	06,265.30	4,543,790,00	75,771 98	24.744
85.861 23	249,900 46	241,110.54	11,776,065.00	265,449.12	112,011
25,231 24 219,914 70	71,807 85 242,944 31	58 024.26 236,957 96	4,350,961.00	84,791.56	23,627
W10,032 10	100000000000000000000000000000000000000		12,665,796 00	274,233.70	99,807
**********	48,203 16	37,162.81	3,588,650.00	58,897.34	9,052
690,00	34,738 95	34,434 01 30,067.12	1,838,10£.00 2,192,380.00	58,450.83 35,041.02	15,322
	146,009 15	115,854 64	4,178,762.55	201,325 09	51,634
17,109.00	21,397,86	16,117.01	-1,457,044.00	20,485.20	5,588
************	19,216.05	18,000.55	1,078,450 00	85,056 22	3 865
	54,096.77 73,343.40	50,657.47 64,848.99	1,844,592 99 211,500,00	115,518 27 10,101 25	21,706. 49,379.
92,038 60	69,397.07	58,956 60	4,599,373.00	67,624 04	27,820.
87,974 61	141,206.00	163,765 44	8,138,610.00	173,108.86	100,469.
750,695.78	\$ 1,677,167.53	8 1,549,265 61	\$ 82,980,153.20	8 2,014,983.82	8 740,165 8
3,549,988.05	4,572,180 81	3,853,850 56	450,643,359 00	4,637,948 12	1,885,835
800,395.09	1,150,550.88	1.054,575 04	195,924,900.00	1,631,108.00	539,300.
103,154.62	232,644.08	228,695.87	24,557,670.00	2:9,812 90	124,843
1,606.414.26 293,584.00	644,139 92 885,738.10	481,180.96 855,286.75	69.375,965.00 76.559,387.00	658,504 78 970,585.97	215,368 482,289
465,734,40	1.830,155 38	1.930,056 12	121,123,280 00	1,511,766 97	735,389
523,656.48	645,480 15	505,505,64	64,802,335.00	741,435.97	291,107
450,405 10	1,142,266 03	1,121,794 60	99,134,047.00	1,435,913 60	743,243
46,557.04	66,472 09	28,978.55	7,090,579.00	81,045 55	7,280. 161,268
1,301.619.81	476,671.51	375,919 71	41,217,234 00	465,841.85	
922,322 40 104.076 61	1,296,632 12	1,214,420.54	181 763,183 60	1,582,141,58	767,414
103 144 13	554,754.30 256,303.97	580,873 41 234,957 65	74,895,251.00 20,753,371.00	280,837 08	321,810 119,436
1,182,837.83	2,695,955.55	2,291,685.39	811,611,776.00	3,126,805 91	1,506.117
160,601,50	462,651.40	431,621.16	48,411,990.00	569,815.13	229,007
668,331.50	1,855,584.79	1,721,431.17	158,550,267 03	1,991,741.29	1,007,319.
2,564,218.76 154,568.76	8,760 603 90 850,973.79	3,126,551.58 742,717.38	202,138,697 00	3,839,539.38 1,048,677.77	1,683,362 370,673
584,224.08	303,651,36	241,179 43	24,897,703.00	288,551.71	100,545.1
688,245.76	268,354.43	250,051.22	24,897,703.00 40,635,882.00	285,876.84	101,957
141,171.78	320,559.48	242,592.10	29,612,947.00	349,058.03	112,187
324,132.78	385,833.66	338,001.41	33,051,643.00	412,611.93	292,195 1,484,248
1.006,383 73	2,847,098.77 432,510,50	2,679,164.33 334,584 47	\$69,894,896.00 \$2,767.255.00	3,280,208.18 375,543.F9	130,696
1,059,638.95	1,778,647.27	1,675,940.85	201,788,234.00	2,328,928.56	930,002.

	CONDITIO	ON DECEMBER	
NAME AND LOCATION OF COMPANY.	Paid up capital stock,	Total gross assets.	Total Habili- ties, includ- ing paid up capital stock
Franklin Fire, Philadelphia, Pena	8 400,000	\$ 3,105,442.05	\$ 2,665,314,51
German, Freegors, III	900,000	3,106,600.09	2,312,977,30
Germania Fire, New York, N. Y.	1,000,000	3,944,751.87	2,412,125.12
German Alliance, New York, N. Y.	200,000	316,759.58	204,955.00
German American, New York, N. Y.	1,000,000	7,070,423,43	4,063,335.21
Girard Fire and Marine, Philadelphia, Poan	350,000	1.980.289.70	1,338,609.13
Gless Falls, Giess Falls, N. Y.	200,000	2.888,505.89	1,185,935.80
Grand Kapides Fire, Grand Kapids, Mich.	200,000	453,976.44	395,618.17
Grosswich, New York, N.	200,000	1.379,216.57	1,091,604.21
Hamburg-Breman Fire—U. S. Br., New York.	None in U. S	1,493,396.86	885,676.30
Hantover Fire, New York, N. Y.	1,000,000	2,595,801.85	2,306,618.24
Hartford Fire, Hartford, Conn.	1,250,000	10,004 697.55	6,740,305.40
Home, New York, N. Y.	3,000,000	10,362,231.39	8,015,955.88
Imperial Fire—U. S. hyanch, Boston, Mass.	None in U. 8	1,827,647.25	882,897,36
Ins. Oo., of N. America, Philadelphia, Penn.	3,000,000	0,686,808.08	7,357,634.56
Lancashire—U. S. branch, New York, N. Y. Lion—U. S. branch, Hartford, Conn. Liverpool & London & Globs—U.S. Hr., New York London Ass., Corporation—U. S. Br., New York London and Lancashire—U. S. Br., Oblinago, Ill.	None in U.S.	2,308,251,53 885,797,09 9,339,545,33 2,356,458,98 2,726,613,74	1,531,394.33 446,716,18 5,946,085.00 987,349.39 1,704,851.33
Manchester Fire Ass.—U.S. Br., Chicago, III.	None in U. S	2,173,154,28	1,379,970 42
Manufacturers and Merchants, Pittsburg, Fenn	250,000	533,169,81	410,769 05
Mechanics, Philadelphia, Penn,	250,000	895,285,23	055,611.53
Mercantile Fire and Marine, Boston, Mass	400,000	607,549,84	566,144.37
Merchants, Newark, N. J.	400,000	1,567,750,39	1,258,720 29
Merchants, Providence, R. I. Michigan Fire and Marine, Detroit, Mich. Milwaukee Mechanica, Milwaukee, Wis. Mutaal Fire, New York, N. Y. National Fire, Hartford, Conn.		585,062 50 810,807 89 2,400 396 93 1,948,465 15 4,120,300 30	421,593,89 640,432,16 1,146,641 11 771,273 47 3,082,680,16
National Standard, New York, N. Y.		552,943.70	351,189 06
Newark Fire, Newark, N. J.		666,874.07	395,105.61
New Hampshire Fire, Manchester, N. H.		2,581,210.48	2,956,863 03
Niagara Fire, New York, N. Y.		2,466,005,63	1,987,930 74
Northern Assurance, U. S. Br., New York, N. Y.		2,009,172.18	1,163,643.91
North British & Mercantile—U. S. Br., New York	None In U. S	4,067,351.00	5,174,442 40
North German Fire—U. S. branch, Chicago, Ill.	None In U. S	594,896.13	320,397,59
Norwood, New York, N. Y.	200,100	610,316.45	578,348,16
Northwestern National, Milwaukee, Wis	000,000	2,103,058.18	1,510,150 47
Norwalk, Norwalk, Cone	200,000	447,001.43	303,210,36
Norwich Union—U. S. branch, New York, N. Y. Orient, Hartford, Conn. Paclité Pirs, New York, N. Y. Palatine—U. S. branch, New York, N. Y. Pennsylvania Fire, Philadelphia, Penn.	None in U. S	2,829,998 90	1,356,456.50
	500,000	2,876,730 85	1,716,564.88
	200,000	774,794 39	544,950.45
	None in U. S	2,851,544 71	1,922,118.87
	400,000	4,750,624.07	2,792,575,16
Phenix, Brooklyn, N. Y. Phenix, Hartford, Com. Phonix Assurance—U. S. Br., New York, N. Y. Providence-Washington, Providence, R. I. Prussian National—U. S. branch, Chicago, Ill.	1,000,000	5.378,449.59	4,454,974.12
	2,000,000	5,320,363.42	4,559,753.85
	None In U. S	2,855,219.08	1,844,924.89
	400,000	1,554,115.71	1,149.695.05
	None In U. S	717,368,66	379,153.94
Queen Ins. Co., of America, New York, N. Y.	500,000	4,349,391,34	2,435,842.67
Reilance, Philadelphia, Penn.	300,000	971,294,58	717,439.52
Rochester German, Bochester, N. Y.	200,000	956,376,78	488,362.61
Heckford, Rockford, Ili.	200,000	1,032,077,24	889,828.48
Boyal-U. S. branch, Chicago, Ili.	None in U. S	7,491,311,62	5,123,504.31

	3	THAN	SACTED DURING	THE YEAR 1895.	
Net surplus.	Total cash in-	Total cash ex- penditures.	Amt. of risks written and renewed dur- ing the year.	Premiums re-	Losses paid.
8 1,070 197.55 887.622.79 1,532,628 15 105.804 58 4,007,088.22	5 593,315 22 1,477,656 08 1,243,222 89 2,911,678.82	\$ 584,705.90 1,417,241.11 982,356.70 2,516,218.26	\$ 47,670,089.00 101,304,029.00 187,856,571.00 389,949,926.00	\$ 549,954 33 \$ 1,658,888,80 1,588,787.83 8,613,289.24	251,500 07 802,438 41 489,635,17 1,364,909 20
641,690.57	545,884 20	439,278 01	49,503,804,00	548,376.98	170,072 58
1,702,660.09	1,025,142,91	764,846 21	92,742,886,00	1,028,241.74	379,532,39
58,858.27	253,735,98	259,011 10	24,639,648,00	323,148.47	157,394,12
284,612.36	1,061,620,80	1,024,939 83	190,372,001,00	1,190,238,83	608,691,14
607,720.56	1,155,767,30	993,422.21	109,880,058,00	1,362,533.90	601,552,57
289,133 61	1.610,520 18	1 508,884 08	158,750,383,34	1,791,511.50	856,192 13
3,294,392.15	6,207,682.06	5,485,101,30	585,493,051,00	7,173,438.97	3,062,232.89
2,346,268 71	5,203,683.33	4,670,268 77	744,740,686,00	6,345,719.61	2,639,382.09
944,789 89	1,179,940.72	1,024,242,63	111,560,363,00	1,352,471.14	625,425,66
2,319,773 53	5,923,730.53	5,569,437,39	831,445,843,00	6,879,535.16	3,462,732.49
776,855.20	1,948,633.96	1,740,896,41	214,975,643 00	2,440,552.06	1,045,718 21
439,080.91	579.515.18	5396,272,65	56,753,022,00	709,619.75	380,450,03
4,093,460,33	5,686,714.97	4,558,363 56	725,575,302.00	7,080,467,91	2,862,317.84
1,369,369.50	1,341,845.91	1,084,169,98	224,766,004 00	1,574,225,21	670,258.83
1,063,262.41	1,945,475.84	1,477,853 14	275,483,510 00	2,396,102.99	850,927.06
893,183-84	1,450,650 48	1,388,573.57	103,411,747,00	1,858,547,58	877,669.13
124,400-75	227,918,71	197,558.04	92,124,540,00	226,939,33	104,948.81
239,073-08	267,093,23	233,304,69	29,179,435,00	280,285,92	118,408.56
41,705-47	208,134,45	196,024.14	26,642,153 00	237,236,48	91,182.73
309,040-10	950,387,20	887,021.20	105,836,393,00	1,141,227,57	480,804.70
144,168.61	297,081.40	238,623.16	28,753,845 00	318,050.05	129,569 65
170,925.78	380,283.34	307,742.61	27,728,173,00	344,402.03	159,542.46
1,253,725.82	1,055.464.45	938,895.41	87,735,599,00	1,209,306.73	453,937.68
277,101.68	580,906.68	687,800 34	59,329,219,28	841,671.58	371,234.00
1,087,580.14	2,408,125.69	2,021,981.77	227,517,506 00	2,709,094.28	1,078,237.08
231,754 54	312,967 25	101,535 27	34,929,576 08	318,714.48	97,783.94
258,768 45	184,273 98	165,751,67	18,823,270 00	186,111.77	78,137.47
624,347 45	1,149,429 53	947,95£04	105,311,144 00	1,238,965.42	828,002.28
478,164 89	1,633,304,82	1,444,088.77	206,055,632 00	2,093,223.57	779,249.94
845,528 97	1,195,030 20	1,044,377,96	140,624,371 00	1,597,189.28	630,608.28
1,802,918 63	2,503,809.65	2,069,312.73	278,245,518,00	2,010,628 80	1,307,825.77
278,498.54	430,931.15	389,183.35	17,923,111 00	520,689,21	251,542.44
32,108 29	532,000.92	421,445.61	75,247,612 09	790,488 74	227,712.2
592,707 71	870,141.93	720,975.22	81,289,678,00	929,706 17	311,300.6
144,792.07	141,852.89	88,007.50	18,540,259,00	176,385 28	86,558.1
873,542,40	1,568,281,00	1,410,204.32	176,447,890 00	1,878,101.38	883,456.1
562,145,37	1,425,846,30	1,350,038.50	136,934,701 00	1,754,001.12	800,552.4
238,843,91	399,355,78	370,414.53	44,207,405 00	471,241.03	210,320.2
920,425,84	2,336,637,19	2,290,630.81	251,116,996 00	2,818,997.55	1,452,245.0
1,960,449,81	1,916,144,71	1,639,254.48	212,902,863 00	2,190,661.93	889,140.2
1,184,175.47	3,380,612 10	3,258,742.88	399,798,650 00	4,195,050.44	1,097,411.7
780,511.57	3,153,725 10	3,046,455.10	309,480,061 00	3,448,246.01	1,091,704.9
1,010,996.19	2,103,890 10	1,845,421.92	354,440,060 00	3,277,176.81	1,138,596.6
404,499.65	1,263,113 57	1,201,759.81	205,722,947 00	1,614,772.70	769,100.9
838,214.72	460,733 47	445,716.09	42,904,638 00	521,566.64	974,594.1
1,913,548 67	2,152,791 35	1,889,279.16	296,005,625.00	2,551,818.86	1,162,630.3
255,855,06	338,816.00	313,299.60	34,696,090.00	377,591.21	173,170.7
438,016,17	400,684 61	334,102.95	45,777,917.00	507,730.71	158,563.7
151,248.76	545,921 71	475,137,93	58,122,535.00	753,826.68	230,526.9
2,357,807.31	4,976,934 10	4,240,317,49	708,908,623.59	6,341,576.62	2,710,140.5

TABLE No. 3-

			1101.0
	COMPUT	ON DECEMBER	11, 1896.
NAME AND LOCATION OF CONPARY.	Paid up capital stock,	Total grons assets,	Total Habili- ties, includ- ing paid up capital stock.
Royal Exchange Assurance—U.S.Br. San F.,Cal. Sc. Paul Frei and Marine, St. Paul, Minn. Scottish Union & Nat'l—U.S.Br. Hartford, Conn. Security, New Haven, Conn. Springfield Free and Marine, Springfield, Mass.	\$ 500,000 None in U S 200,000 1,500,000	2,9:2,074,48 2,681,118.60 755,666.40 4,105,074.73	\$ 218,525,27 1,578,883,34 2,125,458,51 639,576,08 8,219,944,65
Spring Garden, Philadelphia, Penn sun Insurance Office—U. S. Br., New York, N. Y. Thuringia—U. S. branch, Otlongo, III. Trans-4tiantic Fire—U. S. branch, Chicago, III.	None in U. S None in U. S None in U. S 200,000 None in U. S	1,488,070,27 2,641,518,52 373,185,79 1,688,979,03 787,900,59	1,809,080.88 1,619,518.71 79,545.08 1,004,704.51 846,679.08
Union, Philadelphia, Penn Union Assurance Society—U.S. Br. N.York, N.Y. Union Marine—U.S. branch, New York, N.Y. United States Fire, New York, N.Y. Victoria, New York, N.Y.	200,000 None in U. S None in U. S 250,000 250,000	642,197,90 1,211,466.83 595,403.91 677,553.87 236,439.42	406,995.93 555,172.92 104,792.39 503,494.59 219,393.99
Westchester Fire, New York, N. Y. Western Assurance, Toronto, Causda Williamsburg City Fire, Brooklyn, N. Y.	None in U. S 200,000	2,841,654.49 1,630,649,85 1,634,838.57	1,517,665 02 1,088,658 27 853,316.69
Total non-lowa companies	8 41,927,875	£241,583,634 08	\$151,695,173.28
Total of fire companies	8 48,487,875	8245,554,196.00	\$163,848,481.00
COMPANIES OTHER THAN PIRE.	- www.		
Alliance Hall and Cyclone Mutual Austin Mino, American Surety, New York, N. Y. Bankers Mutual Unsailty Co. Des Moines, Iowa Employers Liability Assurance Corp. U. S. brauch, Boston, slaw	None in U.B	60,329 58 6,274,803 76 88,031 50 1,110,796 76	1,342 99 3,579,196 81 28,000.29 731,607.99
Oity Trust, Safe Deposit & Surety Co., Phil'a, P.	500,000	2,018,480.88	2.033,101.81
Fidelity and Casualty, New York, N. Y., ride ity and Deposit company, Baltimore, Md., Guarantee Co. of N. Ame Ice. Montreal, Canada Hartford Steam Boiler Inspection & Insurance	210,000 730,000 304,600	2,474,673.40 1,706,825.96 885,566.64	2,145,229 33 1,110,698 93 4y5,142,95
Hartford Steam Boiler Inspection & Insurance company, Hartford, sonn, Lawyers Surety, New York, N. Y.	500,000	2,119,006 60	1,802,741.10 551,905.91
Lloyd's Plate Glass, New York, N.Y. London Guarantee & Accident—U.S. Br. Chicago Metropolitan Plate Glass, New York, N.Y. Minoraota Varmors Hall, Montevideo, Minn. National Survey company, Kansas Gity, Mo	None in U. S -00,000 Mutual 250,000	662,518 50 808,158,16 430,607.98 3,314 28 555,900.60	464,723.51 502,608,79 233,692.21 435,891,50
New England Burgiary, Boston, Mass. New Jersey Piate Glass, Newark, N. J. New York Plate Glass, New York, N. V. Standard Life and Accident, Detroit, Mich. Union Casualty and Surety Co. St. Louis, Mo.	200,000 100,000 100,000 200,000 250,000	211,006.94 108,574.22 311,823.24 819,1 5.13 7:6,855.86	249,613 67 139,281,04 217,014 28 754,004 78 675,174,01
United States Casualty Co , New York, N. Y. U. S. Fidelity and Guaranty Co , Baltimore, Md.	307,000 361,986	640,723 46 281,430.88	607,620 98 274,305.56
Total of companies other than fire	8 7,415,800	\$22,175,034.65	#17,095,069.09
Grand total	# 49,543,675	\$868,032,531.34	\$180,916,571.08

[&]quot; Does no life business in Iowa.

		FUSINESS THAN	SACTED DUBING	THE WEAR 1806.	
Net surplus.	Total cash in- come.	Total cash ex- penditures.	Ame, of risks written and renewed dur- ing the year.	Premiums re-	Losses paid.
871,448.03	8 276,430 23	# 220,583,86	\$ 22,006,007,00	\$ 345,544.73	\$ 100,110,01
673,994.14	1,527,886.53	1,314,690.58	124,520,530,60	3,664,600.13	804,000,51
1,535,710.09	2,434,453.51	1,808,717.72	205,555,544,00	2,016,941.54	1,180,112 64
116.000.25	506,550.16	490,071.31	69,521,614,00	670,878.55	804,162,6
885,430.09	1,978,325.81	1,761,693.16	109,543,630,00	2,004.067.97	956,301,8
178,300.30	568,074 66	484,429 47	81,187,837.48	713,479.76	273,946 64
1,027,670.91	3,65\134.14	1,351,967 50	200,977,105.00	1,915,808.61	790,449 09
200,640.71	80,156.09	43,438 81	10,138,432.82	120,944.08	2,308,71
648,655.50	742,359.09	676,950,07	61,280,200.60	849,681.67	374,543 44
301,921.57	409,418.91	434,001 75	49,972,251.00	875,977.69	281,383,19
145,131.97	331,733.46	990,441 01	31,563,271.00	370,000,73	100, 278, 70
633,323.70	159.081 41	717,190 19	103,110.928.00	1,158,668,22	436, 351, 5
603,701.52	209,479.58	290,180,49	50,245,986.00	293,302,09	175, 150, 0
151,058.88	319,674 69	308,806,24	35,621,251.00	265,451,35	100, 409, 1
17,030.44	23,833 66	31,781 49	4.190,118.03	39,810,22	1, 300, 0
783.310 47	1 344,000 01	1,131,113 96	111,840,051,00	1,000,618 18	529,139-3
547,781 68	3,774,000 54	1,303,133 98	178,210,003.00	2,171,400 53	2,115,349-5
811,009.88	634,616 52	590,032 85	77,638,008.00	698,544 73	286,297-2
# 79,687,480.80	\$130,000,700.71	\$101,033,731 94	\$14,725,301,550 60	\$153,594,930.78	8 65,698,000 X
# 80,440,156.58	\$131,337,658.24	\$102,582,093.55	\$14,806,373,702.80	\$153,599,914.52	8 66,638,369 I
1,000,006.95	45,552.11	33,738,80	1.304,771.00	48,217,14	19,100.6
	1,412,000 sn	1,170,854,89	108,696,798 42	712,651,88	294.341.7
	80,000.78	11,997,89	2,140,250,40	42,131,67	2,611.6
889,186.78	1,078,754.01	1,061,785.58	288,413,799 00	1,550,616 90	013,540.2
185,394.01	204,304.76	223,155 48	45,487,911 80	187,566.89	30,762.5
339,444.16	2,771,946.81	2,005,850 70	516,513,383 94	240,964 56	7,103,378 7
594,135.97	709,923.57	489,733 80	119,005,6c3 97		209,545.6
390,423.69	237,003.48	211,040 09	53,627,742 00		69,728,1
818,833 59	935,783.02	874,233 40	115,882,393 00	1,097,990.61	83,049.1
139,805,85	120,104.21	81,900 20	37,97c,591.50	103,221.16	6,804.1
\$97,596 79 200,549 27 216,860-77	419,000 07 6 16,446 207 274,917 66 7,694,30 900,090 85	404,494 61 503,086 11 250,941 12 7,707 30 186,689 45	13,485,873,00 74,029,260 00 11,518,085,07 68,258,780,00	439,090 TE 730,176 GB 556,685 G4 10,072 41 634,534 77	157,010.4 204,219.1 110,0.9 2,180,1 20,797,1
10,200 19 94,809 95 64,820 20 40,711,55	15,019,92 15,019,05 214,477,90 1,002,267,45 937,475,88	04.697.54 02,603.15 184,808.47 901,550.77 907,381.02	8,845,650 00 2,923,193 00 10,844,694 42 162,930,250 00 119,912,520.00	68,267.64 75,890.21 367,993.53 1,179,756.83 1,101,423,63	10.579 23,005, 73,179, 525,605, 533,472,
\$3,104.48	645,769-43	579,996.49	432,290.327.00	756,585 ftt	215,765.
7,135.32	201,187-81	12,561.62	1.700,733.33	6,949 ft	
\$ 5,000,779,92	B 15,445,105 64	\$ 11,029,851 09	\$2.193,001,782.08	\$ 13.181,000.05	8 6,303,472

TABLE
A classified exhibit of gross assets December 31, 1896, of

NAMES OF COMPANIES
Anchor Mutual Fire S 20,004.52 \$ 6,102.55 \$ 4,514.40
Anchor Mutual Fire Sec. 69-122 \$ 6,102.50 \$ 4,514.40
Anchor Mutual Fire Capital Commercial Mutual Fire Dairy Mutual Des Könnes S. 26,094,52 S 6,152,55 S 4,514,40 Commercial Mutual Des Könnes S. 26,000,00 S. 26,000 S. 26,000 S. 26,00
Dubuque Fire and Marine \$20,000.00 \$21,881.00 \$20,000.00 \$21,881.00 \$15,00
Dobuque Fire and Marine 20,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 22,1851.00 12,000.00 247,335.72 10,100.00 10 and
Farmers 30,000.00 221,881.00 12,000.75 Fidelity 12,077.00 23,312.00 10,000.75 Fidelity 12,077.00 23,312.00 10,100.00 Fidelity 12,077.00 23,312.00 10,100.00 Fidelity 10,400.40 247,335.72 10,100.00 Fidelity 10,400.40 247,335.72 10,100.00 Fidelity 10,400.40 247,335.72 10,100.00 Fidelity 10,400.40 247,335.72 10,100.00 Fidelity 10,400.40
Low A Merchants Mutual Suranace Co.
Merchants and Bankers Mutual
Merchants and Bankers Mutual
Merchants and Bankers Mutual
Mill owners Mutual Fire 22,20,00
Total of Iowa companies
Canada de la Cala de C
OTHER THAN IOWA COMPANIES. 225,000.00 B6,500.00 8 222,750.00 9,594,831.50
Agricultural 245,950 60 1,667,095,07 7,200 00 508,965 00
American New Jersey 225,711.40 1,549,145.75 110,000.00 736,062.50 American Central 500,000.00 87,000.00 827,500.00
American Fire. 225,753.40 1,147,053.29 706,224.66 Atias Assurance - U. S. branch 225,753.40 1,147,053.29 331,500.00 501,150.00
British America Assurance
Buffalo German
Caledonian U. S. branch 331,500.00 1,496,221.25 Citizens, New York 190,000.00 21,300.00 166,125,00 254,250.00
Citizens, Pennsylvania 120,000.00 310,063.40 222,097.50 Commercial Union—U. S. branch 918,308.03 455.250.00 1,120,527.50
Concordia Fire
Connecticut Fire
Delaware. 180,000 00 100,200 00 114,000 00 814,518.00 Detroit Fire and Marine 128,680.68 932,085.40 45,600.00 34,000.00
Eagle Fire. 425,030.00 53,000.00 007,072.00
Farmers Fire. 44,900,00 197,600,00 208,502,50 Fire Association of Philadelphia 205,800,0 218,322,51 20,500,0 238,222,51 Firemens 130,936,62 1,096,691,60 20,550,00 280,750,0 Firemans Fund 441,700,00 488,723,59 28,875,50 1,684,600,0

No. 4.

Insurance Companies, other than Life, doing business in Iowa.

8	72	70	prend- urse of not se mos	1.0		- 100	2541
10	and	and	9000	1000	2	- 2	the the 11-
240		2	5551	mium notes matured.	assets	0	
0.8	90	g g	25 0	2.5	8	- 2	A SE DE
Loans on stoc collaterals.	1,855.74	ash in office bank.	ums in cou collection over three past due.	00.3	2		Additional reported company strictly a
55	terest	0	2,544	4.2		8	A Ded
0.5	nterest	· Edi	2000	2007	other	50	0112
111	2.5		무용근심성	5 2 2 5	4.2	Total	主な田島
200	23	7.5	25000	000	2	3	2000
30	9	200	Angon	Ann	AII	0	O P O W
				_	_		-
		8 8,059,37		8 274,857.04	8 3,709 16	\$ 295,635,57	
	8 400.33	11.254.05	# 9,320.89	28,007,11	35,787.40		
*******		1,170.22	1,854 60			40.910.00	\$ 17,838.8 350.0
		4,708.65		31,631.18		41 984 51	11501
***********	1,478.43	28, 357.90	12,329,45	145,398 73	104,134,70	870,500,71	6,911.3
16,675 00	13,238 31	20,567.93		10 A RE 10 V			
10,070 00	24,518:4	46,299 65	6,159 10 28,404.77		55,041.06	341,557.02	
	838.78	10,421,92	14,055.49	31, 40 1 65	16,688 89	540,118.02 107,209.72	6,772 (
10.028,20	8,550,53	44,457,45		126,342.76	80,409.67	625,978 78	70,034
40,000,000	- Operation				and the same		2.000
**********		16,939.58	1,239.60	48,134 22	1,593.70	67,997.09	
	THE REAL PROPERTY.	1,403.03	1,214.98	68,538 97		71,155.98	
	1.255 00	5, 185 08				54,721.14	
	21,400,000	65,923 96			90.50	759,728 94	
	2,998,45	4,830 47	8,727.86			81,326.76	
		1,212.50	1,043.30	25,899.22		28,155.00	
		1000	- P. Mary La	THE PROPERTY OF	State of the last	10 of the 100 of the	
	404.71	6,485 68		168,237.57 104,787-10	54,126.17	231,080.84	A. COLORS !
******	404.71	6,574.50	***	104,787-19	4,471 00	134,069.41	14383140
16,100 00	4,542.60	92,003 17	4,853 78	7,395.84	81,420.33	180,914 32	
	2,980.12	14,800.77	18, 190.39	81,383-28	91,400,00	379,142.53	
\$2,801.10	£ 61 206 89	\$ 320,634.98	\$ 163,021.92	\$1,961,134 11	8 442,290.51	8 4,470,562 61	\$101,200.
							-
5,600 00	825.96	789 875.63	555,798 13		TO THE PROPERTY.	11,431,184 21	1202000
205,947,97		162,179.21	215,144.25 24,216.73		0,170.49	2,802,245 17	
15,600.00	2,379.10	27,600.12	91,916.73				
	34,335 60	46,112.65	53,537,92		1,245,35	2,749,158.17	
94,800.00		76,892.90				1,869,044.00	
48,700.00	27,306 72	115,074,35	100,894.01		23,351.44	2,525,790 90	Jones of the second
	8,447 50					1,005,790.41	
		2,690.51	100.545.49	8.948 63		1.191.711.70	
14,750 00	789.75	47,484.87	9,520 51		**********	287,956.17	
120,800.00		120,182 70	44,193.50	2,980.28	1,608 76	1,870,280 88	
	20,083.90	01 607 55	163,751,83		1,929 37	2,101,183 90	
5,400.00			1 9,207.07		7,046,70	744,425 11	
68,850 00		34.638.97	29,104 30			791,293.24	
	22,795.81	505,031.30	361,449.53	16,881.35	9,421,74	8,417,710 31	
	8,871.36	60,934.7	75,950.51		********	801,467 65	******
		272 767 10	218,457.50	1,020,50		3.300,017.88	
23 000 00	79.395 F0	171,387 3 204,565.80		121.574.59	934 16	7,778,347.10	
14,000 00	10,000 70	T2,471.64	163,577.54	1,569.27	1.645.40	1,585,889 30	
			32, 174 73	2,234,45	4,178,68	1,058,972.19	
90,200 00	1,447.41	6 48.311.43			6.085 90	1,218,461.48	
	38,007.78 9,057.78	48,411.41 26,951.00			0,090.10	18/410/408/90	*******
90,200 00	1,447.45 38,037.78 9,057.76		30,784.70		1	-	1
96,200 00 4,100 00	9,057.76	28,590,54	38,960.80		1,980 00	876.194.45	
90,200 00 4,100 00	9,057.76 9,057.76	28,593,54	30,784.70 38,980.80 41,538.68		1,980 00	876.194.45	
96,200 06 4,100 06	9,057.76 9,057.76	28,590,54 78,410.95 160,876.91	30,784.70 38,980.80 41,538.69		1,280 00 77.00 10,305 83	876.194.45	

	7 es-	s and vned.	od.	o k s
NAMES OF COMPANIES.	alue of real	Value of bonds and mortgages owned	alue o s and c own	value .
	000	e of tgag	ond lifes	ed.
	Valu	Valu	Market value of U. S. bonds and se curliles owned.	Market other owned.
Franklin Fire German German Fire German American German Alliance	\$ 259,000.00 92,180.75 616,312.63 15,000.00	# 217,008 00 1,804,173.45 346,000.00	1,050,500 00	8 2,198,742 00 481,300,00 1,903,405 00 5,208,650 50
Girard Fire and Marise	328,844 35 56,850,00 7,500,00 200,000,00	938,708.81 923,070 13	80,280.00 11,500.00 51,382,50 110,125.00	1,615,180,79 8,400 00 879,540,00
Hanover Fire	450,000.00 459,575.00	7 000 00 1,375 500 00	\$0,(22.50	6,049,367.00
Home Imperial Fire-U. S. branch Insurance Company of North America	476,694.70 457,182.35	43 1,786.71 2,463,233.76	407 TG# 50 529,701.25 141,250 00	6,634,139.81 579,524.16 4,794,972.50
Lancashire—U. S. branch Lion—U. S. branch Liverpool and London and Globe—U. S. Br. London Assurance Corporation—U. S. Br. London and Lancashire Fire—U. S. branch	385,585,78 4,500,00 1,730,000,00	192,100 00 3,575,7 8 64 28,600.00	655,375,00 55,062 50 1,843,200 00 741,426 25 388,562,00	882,917.50 427,225.00 319,475.00 1,161,830.00 1,554,788.00
Manchester Fire Assurance—U. S. branch Manufacturers and Merchants. Merchantis Fire and Marine. Mercantile Fire and Marine. Morchants, New Jersey		273,760 67 330,985 00 108,500 00 272,650,00	476,105.00 27,500.00	1,328,340,60 112,655.00 314,776.50 425,362.00 640,667,50
Merchants, Rhode Island Michigan Fire and Marine. Milwankee Mechanics Mutual Fire National Fire	73,909,18 45,000 00 239,911,22	92,750,00 556,837 68 1,209,011.38 770,413.97	27,625.00 389,555.00 55,000.00	841,401,00 61,625,00 601,777 30 402,845 00 2,405,892.03
National Standard Newark Fire New Hampshire Fire Niagara Fire Northern Assurance—U. S. branch	59,000.09 64.057.31 982,000.00 115,000.00	277,725 00 621,429 66 128,280 00	480,000,00 44,000,00 109,7504.0 70,850,00 425,425.00	228,145 50 1,436,875,00 874,880 03 1,159,055 90
North British and Mercantile—U.S. branch North German Fire—U.S. branch Nortwood Northwestern National Norwalk Fire		30,000 60 899,156 67	1,053,108 00 221,000 00 1+5,875 00 218,000 00 124,160,00	2,397,061,00 151,451,25 235,400,00 750,800,00 281,541,00
Norwich Union—U. 8, branch. Orient Pacific Fire. Palatine—U. 8, branch. Pennsylvania Fire	48,355.29 184,500.00	40,000 00 228, UB 65 268,000,00 879,070,00	414,375,00 180,000 00 441 000,00 106,000 00	1,394,116,23 1,596,960 41 241,620 00 1,646,423.00 2,821,965 00
Phentx Phonix Phonix Assurance—U. S. branch. Providence Washiogton. Prussian National—U. S. branch		115,600 00 188,806 9:	537,600.00 1,456,020.00 281,000.00	3,285 T34 00 3,867,801,50 519,937 50 1,231,990 00 386,601 25
Queen Insurance Company of America Kellance Bochester German Bockford Boyal—U. S. branch	400 999 00	250,540 00 893,368.87 454,201.54	560,300 66 16,575.00 1,087,313.50	2,680,479.77 585,745.00 256,600.00 44,490.00 3,176,040.00

98	And	pau	premi- irse of not o mos-	not-	1	3	assets y the us not vail-
SC SC	-	#	5248	0.0	9	9	
0 %	9	- 65	prediction of the	- 2	9	assets	
22	10 to	6	-0EE	000	3	-	
Loans on stocks collaterals,	nterest d	bank in office	tmount of prums in cour- collection over three past due.	int of pi m notes u ured.	other	gross	Apple 1
0.5	1875	90	22000	mount mium n	2	5	SEST
8.77	55	22	Day 22	255	8	-	田の田の
600	40	Na Carlo	BESSER.	200	200	otal	2002
7	3	Ö	4	N.	All	To	Additional reported t company strictly a
267,500 00	8 6,891,78	92,810.43	8 ett 400 ch			* N 105 A10 00	
47,257 41	98,470.97	194.010.17	244,930,54	8 133 996 50	***************************************	8 3,105,442 06 3,100,600.09 8,944,751.27 7,070,423.43 310,759.58	
	9,584.90	86,567.39	199,006 74	100/000000	8 29,374.52	3.944,751.27	
***********	7,307.07	315,082.03	451,000.71	*********	***********	7,070,423.43	
	******	4,509.58			*********	310,730.58	
16,600 60	18,136 61	158,373 98	08.518.60	21,399,41	7,001.55	1,080,289.70	Section 1
4,000.00	20,979.45	160,034.35	82,045.00	1,647 10	150.00	9 RSS 505 St	
4,000.00 73,500.00	5,823.79	88,304.58	30,377.96			453,976.44	
400.00	1,000.00	68,551 79	154,930 83	24,411.46		453,976-44 1,379,216.57 1,493,396,88	*********
	1,000.00	60,983.07	127,914.79		**********	1,498,396,85	*******
4,000.00	12,989,16	83,136 36	170,989 58		3,373 27	2,595,501.85	
10,800.00	25,181.93	991,914.44	1,091,613.65		845.53	10,004,697.65	*******
183,100 00	55,678,34	306,032,86	600,184.31	2,682.45 2,444.00	*****	10,389,934.39	
50,300 00	50,643.78	89,481 05 782,589,87	158,144 58 773,750 50	60,114.88	2,757.50 82,818.38	1,827,687.23 9,686,808.08	
200,000 00	30,010.18		110,100 00	00,314,88	82,818.08		Total Colors
	*********	114.865.88	269,507.43	******		2,308,251.53	Sections.
*********	19,600.53	136,460 87	59,848.19		TOTAL PROPERTY.	885.797.07	*******
****	45,998.06 5,899.59	816,161.63	948,702,48 220,481.53	10 901 85	30,349,48	9,339,545.31	
	600 00	172.975.07 182,889.00	202,485,21		14,191 97 7,208.71	9,339,545.33 2,356,658.98 2,736,618.74	*******
38,350 00	6,045 39	93,601.81	271,754.25 22,730.48			2,173,151,26 535,169,81	
53,000.00	9,717.86	34,169 90 52,565,69	43 500 81	***********	2,443 87 4,737.112	805 965 91	
	2,554.87	46,855 57	24,357,40	***********	MATTER COMM	607,849,84	
16,500.00	3,514.87 9,007.74	70,865.08	172,985 93		1,610.11	805,283.21 607,849.84 1,567,700.36	
7,005.50	3,050.8T	58,839 33	Carrier States			566,063.50	
3,225.60		37,234.89	54,921,67	35,330,80 416.00		810,807.86 2,400,866.90 1,048.465.12 4,120,500.30	
	45,401,77	119,690.26				2,400,866.80	
*********	6,000,00	115,745.39	94,319.76			1,048,665,12	
	**********	269,439 55	379,603.56	*********	**********	4,120,560.30	
	2,656 67	48,463.36	51,813.77			782,943.70	
********		33,937.94	17,486.18	220.00	133.33		
91,100 00	********	108,006.07	356,842.44		**********	2,581,210.4	
	5,878.08	123,439.17	259.517.31	936,68	20,394.39	2,581,210.4 2,486.695.6 2,609,172.1	
100100-0000	3,850.00	88,033.13	214,468 06		3,335.97	2,009,112.1	
	55,546.60	275,155,51	202,070,16	2,780,36 12,078.2	1,630.97	4,007,361.00	2
	2,000,00	75,618 02	115,826 26			508,895.1	No.
**********		61,988.28	184,071.90	12,078.2	**********	610,318.4	
	10,595.87	9,043.26	93,451.95	777777744	4.65	610,316.4 2,100,058.38 447,092.4	
		17,043,30				1631000013	
	150.00	235,559,34	145,758 01		17.67	2,229,998.9	0
1,750.00	18.975.17	129,081.01	260,074.44		404.23	2,278,780.0	5
	3,943.00	18,064.70	01,098.80	*********	67.81	779,794.3	
191,950 00		319.864.95	0 3000, T00, 45		1 50,000,00	773,794.3 2,851,544.7 4,750,024.0	*******
191,100 00	15,884 80	227,460.40	7-1-1-1		110000		
	16,313.27 17,602.73	416,039.66	657,491 20		15 671.46	5,578,449.0	
31,200.00	17,602.73	247,458.65				5,330,365,4	
		6550, 144, 80	9 2020, 3557, 33,	40 0000	3,779.58	2,855,219.0	
*********	5,678,32	74,700,82 18,872 48	197,588 50 79,843 08	49,879.3 30.1	5,343.43	1,554,115.7 717,368.6	0
	100000000000000000000000000000000000000	TO STATE OF THE PARTY OF	100000000000000000000000000000000000000	10000	1		STEEL SECTION
	41,505.80	301,504 50	298,795.77	551 4	122.80	4,849,391.3	
	3,623.28 10,203.35	27,871.69 67,849.10	48,033.6		905.00	973,394.5 959,378.7 1,082,077.2	
186,175.48	10,203.35	100 230 40	36,157.8 110,056.5	87,166.6 2,788.8	9,888 08	1.035.077.9	
100,110.40	17,048.57	122,736.45 424,298.11	754,864.6	011140/0	14,907 94	7,481,311.6	ALCOHOLD SAN

TABLE No. 4-

	-69-	niue of bonds and mortgages owned.	Market value of U. S. bonds and se- curliles owned.	o k a
	alue of real	pa	and and	value
NAMES OF COMPANIES.	28	25	all all	2 m
	000	to g	Dag Ing	ket ther raed.
	100	ort)	125	no no
	ST	運搬	1000	200
Royal Evelance Assurance II C bearing	-		-	N
Royal Exchange Assurance—U. S. branch St. Paul Fire and Marine Scottish Union and National—U. S. branch	# 508,900 m	8 412,394.2	\$ 339,667.0	
Security	50,650 80	3 1,549,607.70	55,062 50	
Security Springfield Fire and Marine.	81,300,00 134,000 00	648,050.00	105,600.00	350,730.33 2,072,061.00
Spring Garden	man man a	Harry St.	- Contraction	CALVADAMANA
Spring Garden. Sun Insurance office—U. S. branch Thuringia—U. S. branch. Traders	270,000,00	176,000 00		708,180.00 1,238,405,75
Traders		202,850,00	300,987.50	***************************************
France Assessed Fire U. S. Dranch				1,081,754.25 578,477,50
Union Assurance society—U. S. branch Union Marine—II. S. branch	160,000,00	9,900.00	11,400.00	
Union Assurance society-U. S. branch	**********	1111111111111111	365,217.75	634,700.00
United States Fire	****** - 11.11	431,500 00		HILL-1061-05
Union Marine-U. S. branch United States Fire Victoria Fire		**********	148,750.00	
Westchester Fles	-		111,000 00	
Western Assurance Williamsburg City Fire.	*********	20,000.03	267,510.00	846,294.73
				503,215,00
Total non-lows companies	21,824,752,10	37,213,388.48	21,458 284 06	131,070,639 79
Total fire companies	22,134,513,40	38,209,392.50	21,351,234.66	121,154,007 47
PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERTY ADDRESS OF THE PROPERTY AND ADDRESS OF THE PROPERTY AND ADDRESS OF THE PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE PROPER		The state of the s		
American Sprets	AND RESIDENCE	* 100 GEORGE	44/49/400-00	
Bankers Mutual Casualty company.	84,420,778.82	¥ 13,000.00	\$ 444,000.00	6 920,006.24
COMPANIES OTHER THAN FIRE. Alliance Hall and Cyclone Mutual. American Surety Bankers Mutual Casualty company. City Trust. Safe, Deposit and Surety Co. Employers Liability Assurance Corp.	447,205,23	155,350 00	************	237,290 00
Pidality and Committee	***************************************			
Fidelity and Deposit Company	596,554 32 588,650,57		170,987.50	1,965,069.50
Fidelity and Casualty Fidelity and Deposit Company Guarantee company of North America Hartford Steam Boiler Inspection and Insurance company	61,665.54	5,430.00	108,000,00	963,806.00 639,633.66
Insurance company	47,919.53	323,875,00		
Lawyers Surety company	19,900 00	442,040.00	2,336 00 54,192.26	1,342,470.57 542,971.31
Lloyd's Plate Glass London Guarantee and Accident—U. S.	265,000 00	mr. 000 00	127,387.50	181,548.11
London Guarantee and Accident-U. S.	200,000 00	20,000.00	- 200 (100 (100 (100 (100 (100 (100 (100	
Metropolitan Plate Glass	150,000 00		22L000 00 110.000.00	433,395.17 111,778.50
London Guarantee and Accident—U.S. branch	**********	******		
danional surery company	8,550.00	227,050 00	153,850.00	88,750.00
New England Burglary New Jersey Plate Glass New York Plate Glass Standard Life and Accident Union Casualty and Surety company		***********	27,500.00	167,925.00
New York Plate Glass	********	128,745.00	111,500.00	152,578.00
Union Casualty and Surety company	20,850 00	323,706 83		231,400 00
Take A Barre of the Control of the C	*********	902,927.50		205,010.00
United States Casualty company United States Fidelity and Guaranty Co		1,575 00 003.80	251,137 50	256,316.56
			57,450 00	140,937.50
Total of companies other than fire. 8	0,626,584.01	11,414,273.12	12,148,800.76	8,469,120.12
Grand total	7.761,097.41	19,713,665,613	3,507,115 42 1	120,621,127 59

^{*} Does no life business in Iowa.

2	and	hand	Amount of premi- ums in course of collection not over three mos.	not not		3	the the not
	- 2	2	no no		20	-	
Loans on stocks collaterals.	9	office	n n	of notes	assets	2	4865
collaterals	P _1	- 10	n cour ction three dus.	of and	- 2	- 4	200
neg.	200		denda	4.00	- E	2	fonal pany culy
连 营	accrued	Cash In bank.	moun ums l collect over past c	mount minm n	other	-	reported company strictly able.
200	50	day.	OH OH	CHI	0.1	otal	Property.
3	5	5	2	2	4	Ĭ.	<
00000 0000	5,880.00	\$ 19,300.90	F 56,990,02	00 4 1000	8 613.35	5 789,973.30	Latinophical
256,400.03		131,067,21	174,900.27	8 25,580.51		9,232,317,48	
17,500 00	41,405 78	445,756,25	278,234.01			3,681,118.00	********
45,100.00 86,700.00	2,254 30 47,443.08	50,795.19 135,429.06	73,628 (0 272,659.17	3,428,80	2,840.54	755,668.43 4,105,374,75	*******
	DC702				CO197 E010		10000000
100,611.25	4,379,68	48,783.37 181,680.68	1,319 99 304,937 64	130,292.45	1,630 50 1,408 61	1,488,000.27 2,641,518 52	********
	2,500.00		55,030.84			373,185,79	*********
23,500.00	12,653,96	76,850.00	63,901.19	111.00	21,715.26	1,683,373 08	*********
	8,930,00	49,231.99	112,150.10	111.00	**********	737,900.59	HERVINGEN
19,300.00	1,338.34	22,410 81	50,012.21	1,000.00	781.01	649,197.90	
	3,455:00	51,020 91	167,012.96			1,211,496 62	
********	4 306.34	11,073 47 11,470 67	97,980 04 54,905.40	618,75		595, 493 91	
	a soucus	26,670 08	8,071.84			206,419,42	
	4 700 01	01 100 10	234,892.76			0,241,014.40	
***********	4,799.31	84,563 49 178,349,77	294,233.71	30,281 14		1.636.689.35	
7,400.00	5,942.65	75,252 31	86,540.07		5,791.54	1,634,336.57	*********
	81,019,115.26	15,026,841.95	10,123,679 01	6 907,251 83	9 464,629.36	241,883,634.08	
						215,854,196 00	
60,097,880 04	B1,880,821.15	15,841,000.00	13,281,001.50	\$2,000,000 vs	e avelare or	250,002,100,00	
		20 100 100			11,175.00	W2.329.58	
110,721.86	61,134.49	43,631 54 121,142,78	7,523.74	**********	33,440,75		
		2.576.62	1,100.50	24,770.67	75.00	28,531 99	
1,005,218.19	18,728 03		13,034.50		8,878.87	2,218,485.88 1,119,796.76	********
*****	7,137.00	5,287.00	221,022 01				
	1,161.67	81.558.11	844,475 26		10,923.13	2,474,673,49	
	6,536.75	149,385,49 47,782,63				1,706,825,96	*********
	6,088.10	97,180,00	Titlett or	*** *******	2,000,10	Tribulation and	
	33,650,05			*********		2,119,096.69 691,312.76	
**********	4,134.03	9,989.68	25,572,00	111,401,011	2,200,00	001,411-10	
		17,604 B5	50,690.34		**************	602,315 30	
	W 1000 A 1000	00.004.00	100 100 40			895,158,16	
	5,754.87 383.30	89,884,63 48,571.60			2,605.87	452,467 98	
**********	350.00	114 28			1,200,00	1,814.28	
***********	5,293.99	89,900.35	17,506.34		*********	535,900.69	
	2,261 67	4,579 38	8,740.69			211.000.91	
**********	1,598.78	17,043.30	11,193.19	**********	***********	158,574,20	
*********		18,585.49	29,098,00		318.01	311,833.54	
*********	17,765.36 2,648.51	54.402.31 32,903.35	183,386,50		040.04	715,885.86	
********		1000			The state of the s	640,725.46	1
********	3,081.85						
	188.54	12,781.23	8,909.81	*******		anti-gaoto:	and the same of
53,400.00	1000000	Section and designation of the last					
53,400.00 81,100,334.05	8 171,462,90	\$1,978,890.47	\$1,788,755.17	8 84,770.67	\$ 76,918.35	890,178,031,65	

TABLE
A classified exhibit of gross liabilities, December 31, 1896, of

		LOSSES	UNI	PATD.
NAMES OF COMPANIES.		Adjusted and unadjusted.		Resisted and disputed.
IOWA COMPANTES.			-	-
Anchor Mutual Fire Capital Commercial Mutual Darry Mutual Des Moines	9	1,811.85 3,076.01 783.48 659.50		4,200.00 2,000.00
Dicheson Plan and Market		009-100		000.00
Dubuque Fire and Marine. Farmere. Fidelity Hawkeys. Iowa Business Mens Mutual Fire Assosciation, now Atlas		4,300,00 6,121,10 4,294.44 7,383,71		3,400.00 732.64 3,000.00 1,400.00
Mutual Insurance autual Fire Assosciation, now Atlas				2,400.00
Mutual Insurance company	11.00	*********		763,89
Iowa Merchants Mutual		3,450 05		
Iowa Fire. Iowa State Rey City		1,918,08	***	700.00
Key City		3,131.00		6,068.24
Key City Merchants Brick Mutual		1,500.00		125.00
	22.00	********		1,358 61
Merchants and Bankers Mutual		3,049.97		1,700.00
Security Fire				2,000 00
Mill Owners Mutual Security Fire.		2,043.91		1,200 00
		6,539.28		4,426.00
Total Iowa companies	8	49,611.28	8	34,288.48
OTHER THAN IOWA COMPANIES.		100000000000000000000000000000000000000		
		285,559 21		55,446 73
Agricultural, New York		51,481.20		33,715.32
American New Joseph		26,912.45		
American, Massachusetts. American, New Jorsey American Central, Missouri.		23,874.98		5,015.01
A control of the cont		74,053,01		20,015.00
American Fire, Pennsylvania. Atlas Assurance—U. S. branch, Illinois.		103,579.01		18,523,05
British America Assurance, Canada		34,008.10		4,550.00
Buffalo Commercial, New York		98,079.05 1.863.75		11,081.00
British America Assurance, Canada. Buffalo Commercial, New York. Buffalo German, New York.		18,577.92	*****	1,000,00
Oaledonian—U. S. Branch, New York. Citizens, New York Citizens, Pennsylvania Commercial Union—U. S. Branch, New York. Concordia Free, Wisconsia		440,000,00		and the same
Citizens, New York		143,898,58 26,011.97		4,536,60
Commencial Halvania		17,059,70		900.00
Concordia Fire, Wisconsin		205,336 10		17,800.00
The state of the s		17,365.06		9,854.98
Connecticut Fire, Connecticut		116,517,67		25,753.54
Delaware, Penesylvania		234,984.80		35,650.00
Detroit Fire and Marine, Michigan		7,219,67		5,500.00
Connecticut Fire, Connecticut Continental, New York Dawnes, Fonesylvania Dawnes, Fonesylvania Dawnest, Fronand Marrine, Michigan Engle Fire, New York		8,192,14		2,043.68 5,006.95
Parallable Pleasand Martin 224 - 1 - 2 - 2		- Alleria		
Farmers Fire, Pennsylvania. Fire Association of Philadelphia, Pennsylvania. Firemens, New Jersey. Firemans Fund, California.		18,407.00		1.478.00
Fire Association of Philadelphia, Pennsylvania		21,249.07		5,650,00
Firemens, New Jersey		9,809.01		4,612.00
Firemans Fund, Camornia		89,114,14		7,035,10

No. 5.
Insurance Companies, other than Life, doing business in Iowa.

premi-	claims.		Fotal Habilities except capital gock,		k paid	dead	- 무슨
			200		stock	anendos	20
Unearned ums.	other		30		12	- 6	1.5
E.,	9		otal Ha except gtock,				capital other
negr.			200	1 6	44		
111	TQ I		and a		up.	Not	250
D.	<		A		Ö	2	
	8 29,267.84	8	34,779.69	E000000	Constant of		
50,297.37	008 33		64,982 61	8	25,000		36,748.84
**********	7,400.00		7,400.00	******			
209,085.15	12,827.97		783,48 312,172.62	******	23,000	*****	33,421.00
61,159 15 362,638 26			68,839,75	100	100,000		172,697.27
362,638.26	3,764.80		B73,256.80	-	100,000		66,861.20
49,774 04 372,264.22	*****************		57,068.48		25,000		25,281.24
672,264,22	579.25		381,057.93		25,000		219,914.70
************	019,20		1,343 14	224 ASS		******	
			3,460.05	****			
25,990.98	335,01		99,002,05		25,000		699.00
12,602.76			9,799.34 14,227.76	42.46.00	50,000		17,100.00
*********	4,500,00		5,859.61				
***************************************	17,448.79		22,198.76 2,000.00			wani	**********
67,580.88	2,050 93		72,875.72	44.11.11	25,000	******	92,038.00
166,677.07	13,525 57		191,167.92		100,000		87,974.61
1,478,070,46	8 92,358.49	8	1,652,306.71	8	500,000	8	752,695 76
3,077,855.41	162,334.81		3,581,196.16		4,000,000	- 3	3,849,988 05
1.331.941.54	54.812.02		1.471.950.08		500,000	- 1	360,295.06
138,114.02 698,740.41	11,179.86 15,107.51	1	176,206 33	1	800,000	-	100/154 65
495,740.41	15,107.51		176,296 33 542,737.91 776,609.97		600,000		1,605,414 96 293,584.00
663,504.71	12,157.65				600,000		293,584.00
1,420,514.83	17,438 28		1,500,056.56		500,000	-	485,734.46
434.086.10	18,508.73		492,142.93	******	*********		553,656.4
591,254.09 36,715.66	18,912.44 1,818.68		739,306.58	*****	200,000		452,405.11
340,455.10	8,597.97		40,399.00 368.630 99	1	200,000		1,301,649.8
955,251.78	56,611.31	-	1,178.861.05				982,3 HL 40 104,076 61
277,079,49	35,720 48		340,348 54	1	300,000		104,076 61
160,600 81	9.022.88		188,162.11		500,000		103,144,13
1,975,646,00 399,693,59	56,090.41 15,950,85		2,254,872 51 442,866.06		200,000		160,144,13 1,160,837,83 160,601,50
1,430,015,17	59,400.00		1,631,686 88	-	1,000,000		
3,523,299,50	418,193.98		4,212,128.37		1,000,000	1	568,331 50 8,564,218,70
654.514.79	17,270,75		728,445.54		702,875		1/14,568,76
167.745.28 203.823.11	7,739.48 13,263,47		184,748.11 230,215.67		800,000		584,224 08
208,742.72	6,394,99		235,022,71		300,000		
320,674.89	17,982,98		359,595 92	Secondo.			334,132.76
4,884,065,74	303,355,40		4,416,740.51	1	500,000	- 3	141,171 71 334,133.78 1,006,383.78
274,411.78	14,977.24		203,810.03		1,000,000		1,065,159.00
1,261,075.69	110,780,92		1,488,014.85				

	LOSSES	UNPAID
NAMES OF COMPANIES.	Adjusted and unadjusted.	Resisted and disputed.
Franklin, Pennsylvania. German, Freeport, Illinois. German American, New York. German Alliance, New York.	\$ 20,649,70 78,849.87 55,428.43 235,348.97	\$ 6,338.00 11,030.00 12,455.00 39,777.40
Girnsf Fire and Marine, Pennsylvania. Glens Falls, New York. Grand Rapids Fire, Michigan. Greenwich, New York. Hamburg Hreman Fire—U. S. branch, New York.	26,175 22 28,641.43 8,144.49 143,597 88 51,000 00	7,987.50
Hanovor Fire, New York. in riford Fire, Connecticut. Home, New York. Jupperial Fire U.S. branch, Massachusetts. Insurance Company of North America, Pennsylvania	195,004 09 451,850 43 410,931,03 60,911,73 304,658 49	18,882.33 72,796.13 54,146.01 6,802.00 43,888.32
Lancashire—U. S. branch, New York. Lion—U. S. branch, Connecticut Liverpeol and Globe—U. S. branch, N. Y. London Assurance Corporation—U. S. branch, N. Y. London and Lancashire Fire—U. S. branch, II. illinois	159,484,24 46,065 67 873,962 91 139 661 86 88,196 65	27,793 45 4,717.90 142,755.00 11,275.00 41,045.40
Manchester Fire Assurance—U. S. branch, Illinois	95,710,99 0,781,41 14,302,43 11,882,00 89,578,00	59,044.05 799.11 6,152.02
Merchants, Hhode Island. Michigan Fire and Marine, Michigan Milwanke Mechanics, Wisconsin Mullivanke Work. National Fire, New York.	21,255.05 11,437.47 35,540.20 48,368.53 34,456.08	
National Standard, New York. Newark Fire, New Jersey, New Hampshire Fire, New Hampshire. Niagara Fire, New York Northern Assurance—U. S. branch, New York.	15,143.54 14,494.25 111,896.86	1,963.28
North British and Mercantile—U. S. branch, New York Norta German Fire—U. S. branch, Illinois Norwood, New York. Northwestern National, Wisconstin. Norwalk Fire, Connecticus.	175,244 85 25,515,13 58,881,19 39,879 06 8,256,00	31,991.24 1,500.00 2,325.00 7,500.00
Norwich Union—U. S. branch, New York. Orlent, Connecticut. Pacific Pire, New York Palatine—U. S. branch, Illinois Ponasylvania Pire, Peansylvania.	136,135.17 145,256.38 28,268.49 205,650.16 149,790.00	400 00 8,755.00 24,024.01 5,234.00 52,385.45 12,674.00
Phenix, New York. Phonix, Connecticut. Phonix, Connecticut. Phonix Assurance—U. S. branch, New York. Providence-Washington, Bhode Island. Prussian National, U. S. branch, Illinois.	182,967,40 338,667,26 180,214,00 137,447,06 52,648,02	30,375 00 33,745 13 35,792.00 2,063.00 6,400.00
Queen Insurance Company of America, New York Reliance, Pennsylvania Rochestor-German, New York Rockford, Illinois Boyal-U. S branch, Illinois	136,071.28 19,982.55 9,145.85 28,153.38 398,914.41	33,970 00 11,938.92 2,100.00 7,000.00 58,598.00

	premi-	claims.	llabilities of capital	stock paid	rplus over al and all llabilities.		
	Unearned nms.		Total ital except stock,	Capital sto	Net surplus capital an other liabil		
8	1,590,415.78 1,891,137.99 1,314,673.24 2,575,233.13	8 8,911.03 31,939.44 29,598.46 211,975.71 4,955.00	8 1,638,314.51 2,012,977.30 1,412,125.12 3,063,335.21 4,955.00	\$ 400,000 200,000 1,000,000 1,000,000 200,000	\$ 1,070,127.55 887,022.79 1,502,626.15 3,007,088.22 105,904.58		
	960,308 35 928,110.49 179,062.75 680,945.32 798,010.68	44,137,05 22,524 63 5,970 93 28,203,15 23,580,03	1,038,009.13 085,935.80 195,618.17 894,604.21 885,670.30	200,000 200,000 200,000 200,000	641,680.57 1,765,660.00 58,358,97 284,612.36 607,720.06		
	1,132,256.85 4,894,406.84 4,280,827,60 806,727,96 3,938,281.81	29,525.04 71,250.00 270,751.61 11,307.67 50,060.04	1,306,668.54 5,490,305.40 5,015,656.68 882,897.36 4,367,034.66	1,000,000 1,220,000 3,000,000 3,000,000	289,133,61 8,264,302,15 2,146,258,71 944,789,89 2,319,773,52		
	1,200,138,64 384,014 82 4,365,794.07 802,406.27 1,477,471 86	45,000 00 11,017.79 369,583.02 34,514 26 97,637.34	1,531,396,33 446,716,18 5,246,085 00 987,349 39 1,704,351,33		778,805,20 439,080,91 4,983,490,33 1,889,809,59 1,023,388,41		
	1,076,225.56 148,067.05 367,552.61 148,160.30 693,583,78	48,960 82 2,121 46 17,604 47 6,102 07 64,741 24	1,279,970,42 160,769 06 405,611,53 165,144 37 858,720,29	250,000 250,000 400,000 400,000	803, ISB 84 124, 400,75 209, 673 ds 41,703,47 309,040,10		
	193,842.86 210,708.21 817,200 68 287,804 94 1,806,900.03	6,735,98 16,436,48 83,351,17 209,600,00 163,927,90	221,893.89 240,482.16 948,641.11 646,273.47 2,682,680.16	200,000 400,000 200,000 225,000 1,000,000	144,168,61 170,225 73 1,958,725,82 577,191,68 1,037,580,14		
	125,204.66 120,828.99 913,657.68 1,235,674.89 1,015,826.92	10,840.86 10,817.09 81,368.49 105,117.83 64,700.51	151,189.06 148,103.61 1,056,863.03 1,487,930.74 1,163,643.21	200,000 250,000 900,000 500,000	931,754 64 265,708 46 624,347,45 478,164,89 845,508 97		
	1,881,985.19 200,380,32 261,319.56 835,011,53 81,453.82	85,580,19 33,022,14 55,687,41 27,950,88 12,095,54	2,174,442.40 320,307.59 378,113.16 910,380.47 102,210.36	200,000 600,000 200,000	1,860,018.63 278,458.54 50,100.29 500,707.71 144,750.07		
	1,176,884 53 884,035,18 270,870,84 1,507,286 38 2,230,111,16	34,68L80 63,259.33 40,537,15 105,796.88 4,000,00	3,358,458.50 1,219,564.88 314,950.48 1,922,118.87 2,392,575.16	500,000 200,000 400,000	878,542.40 562,165.37 335,843.91 939,425.84 1,966,449.81		
	8,057,051 71 2,197,341 #6 1,446,113 11 869,890.50 308,031,28	183,880.01 185,163,78 40,434.51 185,074.54	8,454,274,12 2,589,753,85 1,544,221,80 749,626,05 379,153,94	1,000,000 2,000,000 400,000	1,124,175.47 730,511.57 1,010,986.19 404,489.65 338,214.72		
	1,642,067.81 375,085.63 975,975.24 584,635.43 4,819,321.57	194, 433,58 10, 433,12 738,32 61,038,09 846,670,31	1,035,842.67 417,439.52 288,802.01 650,828.48 5,123,504.01	500,000 303,000 200,000 200,000	1,913,548.67 255,866.06 468,016.17 151,248.78 2,357,897.81		

TABLE No. 5-

	T	LOSSES	UNI	AID.
NAME OF COMPANIES.		Adjusted and unadjusted.		Resisted and disputed.
Boyal Exchange Assurance—U. S. branch, California St. Paul Pire and Marine, Minnesota. Scottish Union and National—U. S. branch, Connecticut.		8,625.00 171,305.25 297,765.10 31,310.70		9,107.08 81,665.20 4,975.00
Security, Connecticut. Springfield Fire and Marine, Massachusetts		133,272.36		20,684.51
Spring Garden, Pennsylvania. Sun Insurance office—U. S. branch, New York. Thurings—U. S. branch, Illinois. Traders, Illinois. Trans-Atlantic Fire—U. S. branch, Illinois.		42,828 35 151,810.00 7,191,58		9,515 00 9,540.00
Trans-Atlantic Fire-U. S. branch, Illinois.		55,488 83 23,668 20		16,634.15 14,844.28
Union, Pennsylvania Dalon Assurance Society—U. S. branch, New York Union Marine, New York United States Fire, New York Victoria Fire, New York		31,580.83 70,110.47 37,943.50 38,049.19	10.00	400.00 2,375.00 14,129.73
Victoria Fire, New York. Westchester Fire, New York. Western Assurance, Canada Williamsburg Otty Fire, New York.		108.81 101,184.72 140:017.61		4,500.00 17,568.30
	-	10,823 76	-	4,360.77
Total non-lows companies	1	79 202,022,0	9	1,575,056.06
Total fire companies	F	9,805,001.95		1,609,324 54
Alliance Hall and Cyclose Marinal, Microscota, American, Survey Company, New York, Bankers Mutual Casualty Company, Order (18) Teas, Safe Deposit and Sureity Company, Pean, Employers Liability Assurance Corporation [Limited]—U. S. branch, Massachusetts.	17.	147,479 27	11.11	151,499 28
City Trust, Safe Deposit and Surety Company, Pean. Employers Liability Assurance Corporation [Limited] U.S. branch Massachusetts		1,560.82		3,495.61 201,510.00
Fidelity and Casualty, New York		101,305.71		807,653 O4 4,831,80
Fidelity and Casualty, New York. Fidelity and Doposit Company, Maryland. Guarantee Company of North America, Canada. Hartford Steam Boiler Inspection and Insurance Co., Conn Lawyers Surety Company, New York.		7,639.24 10,898.07	***	71,000.00
Lloyd's Plate Glass, New York. London Guarantee and Accident Co.—U. S. Br., Illisois. Metropolitan Plate Glass, New York Minesota Farmers Hall, Minesota. National Surety Company, Missouri.				175,800 00 12,180 13
New England Burglary, Massachusetts. New Jorsey Plate Glass, New Jorsey New York Plate Glass, New York *Standard Life and Accident, Michigan Union Cassality and Surety Company, Missouri.		5,375.52 863.23 3,992.03 20,466.64		1.637.00 97.957.34
		25,832.21		78,500.00 26,125 00
United States Casualty Company, New York				
United States Casualty Company, New York		480,419,10	8	1,194,898.20

^{*} Does no life business in Iowa.

	premi-	clatms		22		pad		od all
	and a	of the second		Habilities pt capital		8		Nand Politica
	2	other		da a		ap.		
	pearned uns.	of the				apttal paid a		
	Then	AH		Fotal exce stock		No.		Net
-			-	-		_	-	
	199,466 32 901,738 97	8 16,433.95 36,235.04	\$	218,595.27	******	500,000	8	571,448 CB 573,934,14
	1,770,233.21	25,873.00 16,050.35		2,125,408.51 429.578.03	Yourse.	200,000		1,555,710.09
	387,235.00 1,569,455.96	54,531.88		1,719,944.65		1,500,000		885,430.09
	795,178.94	#1,508.59 60,979.81		909,093.88 1,613.818.71		400,000		178,939.39
	1,389,488.90 56,201.58	26,118.92		79.545.09	******	44480,000000		293,640.71
	479,361,35 262,944,25	39,050,00 45,001,10		364,704.53 360,079.02		500,000		818,668.50 391,801.67
	949,893.87	15,181 f3 720,19		200,005,63		200,000		145,131,97 653,203,70
	484,981,96 60,642,62	24,206.35		558,172 92 104,798.39	201111	**********		400,701,89
	219,886.97	21,429.70 1,998.42		273,494 89 19,002,98		250,000		154,058.38 17,036.44
	1,002,786 83	40,243 47		1,337,655.02		300,000		T001,389.4T
	990,904.11 517,768.75	94,978,95 94,971.40		1,088,958.27 573,315.60		250,000		547,781.08 811,009.68
	100,790,539.50	8 5,547,319.00	1	119,105,298 28	5	41,927.975	\$	79,687,480.80
8	104,766,500.96	8 5,739,677 54	8	121,420,606.99	8	40,607,975	8	80,440,156 56
		1,342.90		1,840.99				1,003,000,05
	607,848,98 13,477,71	171,369 38 9,522 66		1,079,195,81		2,560,000	1	************
	106,902 89	1,421,696.49		1,683,101.81		500,000		155,384.07
	488,627.98		-	781,007.58	PERCON			386,188.78
	1,416.008.48	21,927.04		1,895,229.33		250,000 750,600		329,444.16 596,136.97
	342,086 16 104,185 28	7,721.43		190,542.95		204,600		390,433,69
	1,891,858.00 50,406.75	1,499.10		1,302,741.10		500,000		316,363.50 130,306.85
	198,295.95	14,196 44		214,721.51		250,000		197,500.79
	303,000 07 126,000.22	2,091.91 2,000.89		592,895 79 133,699.21		100,000		305,549.97 218,875.77
222	92,745.57	1,189 35		105,801.50		850,000		60,009.19
	30,107.00	18,497.06		49,613.67		200,000		
	28,298 31	119.50 6.417.54		30,981.04 317,014.98		100,000		19,293 18 94,808.96
	100,694 71 435,558 80			514 204 78		200,000		64,830.35
	495,558 80 387,617 01	894.00		425,174,51		250,000		40,711.35
	251,413.09 3,303.26	3,549.78 9,602.50		387,630.98 13,105.56		200,000		33,104.48 7,115.33
1	6,329,971.36	B 1,088,000.84	8	9,658,289.00	5	7,415,800		5,080,719 83
-	111,196,571.82	8 7,427,686.88	8	131,072,905.08		49,843,875		ASJ,580,974,38

PART II. LIFE AND ACCIDENT INSURANCE.

CONTAINING

Annual Statements of Central Life Assurance Society of the United States; Equitable Life Insurance Company, of Des Molnes, Iowa; Iowa Life Insurance Company, of Sloux City, Iowa; The Royal Union Mutual Life Insurance Company, of Des Moines, Iowa; and the Register Life and Annuity Company, of Davenport, Iowa.

Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa in 1896, and filing annual statements in 1897.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. M. McFabland. Vice-President, H. G. Everette. Scoretary, Geo. B. Prak.

[Incorporated February 18, 1896. Commenced business February 20, 1896. Principal office. Des Moines, Iowa.

a state par once, are montes, town.
CAPITAL STOCK.
Amount of capital stock paid up in cash
INCOME DURING YEAR 1896.
Cash received for premiums on new policies, without deductions for commissions or other expenses \$ 4,226.57 Cash received for renewal premiums, without deductions for commissions or other expenses None.
Premium notes, loans or liens taken in part payment
for premiums on new policies
installment policiesNone.
Total
Total premium income

Cash received for interest on premium notes, loans or liens
None.

Cash received for interest on other debts due the company			
Name Name			
Cash received as discount on claims paid in advance None.			
Cash received for rents for use of company's property, includ-			
ing \$ for company's own occupancy			
Total interest and rents			
Oash received for profits on sales of property			
Today received for profits on sales of property None.			
Ledger assets, other than premiums, received from other com-			
panies for assuming or reinsuring their risks None.			
From dividends and surrender values on reinsurances None.			
From money borrowed	\$ 825.00		
Premium notes, loans or liens restored by revival of policies			
From other sources			
Total Income		8 5,243.5	7.
Total		8 5,243.5	-
		P 0,440,0	F
DISHURSEMENTS DURING YEAR 1898.			
Cash paid for death claims, none; reversionary additions None.			
Premium notes, loans or liens used in payment of the same			
None.			
Cash paid for matured endowments, none; additions thereto			
None.			
Premium notes, loans or Hens used in payment of same. None.			
Clark and for some falling day design payment of same. None.			
Cash paid for sums falling due during the year on installment			
policies			
TotalNone.			
Deduct amount received from other companies for claims on			
policies of this company reinsured, of which \$ is for			
matured endowmentsNone.			
Total amount actually paid for losses and matured endow-			
mentaNone.			
Cash paid to annultants			
Premium notes, loans or liens used in purchase of surrendered			
policies, and voided by lapseNone.			
Premium notes, loans or liens used in payment of dividends to			
policy-holders			
Dividends paid policy-holders in each			
Dividends applied to pay running premiums None.			
Dividends applied to purchase paid up additions and annui-			
ties			
Surrender values paid in cash			
Surrender values applied to pay running premiums None.			
Surrender values applied to purchase paid up insurance and			
annuities			
Cash paid stockholders for interest or dividends None.			
Cash paid for commissions and bonuses to agents dess commis-			
sion on reinsurance), new policies, \$1,283; renewal pelicies,			
	a comment		
8; total	8 1,383.00		
Cash paid for commissions to agents on annuities None.			
Cash paid for salaries and allowances to managers and agents			
Noae.			
Cash paid for medical examiners' fees, \$400; inspection of	100000		
risks, #; total	402.00		
Cash paid for salaries and all other compensation of officers			
and other home office employes	89.00		
Taxes on new premiums, renewal premiums, investments on			
reservesNone.			
Insurance department fees and agents' licenses, \$13; municipal			
licenses, S; total	13.00		

Telli Oly2,				101
Cash paid for rent, including \$88 for company's own occupancy.				
	180	185.00		
Cash paid for commuting commissions	*	100,00		
Uash paid for furniture, fixtures and unfor for home and				
agency offices.		150,00		
Cash paid for advertising, \$66.50; printing, \$348.		414,50		
Cash paid for repairs and expenses (other than taxes) on real estate, none; for legal expenses				
Cash paid for the following items, viz.: Postage, \$28.10;				
Interest, \$35; incidentals, \$37.50; total		100,60		
		100,00		
Total disbursements			*	2,540.10
Balance				2,703.47
ASSETS.				
Cost value of real estate exclusive of all encumbrances. None.				
Loans on mortgage (first liens) on real estate	8	2,500.00		
Loans secured by pledge of bonds, stocks or other marketable				
collaterals				
Loans made in cash to policy-holders on this company's poli- cies, assigned as collateral				
Premium notes, loans or liens on policies in force, of which				
#192 was received during the year		192.00		
Cost value of bonds and stocks owned, excluding accrued		Attender.		
Interest at time of purchase				
Cash in company's office, none; deposited in bank		11.47		
Bills receivableNone.				
Agents' ledger balances, of which 8 was advanced during				
the yearNone.	-	-		
Total net or ledger assets	5	2,703.47		
Deduct depreciation from cost of assets, to bring same to				
market value None.				
Total net or ledger assets, less depreciation			8	2,703.47
OTHER ABSETS.				
Interest due, none; accrued on mortgages		147.65		
Interest due and accrued on bonds and stocks None.				
Interest due and accrued on collateral loans None.				
Interest due and accrued on premium notes, loans or liens				
Interpret data and a served on other areats				
Interest due and accrued on other assets				
The state of the s				
Total				147.65
Market value of real estate over cost				
Due from other companies for losses or claims on policies of				
this company reinsured				
SEASON SANDARAN CONTRACTOR OF THE PROPERTY OF		New		
Gross premiums due and unreported on policies in force	bu	siness.		
December 31, 1896		85 00		
Gross deferred premiums on policies in force December 31, 1896.	1	156.75		
The Company of the Co	-	-		
Total	8.	242 35		
on "renewals"		121 18		
	-	-	-	100 100
Net amount of uncollected and deferred premiums Furniture, fixtures and safes, \$150; commuted commissions,				121.17
none; judgments, none; supplies and printed matter, 27.5.				495.66
			-	-
Aggregate ledger and other assets December 31st				3,397.80

PERS NOT ADMITTED.

Company's stock owned, none; loans on		
Judgments, none; furniture, fixtures and safes \$ 150.00		
Commuted commissions		
Cash advanced to or in the hands of officers or agents None.		
Agents' balances		
Loans on personal security, endorsed or not		
Loans on personal security, endorsed or notNone.		
Bills receivableNone.		
Supplies, printed matter and stationery		
Total	-	100.00
	*	425,00
Total assets, less items not admitted		2,972.30
LIABILITIES.		
Net present value of all the outstanding policies in force on the		
Sist day of December, 1896, as computed by the company		
sees day of Arcember, 1886, as computed by the company		
according to the actuaries' table of mortality, with 4 per		
cent interest # 201.58		
Same for reversionary additions		
Same for annuitiesNone.		
Total 8 331.18		
Deduct net value of risks of this company re-insured in other		
solvent companies		
Net reserve	5	331.58
Premium notes or loans on policies and other obligations in excess of the		261,08
Fremtum notes or tokins on policies and other congactons in excess of the		
net value of their policies		
Claims for death losses due and unpaid		
Claims for matured endowments due and unpaid		
Claims for death losses and matured endowments in process of adjustment		
or adjusted and not due, or of which the company has received notice		
None.		
Claims for death losses and other policy claims resisted by the company		
None.		
Amounts due and unpaid on annuity claims		
Present value of unpaid amounts on matured installment policies None.		
Amount of trust funds held by the companyNone.		
Amount of all unpaid dividends of surplus, or other description of profits		
due policy-holdersNone.		
Amount of unpaid dividends to stockholders		
Amount of premiums paid in advance, \$; present value of aunuities to		
reduction of premiums #; total		
Amount due and accrued on account of salaries, rents, office expenses,		
taxes, bills and accounts		
Amount owing by the company for borrowed money, including (8)		
Interest due or accrued		825.00
Amount owing to officers or others for advances on account of expenses of		
organization, or otherwise		
Amount of reserve necessary for expenses for unexpired portion of policy		
yearNone.		
Amount of reserve on policies canceled upon which a surrender value		
may be demanded		
Amount of any other liability of the company		
The break of the state of the s	-	1,156.58
Liabilities on policy-holders' account	-	
Gross surplus on policy-holders' account		1,815.72
Total Habilities	-	2,972.30
Estimated surplus accrued on tontine or other policies, the profits upon	100	The same of
Estimated surplus accrued on tonade or other poncies, the profits upon		
which are deferred more than one year		
Estimated surplus accrued on all other policies		

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business, December 31, according to home office books:

	PAT	REMITTH FING POL- ICIES.		AID-UP OLIGIES.	SIONARY ADD'T'RS.	HONARY B		DERS AND AMOUNTS.		
CLASSIFICATION.	Number.	Amount.	Number.	Amount.	Amount.	Number.		Amount.		
in force at end of the previous										
year New contracts issued and paid for during the year. New contracts issued but not paid for during the year.	202	8 256,000		*******		202	17.	256,000		
old contracts revived lid contracts increased Additions by dividends										
Totals							100	358,000		
force			1	**********		1111				
By surrender By lapse By change and decrease										
Not taken	-		744	178494444	-			*****		
Total terminated	-		1111		***************************************	-	-			
Net numbers and amounts is force at the end of the year.	1 100	8 236,00	10			. 23	0 8	256,0		

MISCELLANBOUS QUESTIONS.

Have the books of the company been kept open after the close of business December list last, for the purpose of making any entry that affects this statement, except as to the foot-notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$2 per \$1,000 of insurance?

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien, on the policies?

Answer. No provision.

Is the business of the company conducted upon the mutual, mixed or strictly proprintary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. No provision.

BURINESS IN IOWA DUBING 1896.	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December filst of previous year	900	E 254,000.00
issued during the year	253	8 208,000.00
Deduct number and amount which have ceased to be in force during the year		-
Total number and amount of policies in force in Iowa December 31, 1806	352	\$ 256,000.00

110 IOWA INSURANCE REPORT.
Amount of losses and claims on policies in Iowa unpaid December 31st of
previous year
Amount of losses and claims on policies in Iowa incurred during the year
TotalNone.
Amount of losses and claims on policies in Iowa paid during the year. None.
What amount of premiums was collected or secured in lows during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or
other expenses.
Answer. Cash, \$4,223.57; notes or credits, \$193.00; total, 4,418.57.
ANNUAL STATEMENT
For the year ending December 31, 1896, of the condition of the
EQUITABLE LIFE INSURANCE COMPANY, OF IOWA,
Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.
President, F. M. Hunnald. Vice-President, Cyrus Kirk. Secretary, J. C. Cummins.
[Incorporated January, 1867. Commenced business March, 1867.] Principal office. Des Moines, Iowa.
CAPITAL STOCK.
Amount of capital stock paid up in cash \$ 160,600 60
Amount of capital subscribed, but unpaidNone. Amount of net or ledger assets December 31st of previous year \$1,101.810.30
Extended at
INCOME DURING YEAR 1890.
Cash received for premiums on new policies, without
deduction for commissions or other expenses \$ 61,974.68 Cash received for renewal premiums, without deduc-
tions for commissions or other expenses 150,256.51
Premium notes, loans or liens taken in part payment
for premiums on new policies
for renewal premiums
From dividends applied to pay running premiums. 17,024.61
From dividends applied to purchase paid up additions and annuities
From surrender values applied to pay running pre-
miums
insurance and annuitles 7,429.89
Consideration for annuities, other than matured
Installment policiesNone.
Total \$230,804.09 Deduct amount of premiums paid to other com-
panies for rensurance on policies in this com-
panyNone
Total premium income \$ 200,804.90

Cash received for interest upon mortgage loans \$ 68,874.89	
Cash received for interest on bonds and dividends on stocks. 7.477.56	
Cash received for interest on premium notes, loans or liens 4 100.53	
Cash received for interest on other debts due the company	
Cash received as discount on claims paid in advance. None.	
Cash received for rents for use of company's property, isclud-	
ing 8 for company's own occupancy None.	
Total interest and rents	E 82,010.58
Cash received for profits on sales of property, viz: Bonds or stocks, \$;	e perezerse
real estate, \$; all other, \$; total	
Ledger assets other than premiums, received from other companies for	
assuming or reinsuring their risks	
From dividends and surrender values on reinsurance. None.	
From money borrowed	
Premium notes, loans or liens restored by revival of policies None.	
From other sources	148 47
Total income	8 372,964.04
	-
Total	81,564,774.34
DISBUBREMENTS DURING YEAR 1896.	
Cash paid for death claims, \$35,608.12; reversionary	
additions, \$670.05; total	
the same. 38.88	
Cash paid for matured endowments, \$3,106.27; addi-	
tions thereto, \$; total	
Premium notes, loans or liens used in payment of	
same	
Cash paid for sums falling due during the year on	
installment policiesNone.	
Total	
Deduct amount received from other companies for	
claims on policies of this company reinsured, of	
which \$ is for matured endowmentsNone.	
Total amount actually paid for losses and	
matured endowments \$ 30,447.66	
Cash paid to annuitants	
policies, and voided by lapse	
Premium notes, loans or liens used in payment of dividends to	
policy-holders	
Dividends paid policy-holders in cash	
Dividends applied to pay running premiums	
Dividends applied to purchase pald up additions and annuities 8,171.61	
Surrender values paid in cash	
Surrender values applied to pay running premiums 1,375.06	
Surrender values applied to purchase paid up insurance and	
annuities	
(Total paid policy holders, \$84,579.39.)	
Cash paid stockholders for interest or dividends 7,000.00	
Cash paid for commissions and bonuses to agents (less commis-	
sion on reinsurances), new policies, \$31,238.37; renewal pol-	
Icles, 88,961.91; total	
Cash paid for commissions to agents on annuitiesNone.	
Cash paid for salaries and all other compensation of officers and all other home office employes	
Taxes on new premiums, \$810.65; renewal premiums, \$1,503.50;	
on investments, \$; on reserve, \$; total	
MALE TO BE SEED OF THE STATE OF	

Insurance department fees and agents' licenses, \$929.80; munici-		
pal licenses, \$26.25; total	W. Micros	
Cash paid for rent, including \$1,399.02 for company's own occu- pancy, less \$ received under sub-lease		
Cash paid for commuting commissions	1,399,92	
Cash paid for furniture, fixtures and safes for home and agency offices		
Cash paid for advertising, \$1.275.27; printing \$2.078.78; total	402.75 8,355.05	
Cash paid for repairs and expenses (other than taxes) on real estate, \$; for legal expenses, \$388.13; total	- Marie Contract	
Cash paid for the following items. viz: General expenses, \$1,169.09; postage, \$1,498.73; taxes on real estate and stock \$110.59.		
total	3,178.41	
Total disbursements		# 183,505.95
Balance		\$1,381,368 20
ASSETS.		
Cost value of real estate exclusive of all-encumbrances	8 11,700.26	
Loans on mortgage (first liens) on real estate		
collaterals	24,005.96	
icles, assigned as collateral	59,740 42	
Premium notes, loans or lieus on policies in force, of which \$		
was received during the year Cost value of bonds and stocks owned, excluding accrued inter-	20,719.70	
est at time of purchase	143,071.23	
Cash in company's office, #643; deposited in bank, \$18.596 83;		
total	10,239.83	
Bills receivable	3,414.20	
the year	7,886.44	
Tax sale certificates.	7,509.90	
Judgments	440.34	
Total net or ledger assets	\$1,381,263.39	
ket value		
Total net or ledger assets, less depreciation		MATERIAL MATERIAL
		\$1,881,288.39
OTHER ASSETS. Interest due, \$11,139.28, and accrued, \$16,715.71, on mortgages;		
total	8 27,845 93	
Interest due, \$100.30, and accrued, \$9,427.30, on bonds and stocks;	2000000	
total	9,527.60	
Interest due, \$, and accrued, \$1:8, on collateral loans; total Interest due, \$1,534.37, and accrued, \$1,212.45, on premium notes,	248.00	
loans or liens; total	2,746.82	
Interest due and accrued on other assets None.	- The same	
Rents due and accrued on company's property or lease. None.	-	
Total		8 40,868.85
Market value of real estate over cost	*************	3,894,18
Due from other companies for losses or claims on policies of th	is company	
reinsured	None.	
husiness	Renewals.	
Gross premiums due and unreported on policies in force December 31, 1895	S 13,301.37	
Gross deferred premiums on policies in force Decam-	A TOTAL TOTAL	
31, 1896	20,284 05	
Totals 8 5,560.62	8 101,585.43	

Deduct cost of collection, 60 per cent on "new" and 7% per cent on "renewals" \$ 2,588.37 \$ 2,588.37	
Net amount of uncollected and deferred pre-	
Furniture, fixtures and safes, \$ 2,224.25 \$ 31,066.55	
ments, \$; total	
Aggregate ledger and other assets December Sist	#1,458,821.70
ITEMS NOT ADMITTED.	
Company's stock owned, #; leans on, #; total None.	
Judgments, \$400 3i; furniture, fixtures and safes, \$; total \$ 440.3i Commuted commissions	
Cash advanced to, or in the hands of, officers or acents. None	
Agents' balances	
Loans on personal security, endorsed or not	
Supplies, printed matter and stationery	
Total	a may be up
	\$ 11,751.07
Total assets, less items not admitted	81,447,070,68
LIANILITIES.	
Net present value of all the outstanding policies in ferce on	
the 31st day of December, 1826, as computed by the company according to the actuaries' table of mortality, with a per-	
cent laterest	
Same for reversionary additionsNone.	
Same for annultiesNone.	
Total \$1,005,772.20 Deduct net value of risks of this company reinsured in other	
solvent companiesNone.	
Net reserve	
Premium notes or loans on policies and other obligations in	\$1,093,772.29
excess of the net value of their policies	
Claims for death losses due and unpaid None.	
Claims for matured endowments due and unpaidNone. Claims for death losses and matured endowments in process of	
adjustment or adjusted and not due, or of which the com-	
pany has received notice \$ 1,000.00	
Claims for death losses and other policy claims resisted by the	
Amounts due and unpaid on annuity claims	
Present value of unpaid amounts on matured installment	
policiesNone,	
Amount of trust funds held by the company None.	
Total policy claims	₫ 21,000.00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	1 450 40
Amount of unpaid dividends to stockholdersNone.	1,450.42
Amount of premiums paid in advance, \$1,917.04; present value of annui-	
ties in reduction of premiums \$; total	1,077.04
taxes, bills and accounts	
Amount owing by the company for borrowed money, including (\$),	
Interest due or accrued	
institute and or additional for the same of the same o	
Amount owing to officers or others for advances on account of expenses	
Amount owing to officers or others for advances on account of expenses of organization, or otherwise. None Amount of reserve necessary for expenses for unexpired portion of	
Amount owing to officers or others for advances on account of expenses of organization, or otherwise	

Amount of reserve on policies cancelled upon which a surrender value may be demanded	
Liabilities on policy-holders' account	\$1,130,199.78 \$36,870.88
Total liabilities. Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year	

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business December 31st, according to home office books:

		LE LIFE		OWMENT LICIES.	REVER- SIGNARY ADDITIONS		LICIES.	311	TAL NUM- ERS AND MOUSTS.
CLASSIFICATION.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount	Number.	Amount.
In force at end of the previous year. New contracts is- sued and paid for during the year. New contracts is- sued but not paid for during the year.	1,080			8 837,051 255,430			1,577		\$7,709,812.60 1,962,719.60
Old contracts re- vived. Old contracts in- increased. Additions by divi- dends.	3		3	2,198		****		6	8,760.00
Totals		STREET, STREET	774	8 1,095,574	8 78,085	104	\$ 120,960	6,533	69,733,793.8
Deduct those ceas'd to be in force: By death By maturity By expiry			57		670			80	57,317,0 3,180.0
By lapse	683	80,756 783,500		7,410	2,673	2	2,000	584	
By change and decrease Not taken	****	100,578 84,000		7,976		4	4,350	4	
Total termi-	845	\$ 1,085,981	79	8 134,016	8 3,590	8	8 9,850	785	81,234,447 0
Net numbers and amounts in force at the end of the year		6 7,858,182	695	8 961,556	8 68,486	96	* 111.111	5,801	#8,429,345.2

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$2 per \$1,000 of insurance?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No provision.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. No provision; determined by the trustees.

BUSINESS IN TOWA DURING 1896.

Number and amount of policies on the lives of citizens of	Number.	Amount.
Number and amount of policies on the lives of oblices of	2.831	83,801,885.00
lown issued during the year	467	670,962,00
Total	3,398	84,532,847.00
during the year	300	454,002.00
Total number and amount of policies in Iowa December 31, 1886. A mount of Josses and claims on policies in Iowa unpaid December 31st of previous year. None. Amount of Josses and claims on policies in Iowa incurred dura	2,996	84,078,545.00
ing the year	10	12,542.28
Total	10	8 12,842.28
What amount of providing was collected	10	12,542.28

mount of premiums was collected or secured in Iowa during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$145,704.10; notes or credits, none; total, \$145,704.10.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

IOWA LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. E. MAHIR.

Vice-President, GRORGE B. SWIFT. Secretary, R. E. SACKETE.

[Incorporated October 10, 1881. Commenced business November 1, 1881.]

Principal office, Sloux City, Iown.

CAPITAL STOCK.

Amount of capital stock paid up in cash \$ 190,000.00			
Amount of capital subscribed, but unpaid None.			
Amount of net or ledger assets December 31st of previous year	5	266,775.40	
Increase of capital during 1898		55,000.00	
Extended at			321,771,42

INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deductions for commissions or other expenses ... \$ 137,485.80

Cash received for renewal premiums, without deduc-	
tions for commissions or other expenses \$ 107,604.80	
Premium notes, loans or liens taken in part payment for premiums on new policies	
Premium notes, loans or liens taken in part payment	
for renewal premiums 8,455.29	
From dividends applied to pay running premiums	
From dividends applied to purchase paid-up addi-	
tions and annuitiesNone.	
From surrender values applied to pay running pre-	
miums	
Insurance and unnuities 1,046.25	
Consideration for annuities, other than matured	
installment policiesNone.	
Total	
Deduct amount of premiums paid to other com-	
panies for reinsurance on policies in this com-	
pany, new business, \$4.415.92; renewals, \$624.10; total	
	251,158.87
Total premium income	201,108-84
Cash received for interest on bonds and dividends on stock	
None,	
Oash received for interest on premium notes, loans or Hens 576.86	
Oash received for interest on other debts due the company 6,342.10 Oash received as discount on claims paid in advance None.	
Cash received for rents for use of company's property, includ-	
ing 8 for company's own occupancyNone.	
Total interest and rents	8 17,772.56
Oash received for profits on sales of property, viz: Bonds or stocks, \$;	
real estate, \$; all other, \$; total	
assuming or reinsuring their risks	
Brow dividends and surrander values on reinsurance	
From money horrowedNone.	
Premium notes, loans or liens restored by revival of policiesNone. From other sources	
	258,931.43
Total income	ATTENDED
Total	5 590,702.8
DISBURSEMENTS DUBING TEAR 1896.	
Fresh and for double statemen \$55.00 Ms sourcedonary	
additions \$: total 5 53,239.40	
Premium notes, loans or liens used in payment of	
the same	
thereto, \$;	
Premium notes, loans or liens used in payment of	
sameNone.	
Cash paid for sums failing due during the year on installment policies	
Total \$ 55,327.40	
Total 8 05,227.40 Deduct amount received from other companies for claims on policies of this company reinsured, of	
Total \$ 55,327.40	
Total	
Total 8 05,227.40 Deduct amount received from other companies for claims on policies of this company reinsured, of	

Cash paid to annultants		
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse		
Fremium notes, loans or lions used in navment of dividends to		
policy-holders. None		
Dividends paid policy-holders in cash None. Dividends applied to pay running premiums None.		
Dividends applied to purchase paid up additions and annui-		
Lion, None		
Surrender values applied to pay running premiums None.	10,089,56	
Surrender values applied to purchase paid up insurance and		
annuities	1,046.25	
frotal paid policy-holders, \$67,383.21.)	-	
Cash paid stockholders for interest or dividends	5,000.00	
sion on reinsurances), new policies, \$86,145.39; renewal poli-		
cles, \$7,880.12; total	93,828.42	
Cash paid for commissions to agents on annuitiesNone- Cash paid for salaries and allowances to managers and agents	15,368 12	
Cash paid for medical examiners' fees, \$13,525.65° inspection of	10,000 10	
risks, \$268.65; total	13,794,28	
Cash paid for salaries and all other compensation of officers and other home office employes	84,170,74	
Taxes on new premiums and renewal premiums, \$3,914.37; on	24,110,14	
investments, 859.12; on reserves, 8; total	8,973.49	
Insurance department fees and agents' licenses, \$599.26;	440.44	
municipal licenses, \$450; total Cash paid for rent, including \$6,028.94 for company's own occu-	959.35	
pancy, less \$ received under sub-lesse	5,038.94	
Oash paid for commuting commissions None.		
Oash paid for furniture, fixtures and safes for home and agency offices	553.69	
Cash paid for advertising, \$2,854.64; printing, \$8,832.37; total	6,767.01	
Cash paid for repairs and expenses (other than taxes) on real		
estate, \$100.75; for legal expenses, \$1,861.25; total	4,988.00	
grams. \$216.05; express, \$172.56; incidentals, \$289.76; ex-		
change, \$118.14; miscellaneous expenses, \$128.21; supplies,		
\$886.51; fire insurance, \$93.75; telephone, \$182.10; actuarial, \$1.764; total	4,893,34	
(Total miscellaneous expenses, \$179,335,89.)	9,000.03	
Total disbursements	_	# 246,099,10
		-
Balance		8 344,003.76
Cost value of real estate exclusive of all encumbrances	\$ 800.00	
Loans on mortgage (first liens) on real estate	212,505,45	
Loans secured by pledge of bonds, stocks or other marketable		
collaterals	30,760.60	
Loans made in cash to policy-holders on this company's poli- cies, assigned as collateral	21,617.73	
Premium notes, loans or liens on policies in force, of which		
\$9,102.04 was received during the year	20,087.83	
Oost value of bonds and stocks owned, excluding accrued interest at time of purchase	5,060.00	
Cash in company's office, \$1,027.39; deposited in bank, \$25,157.51;	0,000,00	
total	26,184.90	
Bills receivable	3,960.48	
the year	19,032.01	
Tax sale certificates	4,029,96	
Total net or ledger assets	8 344,000.76	

market valueNone.	_	-		
Total net or ledger assets, less depreciation			8	344,003.76
OTHER ASSETS.				
nterest due, \$, and accrued on mortgages, \$3,384.06; total nterest due and accrued on bonds and stocks	8	3,384.06		
nterest due, \$ and accrued on collateral loans, \$5.5c; total nterest due, \$ and accrued on premium notes, loans or		5.56		
Hens. \$2,870.59; total		2,870,50		
nterest due, \$, and accrued on other assets, \$170.99: total ents due and accrued on company's property or lease None.		170.99		
Total	-		8	6,431.20
arket value of real estate over cost				
this company reinsured				
New bustness.	Re	newals.		
ross premiums due and unreported on policies in force December 81, 1896	8	16,459.70		
ross deferred premiums on policies in force December 31, 1896		15,591.78		
Totals 8 55,544.16 educt cost of collection, 50 per cent on "new" and	9	32,051.48		
5 per cent on "renewals"	_	1,609.57		
Net amount of uncollected and deferred pre-				and the second
				58,220.09
miums	done	5, \$	-	6,186.77
urniture, fixtures and safes, \$6,186.77; commuted commiss	don	s, \$;	80	
rurniture, fixtures and safes, \$6,165.77; commuted commiss judgments, \$; total	don	s, \$;	80	6,186.77
urniture, fixtures and safes, \$6,186.77; commuted commiss judgments, \$; total. Aggregate ledger and other assets December 3ist	don	s, \$;	80	6,186.77
urniture, fixtures and safes, \$6,186.77; commuted commiss judgments, \$1; total. Aggregate ledger and other assets December 31st	don	6,196.77	80	6,186.77
urniture, fixtures and safes, \$6,186.77; commuted commis- judgments, \$6; total	don	s, \$;	80	6,186.77
turniture, fixtures and safes, \$6,186.77; commuted commiss judgments, \$6; total. Aggregate ledger and other assets December 31st. TIEMS NOT ADMITTED. Turniture, fixtures and safes. Ommated commissions. None. ash advanced to or in the hands of officers or agents. None. gents' balances. Ones on porsonal security, endorsed or not. None.	don	6,186.77 19,082.01	80	6,186.77
urniture, fixtures and safes, \$6,186.77; commuted commis- judgments, \$6 total. Aggregate ledger and other assets December 31st ITEMS NOT ADMITTED. urniture, fixtures and safes	don	6,196.77	80	6,186.77
urniture, fixtures and safes, 18,185.77; commuted commis- judgments, \$\frac{1}{2}\$ total. Aggregate ledger and other assets December 31st ITEMS NOT ADMITTED. urniture, fixtures and safes urniture, fixtures and safes None. nash advanced to or in the hands of officers or agents. None. gents' balances. oans on personal security, endorsed or not None. Ills receivable.	don	6,186.77 19,082.01	80	6,186.77
urniture, fixtures and safes, 18,185.77; commuted commiss judgments, 8; total	don	6,186.77 19,082.01	80	6,186.77 414,842.72
urniture, fixtures and safes, \$6,186.77; commuted commiss judgments, \$51 total. Aggregate ledger and other assets December 31st. ITEMS NOT ADMITTED. urniture, fixtures and safes. ommuted commissions. None. ash advanced to or in the hands of officers or agents. None. gents balances. oans on personal security, endorsed or not. None. libs receivable. upplies, printed matter and stationery. None. Total	don	6,186.77 19,082.01	80	6,186.77 414,842.72 29,206.26
urniture, fixtures and safes, \$6,185.77; commuted commis- judgments, \$6 total. Aggregate ledger and other assets December 31st ITEMS NOT ADMITTED. THE STATE OF THE	9	6,186.77 19,082.01	80	6,186.77 414,842.72 29,206.26
urniture, fixtures and safes, \$6,185.77; commuted commiss judgments, \$51 total	9	6,186.77 19,082.01	80	6,186.77 414,842.72 29,206.26
urniture, fixtures and safes, 18,185.77; commuted commiss judgments, \$\frac{1}{2}\$. 1 total. Aggregate ledger and other assets December 31st	9	6,196.77 19,082.01 3,986.48	80	6,186.77 414,842.72 29,206.26
urniture, fixtures and safes, \$6,186.77; commuted commiss judgments, \$6.1 total. Aggregate ledger and other assets December 31st. ITEMS NOT ADMITTED. urniture, fixtures and safes. ommated commissions. None. sash advanced to or in the hands of officers or agents. None. gents' balances. oms on personal security, endorsed or not. None. Illis receivable. upplies, printed matter and stationery. None. Total. Total assets, less items not admitted LIABLITIES. feet present value of all the outstanding policies in force on the slist day of December, 126, as computed by the company according to the actuaries' table of mortality, with 4 por cent interest pecial reserve cost of term insurance me for reversionary additions. None.	9	6,186.77 19,082.01 3,966.48	80	6,186.77 414,842.72 29,206.26
urniture, fixtures and safes, \$6,186.77; commuted commiss judgments, \$6.,1 total. Aggregate ledger and other assets December 31st	# # # # # # # # # # # # # # # # # # #	6,186.77 19,082.01 3,966.48	80	6,186.77 414,842.72 29,206.26
urniture, fixtures and safes, \$6,186.77; commuted commiss judgments, \$6.,1 total. Aggregate ledger and other assets December 31st	9	6,186.77 19,082.01 3,966.48 207,658.83 45,072.96	80	6,186.77 414,842.72 29,206.26
urniture, fixtures and safes, \$8.186.77; commuted commissing generates and other assets December 31st	9	6,186.77 19,082.01 3,968.48 207,668.63 45,672.96	80	6,186.77 414,842.72 29,206.26
turniture, fixtures and safes, \$8,186.77; commuted commis- judgments, \$8 total. Aggregate ledger and other assets December 31st ITEMS NOT ADMITTED. Turniture, fixtures and safes None. Commuted commissions None. Sash advanced to or in the hands of officers or agents None. Gents' balances None. Gents' balances None. Illis receivable upplies, printed matter and stationery None. Total Total assets, less items not admitted LIABILITIES. Tet present value of all the outstanding policies in force on the 31st day of December, 1888, as computed by the com- pany according to the actuaries' table of mortality, with 4 per cent interest pecial reserve cost of term insurance ame for roversionary additions None. Total Total Total Total None. Total Total None. Total None. Total Total None. Total Total None. Total None. Total Total Total Total Total None. Total	9	6,186.77 19,082.01 3,968.48 207,668.63 45,672.96	8 8 8	6,186.77 414.842.72 20,206.26 185,637.46

Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice.	
Claims for death losses and other pollcy claims resisted by the company None. Amounts due and unpaid on annuity claims None. Present value of unpaid amounts on matured installment policies (face, 84.750). Amount of trust funds held by the company None.	
Total policy claims . Amount of all unpaid dividends of surplus, or other description of profits due policy-holders . None. Amount of unpaid dividends to stockholders . None.	8 10,358.25
Amount of premiums paid is advance, \$8.290.0: present value of annulties in reduction of premiums, \$; total	4,000 60
Amount owing to officers or others for advances on account of expenses of organization, or otherwise	
Amount of reserve on policies canceled upon which a surrender value may be demanded. Amount of any other liability of the company	12,970.84
Liabilities on policy-holders' account	\$ 273,055.53 112,581.90
Total liabilities. Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year. None. Estimated surplus accrued on all other policies. None.	
EXHIBIT OF POLICIES.	

The following is a correct statement of the business of the year on policy account as it stood at the close of business December 31st, according to home office books:

	PREMIUM PAYING POLICIES.			AID UP	REVER- SIONARY ADDI- TIONS.	TOTAL NUMBERS			ANNUITY BONDS.	
CLASSIFICATION.		Amount.	Number.	Amount	Amount.	Number.	Amount.	Namber.	Amt, of an- nual pay- ments.	
New contracts issued and paid for during the year	2,991					77	8 8,121,892 20 4,400,981 25			
New contracts issued but not paid for during the year Old contracts revived Old contracts increased	900			*******	209.08	13	29,709.08	11111		
Deduct those censed to be in force:		Sa Calabada					814,547,530.53	No.		
By death By maturity By expiry By surrender By lapse	88	2,731,743 81,700		********	2 *** ***				8 250.0	
By change and decrease Not taken Total terminated	335	744,997	111	8 2,000	£ 2,188.51	333		1		
Net numbers and amounts in force at the end of the year		8 10.010,00	79	8. 24,386	8 43,725.96	5,860	810,089,001.99	100		

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December is that affects this statement, except as to the foot notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$2 per \$1,000 of insurance?

What proportion of premiums on policies issued by the company may be taken in

notes, or other form of lies, on the policies?

Answer. Policies provide for loans not in excess of reserve and by special arrange-

ment.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer, Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. Profits arising from stock department.

BUSINESS IN IOWA DURING 1898.	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year Number and amount of policies on the lives of citizens of Iowa	: 603	\$1,121,406.60
issued and restored during the year	861	490,182.12
Total		81,611,678.72
ing the year	215	448,550.00
Total number and amount of policies in force in Iowa December 31, 1896 Amount of losses and claims on policies in Iowa unpaid December 31st of previous year	740	\$1,160,128.72

Amount of losses and claims on policies in Iowa incurred during the year	1 8 2,000,00
Total	1 \$ 2,000.00
year. What amount of premiums was collected or secured in lowa dur and notes or credits, without any deduction for losses, dividends, co	1 2,000,06 ing the year in cash

Answer. Cash, \$25,907.44; notes or credits, \$.....; total, \$25,907.44.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

NORTHWESTERN LIFE AND SAVINGS COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, Arthur Reynolds. Vice President, John H. Owen, Secretary, Charles C. Crowrle.

[Incorporated March 23, 1895. Commenced business May 6, 1896.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash \$ 25,000.00	
Amount of capital subscribed, but unpaid 75,000.00	
Amount of net or ledger assets December list of previous year	
Increase of capital during 1898 None.	
Extended at	

8 25,000 00

8 25,166.25

INCOME DURING THE YEAR 1806.	
From premiums on new policies, without deductions for commissions or other expenses and excluding	
revivals after first year. \$ 25,165.22 From renewal premiums without deductions for commissions or other expenses	\$30
From dividends applied by policy-holders to pur- chase paid up additions and annuities None. From surrender values applied by policy-holders to pay running prenulums, new policies, 8;	
renewals, \$ total. None. From surrender values applied by policy-holders to purchase paid up insurance and annuities None. Consideration of annuities, other than matured installment policies. None.	
Total \$25,164.23 Deduct amount of premiums paid to other companies for relosurance on policies in this company, asw business, \$; renewals, \$; total None.	

Total premium income.....

122

From interest upon mortgage loans \$	620 66	
From interest on bonds and dividends on stocksNone.		
From interest on premium notes, loans or liens	1.60	
From interest on other debts due the company None.		
From discount on claims paid in advance None.		
From rents for use of company's property, including \$ for		
company's own occupancy None.		
Ledger assets, other than premiums, received from other com-		
panies for assuming their risks None.		
From dividends and surrender values on reinsurances. None.		
Premium notes, loans or liens restored by revival of policies		
None.		
Profits on sales of real estate, \$; securities, \$; total		
None.		
From other sources, viz: Assessment on stockholders for		
organization	879.64	
Total income		26,088,15
	-	NA BOUNES
Total		51,668.15
DISBURSEMENTS DURING YEAR 1898.		
Paid for death claims, \$; additions, \$; total None.		
For matured endowments, 8; additions, 8; total None.		
For claims on installment policies, \$; additions, \$; total		
None.		
TotalNone.		
Deduct amount received from other companies for claims on		
policies of this company reinsured, of which \$ is for		
matured endowmentsNone.		
Total net amount actually paid for losses and matured endow-		
mentsNone.		
Paid to annuitants		
Premium notes, volded by lapseNone.		
Dividends paid policy-holders in cash		
Dividends applied by policy-holders to pay running prentiums		
None.		
Dividends applied by policy-holders to purchase paid up addi-		
tions and annuities		
Surrender values paid in cash		
Surrender values applied by policy-holders to pay running premiums		
Surrender values applied by policy-holders to purchase paid		
up insurance and annuitiesNone.		
up insurance and annulates		
(Total paid policy-holders, \$) Cash paid stockholders for interest or dividends None.		
Cash paid for commissions and Jonuses to agents dess com-		
mission on reinsurances) new policies, \$6,101.97; renewal		
policies, \$; on annuities, \$; total	8 6,101.97	
Cash paid for salaries and allowances for agencies, including	E SHILL .	
managers, agents and cierks	624.83	
Oash paid for medical examiner's fees, \$; inspection of		
risks, none; total		
Clash paid for salaries and all other compensation of officers,		
21 '08 51: home office employes, 8976.601 total	2,773.16	
manage on new premiums & t renewal premiums, \$; on		
total None.		
Tours non densetment fees and agents' licenses, No; municipal		
and and state Heanage Sint total.	40.00	
start motel for pant including \$212.62 for company's own occu-	900.00	
	213.62	
Cash paid for commuting renewal commissions None		

lash paid for advertising, \$225.56; printing and stationery.				
\$634.55; postage, 859.24; total	2	910.65		
total		310.83		
estateNone.				
osses on sales of real estate, #; on securities, #; total				
All other Items, viz: Organization expense, 5583; office supplies, \$34.73; collection fees, \$19.78; miscellaneous, \$64.87;				
(Total miscellaneous expenses, \$11,867.64.)		693.38		
Total disbursements	Ε		8	11,667.64
Balance			5	40,000.51
ASSETS.				
total				
fortgage loans on real estate, first liens, \$27,312; other than				
first liens, \$135; total	8	27,447.00		
oans made to policy-holders on this company's policies assigned as collateral				
remium notes on policies in force, of which \$5,080.85 is for first				
year's premiums		6,080.86		
total				
ash in company's office, 1,404.65; deposited in bank, 83,714.78				
(Marquardt Savings bank) Bills receivable, \$270, being loans on personal security; agents'		5,119 43		
debit balances, 81,083.22; total		1,353.22		
Total	18	40,000.51		
Deduct agents' credit balances, \$; borrowed money, \$ total				
Total net or ledger assets, as per balance above				40,000.51
OTHER ASSETS.				
nterest due, \$, and accrued, \$1,640.71, on mortgag*s; total interest due and accrued on bonds and stocks		1,040 71		
nterest due, \$, and accrue1, \$21.35 on premium notes, loans or Hens.	5	21 35		
nterest due and accrued on other assets				
Total		100	8	1,063,08
Market value of real estate over cost	***	None		
Due from other companies for losses or claims on policies of the reinsured.	hin:	company		
Foinsurea		New pusiness.		
Gross premiums due and unreported on policies in force	•			
December 31, 1895		6,576.60		
December 3I, 1895	8	6,576.60 6,576.60		
December 31, 1865 None Gross deferred premiums on policies in force December 31, 1860 Total Deduct cost of collection, 50 per cent on "new" and pe	8 8			
Gross deferred premiums on policies in force December 31, 1890	8 .	6,576.00		3,285.30

DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.		
Company's stock owned, \$; loans on, \$; total None. Judgments, \$; furniture, fixtures and safes, \$; total		
Commuted commissions, \$; agents' debit balances, \$1,083.22; total. \$1,083.22 Cash advanced to, or in the hands of, officers or agents. None. Loans on personal security, endorsed or not, \$270; bills receiv-		
able, 8; total 270.00		
Total	8	1,353.22
Total admitted assets	-	42,997.65
LIABILITIES.		
Net present value of all outstanding policies in force on the 31st day of December, 1898, as computed by the company according to the actuary's table of mortality, with 4 per cent interest		
Same for annuities (including those in reduction of premiums) None.		
Special mortuary reserve		
Total		
Net reserve	8	10,281.09
Present value of amounts not yet due on matured installment policies None.		
Premium notes or loans on policies and other obligations in excess of the net value of their policies		3,635.08
Claims for death losses due and unpaid		
Claims for death losses which have been reported and no proofs received		
Claims for death losses and other policy claims resisted by the company, not yet outlawed		
Amounts due and unpaid on annuity claims, \$; on installment policies		
Total policy claims		
Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		
Amount of unpaid dividends to stockholders		
Amount of premiums paid in advance		14.70
taxes, bills, accounts, bonuses, commissions, medical and legal fees Amount owing to officers or others for advances on account of expenses of		801.81
organization, or otherwise		879.64
Amount of reserve on policies canceled upon which a surrender value may be demanded		46.86
Liabilities on policy-holders' account	8	15,659.18
Gross divisible surplus. \$ 2,338.47 Capital stock paid up. 25,000.00	life;	
Total	8	27,338.47
Totals	\$	42,997.65

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

		OLE LIFE OLICIES.		OOWMENT LICIES,		LICIES.	REVER- SIONARY ADDITIONS	BI	PAL NUM- IRS AND MOUNTS.
CLASSIFICATION.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
In force at the end of the previous yr. New policies issued and paid for during old policies revived. Old policies increas-	****		187	\$ 51,650	12			199	\$ 59,050
ed	****		243	- Control of	-			243	
Deduct polic's ceas'd to be in force: By death			80	12,400		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		80	
Crease Not taken To'l terminat'd			88	1,000	-			88	
Net numbers and amounts in force at the end of the year			342	\$ 92,350	12	\$ 7,400		854	8 99,750

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Answer. No.

Is there a loading or margin for expense over the net premium on all policies according to the state standard of reserve?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. On first year's premiums never except by special arrangement. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None except expense loading.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING 1896.

Number. Amount.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year......None.

100 IOWA INDUI	ANGE REPORT.
Number and amount of policies on the liv	os of citizens of said
state issued during the year	449 8 113,150.00
Total	
Deduct number and amount which have	ceased to be in force
during the year	
Total number and amount of police	
state, December 31, 1895	said state unnaid December 31st
of previous year	None.
Amount of losses and claims on policies in	
Year	None
Amount of losses and claims on policies	in said state settled during the
year, in cash	ted or secured in said state during the year
	leduction for losses, dividends, commissions,
or other expenses?	
Answer. Cash, \$19,085.30; notes or cree	lits, \$6,080.86; total, \$25,166.25.
	The second secon
ANNUAL	STATEMENT
For the year ending December	31, 1896, of the condition of the
REGISTER LIFE AND ANNU	TY INSURANCE COMPANY, OF
	WA.
10	WA,
	Iowa, made to the Auditor of State of the
State of Iowa, pursuan	t to the laws of said State.
President, M. L. MARKS.	Vice-President, JOHN D. BROCKMANN.
Secretary, WILL	IAM M. RADCLIFFE.
[Incorporated April 17, 1889. C	ommenced business-April 22, 1889.]
Principal office, Davenport, Iowa.	
AND DESCRIPTION OF THE PROPERTY OF THE PROPERT	AL STOCK.
Amount of capital stock paid up in cash. Amount of capital subscribed, but unpaid	None.
Amount of net or ledger assets December	Sist of previous year # 23,529.91
Extended at	5 23,529.91
INCOME DU	HING YEAR 1896.
Cash received for premiums on new policie	s, without
deductions for commissions or other s	xpenses \$ 4,805.80
Cash received for renewal premiums, with	
tions for commissions or other expense Premium notes, loans or liens taken in	
ment for premiums on new policies	3,747,12
Premium notes, loans or liens taken in	part pay-
ment for renewal premiums	
From dividends applied to purchase pai	i up addi-
tions and annuitles	
From surrender values applied to pay ru- miums.	
and and the second seco	

From surrender values applied to purchase paid up			
Insurance and annulties			
Consideration for annuities, other than matured			
installment policiesNone.			
Total 5 19,842.16			
Deduct amount of premiums paid to other com-			
panies for reinsurance on policies in this com-			
pany, new business, \$; renewals, \$; total			
Total premium income	9 19,342,16		
Cash received for interest upon mortgage loans	914 88		
Cash received for interest on bonds and dividends on stock			
None.			
Cash received for interest on premium notes, loans or liens	37.74		
Cash received for interest on other debts due the company,	takana a		
savings banks	116 44		
Cash received as discount on claims paid in advanceNone.			
ing f for company's own occupancy			
Total interest and rents			
Cash received for profits on sales of property, viz: Bonds or			
stocks, \$; real estate, \$; all other, \$; total None.	10		
Ledger assets, other than premiums, received from other com-			
panies for assuming or reinsuring their risks None.			
From dividends and surrender values on reinsurances . None.			
Premium notes, loans or liens restored by revival of policies			
Premium notes, loans or itens restored by revival of policies None.			
From other sources			
			112 107 23
Total income		*	20,411.22
Total		8	43,941.13
DISBURSEMENTS DURING YEAR 1896.			
Cash paid for death claims, \$2,500; reversionary			
additions, 8; total			
the same			
Cash paid for matured endowments, \$; additions			
thereto, \$; total			
Premium notes, loans or liens used in payment of			
sameNone.			
Cash paid for sums falling due during the year on			
installment policiesNone.			
Total 8 2,500.00			
Deduct amount received from other companies for			
claims on policies of this company reinsured, of			
which \$ is for matured endowments None.			
Total amount actually paid for losses and			
matured endowments	8 2,500.00		
Premium notes, loans or liens used in purchase of surrendered			
policies, and voided by lapse	552.90		
Premium notes, loans or liens used in paymeat of dividends to			
policy-holders			
Dividends applied to pay running premiums	158.00		
Dividends applied to purchase paid up additions and ahnui-	-		
ties	35.30		
Surrender values paid in cash	88.00		
Surrender values applied to pay running premiums None			

Surrender values applied to purchase paid up insurance and		
annuitiesNone.		
(Total paid policy-holders, \$3,835.31.)		
Cash paid stockholders for interest or dividends None.		
Cash paid for commissions and bonuses to agents (less com-		
mission on reinsurances), new policies, \$4,230.81; renewal		
policies, \$; total	4,230.81	
Cash paid for commissions to agents on amounties None.		
Cash paid for salaries and allowances to managers and agents	2,602.50	
Cash paid for medical examiners' fees, \$689; Inspection of risks,		
8; total	689.00	
Cash paid for salaries and all other compensation of officers		
and other home office employes	3,434.73	
Taxes on new premiums, \$; renewal premiums, \$; on	(20000000000	
investments, \$. ; on reserves, \$; total None.		
Insurance department fees and agents' licenses, \$14.50; depart-		
ment of examination, \$51.50; total	66.08	
Cash paid for rent, including \$ for company's own occu-	-	
pancy, less # received under sub-lease	300.00	
pancy, less \$ received under sud-lease	525.00	
Cash paid for commuting commissions	- Common	
Oash paid for furniture, fixtures and selies for home and	147.15	
agency offices	675.07	
Cash paid for advertising, \$171.82; printing, \$504.75; total	910/61	
Cash paid for repairs and expenses (other than taxes) on real	21.55	
estate, 8; for logal expenses, \$21.55; total	ST-100	
Cash paid for the following items, viz: Agents' expenses,	1,384,00	
Inspection of mortgage loans, postage, janitor, gas, etc	11004100	
Total disbursements		\$ 17,479.32
		8 26,468.81
Balance		D WO'ROCYOT
ASHETS.		
Cost value of real estate exclusive of all encumbrances. None.		
Loans on mortgage (first liens) on real estate	\$ 14,200.00	
Loans secured by pledge of bonds, stocks or other marketable		
collateralsNone.		
I came made in cash to policy-holders on this company's poll-	200,000	
ates asstance as collateral	621 01	
Premium notes, loans or liens on policies in force, or which	A 404 M	
Premium notes, loans or liens on policies in force, of which \$1.164.86 was received during the year	3,706.61	
\$3,164.88 was received during the year.	3,706.61	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued to the stock of purchase	3,706.61	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase		
\$3,164.58 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase	4,417.00	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. None. Cash in company's office. \$770.30; deposited in bank. \$3,447.70; total.		
\$3,164.86 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase	4,417.92 1,933.16	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase	4,417.00	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase	4,417.92 1,933.16	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchases. None. Cash in company's office, \$870.30; deposited in bank, \$3,447.70; total. Bills receivable Agenta's ledger balances, of which \$369.28 was advanced during the year, secured.	6,417.02 1,933.16 1,590.11	
\$3,164.86 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchases	6,417.02 1,933.16 1,590.11	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. Cash in company's office, \$70,30; deposited in bank, \$3,447.9; total. Bills receivable Agents' ledger balances, of which \$950.28 was advanced during the year, secured. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. None.	6,417.02 1,933.16 1,590.11	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. Cash in company's office, \$70,30; deposited in bank, \$3,447.9; total. Bills receivable Agents' ledger balances, of which \$950.28 was advanced during the year, secured. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. None.	6,417.02 1,933.16 1,590.11	\$ 25,465.81
\$3,164.86 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. Cash in company's office, \$70,30; deposited in bank, \$3,447.79; total. Bills receivable Agents' ledger balances, of which \$550.28 was advanced during the year, secured. Total net or ledger assets, Deduct depreciation from cost of assets, to bring same to market value. None. Total net or ledger assets, less depreciation.	6,417.02 1,933.16 1,590.11	\$ 25,465.81
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchases. None. Cash in company's office. \$770.20; deposited in bank. \$3,447.70; total. Bills receivable. Agents' ledger balances, of which \$269.28 was advanced during the year, secured. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. None. Total net or ledger assets, less depreciation. OTHER ASSETS.	4,417.93 1,933.16 1,590.11 8 20,468.51	
\$3,164.86 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. Cash in company's office, \$70,30; deposited in bank, \$3,447.9; total. Bills receivable Agents' ledger balances, of which \$550.28 was advanced during the year, secured. Total net or ledger assets, Deduct depreciation from cost of assets, to bring same to market value. None. Total not or ledger assets, less depreciation. OTHER ASSETS.	4,417.93 1,933.16 1,590.11 8 20,468.51	
S3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchases. None. Cash in company's office. \$70,20; deposited in bank. \$3,447.99; total. Bills receivable. Bills receivable. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. Total net or ledger assets, less depreciation. OTHER ASSETS. Interest due. \$, and accrued on mortgages, \$423.89; total None.	4,417.93 1,933.16 1,590.11 8 20,468.51	
\$3,164.86 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. Cash in company's office, \$470,20; deposited in bank, \$3,447.99; total. Bills receivable Agents' ledger balances, of which \$562.25 was advanced during the year, secured. Total net or ledger assets, Deduct depreciation from cost of assets, to bring same to market value. None. Total net or ledger assets, less depreciation. OTHER ASSETS. Interest due, \$ and accrued on mortgages, \$422.50; total. Interest due and accrued on bonds and stocks. None.	4,417.93 1,933.16 1,590.11 8 20,468.51	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchases. Cash in company's office, \$70,20; deposited in bank, \$3,447.9; total. Bills receivable. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. Total net or ledger assets, less depreciation. OTHER ASSETS. Interest due, \$ and accrued on mortgages, \$423.50; total. Interest due and accrued on bonds and stocks. None. Interest due and accrued on collateral loans. None.	4,417.93 1,933.16 1,590.11 8 20,468.51	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. Cash in company's office, \$470.20; deposited in bank, \$3,447.70; total. Bills receivable Agents' ledger balances, of which \$269.28 was advanced during the year, secured. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. Total net or ledger assets, less depreciation. OTHER ASSETS. Interest due, \$ and accrued on mortgages, \$423.80; total Interest due and accrued on collateral loans. None. Interest due and accrued on premium notes, loans or liens None. Nonest due and accrued on premium notes, loans or liens None.	4,417.93 1,933.16 1,590.11 8 20,468.51	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchases. Cash in company's office, \$770.20; deposited in bank, \$3,447.90; total. Bills receivable. Agents' ledger balances, of which \$950.28 was advanced during the year, secured. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. Total not or ledger assets, less depreciation OTHER ASSETS. Interest due, \$1 and accrued on mortgages, \$422.80; total Interest due and accrued on bonds and stocks. None. Interest due and accrued on bonds and stocks. None. Interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens in the properties of the properties o	4,417.93 1,933.16 1,590.11 8 20,468.51	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchases. Cash in company's office, \$770.20; deposited in bank, \$3,447.90; total. Bills receivable. Agents' ledger balances, of which \$950.28 was advanced during the year, secured. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. Total not or ledger assets, less depreciation OTHER ASSETS. Interest due, \$1 and accrued on mortgages, \$422.80; total Interest due and accrued on bonds and stocks. None. Interest due and accrued on bonds and stocks. None. Interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens interest due and accrued on premium notes, loans or liens in the properties of the properties o	4,417.93 1,933.16 1,590.11 8 20,468.51	
\$3,164.88 was received during the year. Cost value of bonds and stocks owned, excluding accrued interest at time of purchase. Cash in company's office, \$470.20; deposited in bank, \$3,447.70; total. Bills receivable Agents' ledger balances, of which \$269.28 was advanced during the year, secured. Total net or ledger assets. Deduct depreciation from cost of assets, to bring same to market value. Total net or ledger assets, less depreciation. OTHER ASSETS. Interest due, \$ and accrued on mortgages, \$423.80; total Interest due and accrued on collateral loans. None. Interest due and accrued on premium notes, loans or liens None. Nonest due and accrued on premium notes, loans or liens None.	4,417.93 1,933.16 1,590.11 8 20,468.51	

Market value of real estate over cost	
Due from other companies for lesses or claims on policies of this company	
reinsuredNone.	
Danasaka	
Gross premiums due and unreported on policies in force	
December 31, 1806	
Total 8 243,45	
Deduct cost of collection,, per cent on "new" and 5 per	
cent on "renewals"	
Net amount of uncollected and deferred premiums \$ 231.29-	· 8 231.29
Furniture, fixtures and safes, \$735.52; commuted commissions, \$: judg-	
ments, \$; aupplies, \$350; total	1,076 52
Aggregate ledger and other assets December Sist	8 28,200,42
	(II. (III), III)
. ITEMS NOT ADMITTED.	
Company's stock owned, 8; loans on, 8; total None.	
Judgments, \$; furniture, fixtures and safes, \$728,52; total \$ 725.52	
Commuted commissionsNone.	
Cash advanced to or in the hands of officers or agents None.	
Agents' balances, not secured	
Loans on personal security, endorsed or not	
Bills receivable	
A CONTROL OF THE CONT	
Total	\$ 3,840.31
Total assets, less items not admitted	8 24,550.91
LIABILITIES.	
Net present value of all the outstanding policies in force on	
the 31st day of December, 1896, as computed by the company	
according to the actuaries' table of mortality, with 4 per	
cent interest \$ 7,045.66	
Same for reversionary additions	
Same for annuitiesNone.	
Total 8 7,040.65	
Deduct net value of risks of this company reinsured in other	
solvent companiesNone.	
Net reserve	8 7,046.66
Premium notes or loans on policies and other obligations in excess of the	
net value of their policiesNone.	
Claims for death losses due and unpaid	
Claims for matured endowments due and unpaid	
Claims for death losses and matured endowments in process of adjust-	
ment or adjusted and not due, or of which the company has received notice	
Claims for death losses and other policy claims resisted by the company	
None.	
Amounts due and uppaid on annuity claims	
Present value of unpaid amounts on matured installment policies (face,	
1)	
Amount of trust funds held by the companyNone.	
Total policy claims	
due policy-holders	
Amount of unnaid dividends to stockholders	
Amount of premiums paid in advance, none; present value of annuities in	
and marion of premiumsNone.	
Amount due and accrued on account of salaries, rents, office expenses,	
taxes, bills and accountsNone.	
9	

of real or guaranteed capital?

2,500,60

2,500,00

141,509,95

Amount owing by the company for borrowed money, including 6,) interest due or accrued. None Amount owing to officers or others for advances on account of expenses of organization, or otherwise. Amount of reserve necessary for expenses for unexpired portion of policy year. Amount of reserve on policies canceled upon which a surrender value may	8	3,257.44
be demanded		
Liabilities on policy-holders' account. Gross surplus on policy-holders' account.	8	10,304.10 14,255.81
Total Habilities Estimated surplus accrued on tentine or other policies, the profits apon which are deferred more than one year 8 13,835.81 Estimated surplus accrued on all other policies and special 400.00		24,559.91

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business December 3ist, according to home office books:

			_					
		ERMIUM ATING OLICIES.		AID UP	REVER- SIONABY ADDI- TIONS.	TOTAL NUM- BERS AND AMOUNTS.		
CLASSIFICATION.	Number.	Amount.	Number.	Amount.	Amount	Number	Amount	
In force at end of the previous year New contracts issued and paid for dur- ing the year.	:38	The same of			8 139		\$ 630,493 385,950	
Ing the year. New contracts issued but not paid for during the year. Old contracts revived. Old contracts increased.	2					2	2,000	
Additions by dividends	656	887,47	3 1	8 6	0 8 290	607		
By death	1	******				12	20,500	
By lapse		374,41	9	-	3	-		
Net numbers and amounts in force at the end of the year			+		10 8 20	88		

MISCRELLANGOUS QUESTIONS.

Have the books of the company been lept open after the close of business December list last, for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Answer. No. Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$3 per \$1,000 of insurance?

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No stated amount. Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

Answer. None. Business in 10wa durino 1896.	Number.		Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year		1	620,422.00
Number and amount of policies on the lives of citizens of Iowi issued during the year.			267,404.00
Total		ī	887,896.00 117,400.00
ting the year Total number and amount of policies in force in Iowa December 31, 1806. Amount of lossess and claims on policies in Iowa unpaid December	560		770,426.0
Amount of losses and claims on policies in Iowa incurred during			

2,500,00 What amount of premiums was collected or secured in Iowa during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other

Answer. Cash, \$13,170.92; notes or credits, \$6,171.24; total, \$19,342.16.

the year....

Total Amount of losses and claims on policies in Iowa paid during the

ANNUAL STATEMENT

For the year ending December 31, 1896, of the cordition of the

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iows, made to the Auditor of State of the State of Iowa, pursuant to the laws of said state.

President, FRANK D. JACKSON. Vice-President. ---Secretary, SIDNEY A. FOSTER.

(Incorporated March 15, 1886. Commenced business March 18, 1888.) Principal office, Des Moines, Iows.

CAPITAL STOCK.

Amount of ca	apital stock paid up in cashNone.
	apital subscribed, but unpaidNone.
Amount of ne	st or ledger assets December list of previous year \$ 141,509 95
Extando	d at

INCOME DURING YEAR 1895.

Cash received for premiums on new policies without deduction for commission or other expenses, \$ 34,928.87 Cash received for renewal premiums without deductions for commissions or other expenses...... 42,189.04 Premium notes, loans or liens taken in part payment for premiums on new policies None.

Premium notes, loans or liens taken in part payment for renewal premiums..... 412.75

2010/00/00/00	THE PARTORIA
From dividends applied to pay running	
From dividends applied to purchase p	premiums \$ 1,633.87
installment policies	None.
Total	# 70 thi 51
account of premiums paid to	other and
pany; new business, \$2,115.09; renew	uls, #286.13;
total	2,401.23
Total premium income	a second
Cash received as discount on slate	
Ing \$ for company's own occupant Total interest and rents	Y
From other sources	None.
Total income	
Total	8 87,454.709
DISBURSEMENTS	DURING YEAR 1896.
Cash paid for death claims, \$7,000; reversion	onary addi-
tions, S total	# T #444 H4
Premium notes, loans or liens used in p	ayment of
the same	None.
Cash paid for matured endowments, \$ thereto, \$; total	additions
AMERICAN T BOSHI : : COLOR STREET	None
Premium notes, loans or Hans word !	
Freinfum notes, loans or Hens used in pa	Sment of
Freinfum notes, loans or Hens used in pa	Sment of
Premium notes, loans or liens used in posame	Arment of None. Pyear on
Prentum notes, loans or Hens used in passure. Cash paid for sums falling due during the installment policies	Ayment of None. o year on
Premium notes, loans or Hens used in pusals. Uash paid for sums failing due during the installment policies Total	Symmet of
Presidum notes, loans or Hens used in p- same. Cash paid for sums falling due during the installment policies. Total. Deduct amount received from other cons	syment of
Presidum notes, loans or itens used in p- same. Cash paid for sums failing due during the installment policies. Total. Deduct amount received from other com- cisions on policies of this company rec-	Nament of
Prennium notes, loans or Hens used in p- same. Cash paid for sums failing due during the installment policies. Total. Deduct amount received from other com- claims on policies of this company rei- which \$\frac{1}{2}\$ is for matured endowns-	None 500.00 \$ 7,000.00 santes for same of sa
Premium notes, loans or Hens used in prants. Cash paid for sums falling due during the installment policies. Total. Deduct amount received from other compositions on policies of this company relevants which \$\frac{1}{2}\$ is for matured endowners.	Nament of
Prennium notes, loans or Hens used in n- same. Cash paid for sums failing due during th instaliment policies. Total Deduct amount received from other com- claims on policies of this compacy rei which \(\frac{1}{2}\) is for matured endowner Total amount actually paid for i	Nament of
Premium notes, loans or Heas used in psame. Cash paid for sums failing due during the installment policies. Total. Deduct amount received from other compositions on policies of this company rein which \$\frac{1}{2}\$ is for matured endowment. Total amount actually paid for lemant actually p	Name of
Presidum notes, loans or itens used in p- same. Cash paid for sums failing due during the instaliment policies. Total. Deduct amount received from other com- claims on policies of this company rei- which \$\delta\$ is for matured endowment Total amount actually paid for i- matured endowments. Cash paid to annuitants.	Syment of
Premium notes, loans or itens used in p- same. Cash paid for sums failing due during the installment policies. Total. Deduct amount received from other com- claims on policies of this company rei- which \$\delta\$ is for matured endowment Total amount actually paid for i- matured endowments. Cash paid to annuitants. Cash paid to annuitants. Premium notes, loans or itens used in pure noticies, and voided by lease.	None
Prentum notes, loans or itens used in prants. Cash paid for sums failing due during the installment politeles. Total Deduct amount received from other compositions of policies of this company rein which \$\frac{1}{2}\$ is for matured endowment. Total amount actually paid for item to the composition of the compo	Name of None S00,00 S 7,000.00 S
Prentum notes, loans or itens used in prants. Cash paid for sums failing due during the installment politeles. Total Deduct amount received from other compositions of policies of this company rein which \$\frac{1}{2}\$ is for matured endowment. Total amount actually paid for item to the composition of the compo	Name of None S00,00 S 7,000.00 S
Prentum notes, loans or itens used in pasame. Cash paid for sums failing due during the installment policies. Total. Deduct amount received from other compositions on policies of this company rein which \$\frac{1}{2}\$ is for matured endowment. Total amount actually paid for 1 matured endowments. Cash paid to annuitants. Prentum notes, loans or itens used in never the composition of	Name of None S00,00 S 7,000.00 S

Dividends paid policy-holders in cash	661.09	
Dividends applied to pay running premiums	1,655,67	
Dividends applied to purchase paid up additions and annui-		
LissNone		
Surrender values paid in cash	2,913,33	
Surrender values applied to pay running premiums	254.84	
Surrender values applied to purchase paid-up insurance and	-	
	953.24	
agnutties.	030.05	
Cash paid stockholders for interest or dividends None.		
Cash paid for commissions and bonuses to agents (less com-		
mission on reinsurance), new policies, \$22,729.76; renewal		
policies, \$1,587.26; total	24,517.65	
Cash paid for commissions to agents on annuities None.		
Cash paid for salaries and allowances to managers and agents	2,305.00	
Cash paid for medical examiners' fees. \$3,575.68; inspection of		
risks, 8; total	3,575,65	
Cash paid for salaries and all other compensation of officers		
and other home office emplayes	10,549.95	
Taxes on new premiums, \$40.96; renewal premiums, \$; on		
Taxes on new promision grows, reduced promising great on	60,86	
investments, \$; on reserves, \$; total	40000	
Insurance department rees and agents incenses, percent indut-	441.00	
etpai ileanses, I; total	441700	
Cash paid for rent, including \$6,361.80 for company's own socu-	0.000.00	
pancy, less \$ received under sub-lease; total	2,261.93	
Cash paid for commuting commissions None.		
Cash paid for furniture, fixtures and safes for home and agency	200	
offices	739.55	
Cash paid for advertising, \$600 15; printing, \$1.361.85; total	2,913.97	
Cash paid for repairs and expenses (other than taxes) on real		
estate, f; for legal expenses, \$190; total	190.00	
Cash paid for the following items, viz.: managerial expenses,		
\$1.449.27; office expenses, \$363.26; actuarial service, \$60;		
mirents' balance, \$25.20; agency expenses, \$341.28; postage,		
ngents' balance, \$25.20; agency expenses, \$341.25; postage,		
\$100 to; telegraphing, \$181.54; loan expensas, \$25.16; collec-	3.595,72	
\$500 10; telegraphing, \$181.54; ions expenses, \$25.16; collec- tion expenses, \$310.96; total	3,593,72	
\$100 to; telegraphing, \$181.54; loan expensas, \$25.16; collec-	3,595,72	\$ 84,085.40
\$100.15; telegraphing, \$184.54; loan expenses, \$25.16; collec- tion expenses, \$210.90; total	3,595,72	The state of the s
Sec 13; telegraphing, Simil-Si loan expenses, 25.16; collection expenses, 2010-98; total. Total disbursements. Balance	3,595,72	\$ 54,055.40 \$ 104,009.24
\$100.15; telegraphing, \$184.54; loan expenses, \$25.16; collec- tion expenses, \$210.90; total	3,595,72	The state of the s
Sco 15; telegraphing, Similist loan expenses, SE 16; collec- tion expenses, SHS 96; total. Total dishursments. Balance	3,595,72	The state of the s
Son 15; telegraphing, \$183.54; loan expenses, \$25.16; collection expenses, \$200.00; total		The state of the s
Scot 13; telegraphing, Simil-Si; loan expenses, SE.16; collec- tion expenses, SUS SI; total. Total disbursements. Balance	3,599,72 8 143,635.00	The state of the s
Sec 15; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$210.95; total. Total diabursements Balance ASSETS. Cost value of real estate exclusive of all encumbrances. None, Loans on morigage (first liens) on real estate Loans secured by pledge of bonds, stocks or other marketable		The state of the s
Sec 15; telegraphing, Simil-Si; loan expenses, 825.16; collec- tion expenses, 8216 86; total. Total diabursements. Balance		The state of the s
Scot 13; telegraphing, \$181.514; loan expenses, \$25.16; collection expenses, \$250.86; total	E 145,435.00	The state of the s
Sec 15; telegraphing, Sinitit loan expenses, 25.16; collection expenses, 2010 86; total. Total diabursements. Balance		The state of the s
Scot 13; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$250.86; total. Total dishursements. Balance	8 143,435.00 13,605.90	The state of the s
Sec 15; telegraphing, Sinitit loan expenses, 25.16; collection expenses, 2010 86; total. Total diabursements. Balance	E 145,435.00	The state of the s
Scot 13; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$250.86; total. Total dishursements. Balance	8 143,435.00 13,605.90	The state of the s
Sec 15; telegraphing, Sinitit loan expenses, 25.16; collection expenses, 252 e8; total. Total diabursements Balance ASSTS. Cost value of real estate exclusive of all encumbrances. None, Loans on morigage threi liers) on real estate Loans ecoured by piedge of bonds, stocks or other marketable collaterals. None, Loans made in cash to policy-holders on this company's policies, assigned as collateral. Premium notes, loans or liens on policies in force, of which title in the collateral control of the coll	8 143,635.00 13,602.90 650,19	The state of the s
Sec 15; telegraphing, Sinitit loan expenses, 25.16; collection expenses, 252 e8; total. Total diabursements Balance ASSTS. Cost value of real estate exclusive of all encumbrances. None, Loans on morigage threi liers) on real estate Loans ecoured by piedge of bonds, stocks or other marketable collaterals. None, Loans made in cash to policy-holders on this company's policies, assigned as collateral. Premium notes, loans or liens on policies in force, of which title in the collateral control of the coll	8 143,435.00 13,605.90	The state of the s
see in telegraphing, Similist loan expenses, 85.16; collection expenses, 806.86; total. Total diabursements. Balance	8 143,635.00 13,602.90 650,19	The state of the s
see is; telegraphing, Sinitit loan expenses, 85.16; collection expenses. Sile 96; total. Total diabursements. Balance	8 143,435.00 13,002.99 650,19	The state of the s
Sec 13; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$26.86; total. Total diabursements. Balance	8 143,435.00 13,002.99 650,19	The state of the s
see in telegraphing, Sinitit lone expenses, 85.16; collection expenses. Sile Set total. Total diabursements. Balance	8 143,435.00 13,602.99 630,19 120,84 142.02	The state of the s
see in telegraphing, Siniti lone expenses, 255.16; collection expenses, 2510 86; total. Total diabursements Balance ASSTS. Cost value of real estate exclusive of all encumbrances. None, Loans on morigage threi liens) on real estate Loans on morigage threi liens) on real estate Loans secured by piedge of bonds, stocks or other marketable collaterals. None, Loans made in cash to policy-holders on this company's policies, assigned as collateral Premium notes, loans or liens on policies in force, of which fill it was received during the year. Cost value of bonds and stocks owned, excluding accrued interests at time of purchase None. Cash in company's office, \$100.81; deposited in bank; \$\frac{1}{2}\$. I total Bills receivable. Agents' lodger balances, of which \$50.50 was advanced during the year. Loans on merigages becond liens.	8 143,435.00 13,608.99 630,19 150,84 142.03 1,742.31 2,386.60	The state of the s
see in telegraphing, Sinitit lone expenses, 85.16; collection expenses. Sile Set total. Total diabursements. Balance	8 143,435.00 13,608.99 630,19 150,84 142.03 1,742.31 2,386.60	The state of the s
Sec 13; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$26.56; total. Total diabursements. Balance	8 143,435.00 13,608.99 630,19 150,84 142.03 1,742.31 2,386.60	The state of the s
see in; telegraphing, Simil-ti loan expenses, \$85.16; collection expenses, \$100 est; total. Total diabursements. Balance. Assers. Cost value of real estate exclusive of all encumbrances. None, Loans on mortgage (first lims) on real estate. Loans made in cash to policy-holders on this company's policies, assigned as collateral. Loans made in cash to policy-holders on this company's policies, assigned as collateral present the policy first policies in force, of which fill 57 was received during the year. Oost value of bonds and stocks owned, excluding accrued interest at time of purchase. Some at time of purchase. Agents lodger balances, of which \$55.26 was advanced during the year. Loans on meritagage (account lieux). Total ust or ledger assets. Total net or ledger assets.	8 143,435.00 13,608.99 630,19 150,84 142.03 1,742.31 2,386.60	8 104,008.94
seco is; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$180.96; total. Total diabursements. Balance	8 143,435.00 13,608.99 630,19 150,84 142.03 1,742.31 2,386.60	8 104,008.94
sec is; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$200 est; total. Total diabursements. Balance. Assirs. Cost value of real estate axclusive of all encumbrances. None, Loans on morigage (first liens) on real estate. Loans neared by pledge of bonds, stocks or other marketable collaterals. Loans made in each to policy-holders on this company's policies, assigned as collateral predictions on the company's policies, assigned as collateral predictions of the company's collateral predictions of the collatera	8 145,635.00 13,008.99 650.19 10.84 142.00 1,742.91 2,986.00 8 164,009.24	8 104,008.94
sec is; telegraphing, Sisilit; loan expenses, 85.16; collection expenses, 810 et; total. Total diabursements. Balance	8 143,455.00 11,001.90 050.15 150.94 1,742.21 2,006.00 8 164,009.24	8 104,008.94
sec is; telegraphing, \$181.54; loan expenses, \$25.16; collection expenses, \$160.06; total. Total diabursements. Balance	8 143,455.00 11,001.90 050.15 150.94 1,742.21 2,006.00 8 164,009.24	8 104,008.94

	101 IOWA INSUR	ALVOE REPORT		
	Interest due, \$, and accrued, \$, o			
	total	No.		
	Interest due, \$80.20, and accepted, \$302.50.	cin premium notes		
	loans or liens; total		\$ 101.79	
	interest due, \$ and accrued, \$ on	other assets; total	15. 10. 10.	
	Rents due, \$, and accrued, \$, on con	None		
	lease; total	pany's property of		
	Total	****************		8 4,276.43
	Market value of bonds and stocks over co		None.	
	Due from other companies for losses or cla	Ims on policies of the	his company	
	reinsured		***************************************	3,000.00
		New		NORTH COLOR
	Gross premiums due and unreported on p	olicias in	Renewals.	
	force December 31, 1896	8 6,600.98	8 1,398.72	
	Gross deferred premiums on policies in force	Decem-	W. N. W. C. L. W.	
	ber 31, 1896	4,751.80	3,697.00	
	Totals	\$ 11,352.76	\$ 5,095.72	
	Deduct cost of collection, 75 per cent on "r	new" and		
	4 per cent on "renewals"	8.514.57	208.83	
	Net amount of uncollected and defe	rred pre-		
	miums	Ø 1,838.10	\$ 4,891.83	-\$ 7,700.08
	Furniture, fixtures and safes, \$2,338.71;	commuted commis	stons. 8:	
	judgments, 8; total			2.338.71
	Aggregate ledger and other assets De	cember 31st	***********	8 181,354 46
	ITEMS NOT	ADMITTED.		-
	Company's stock owned, \$; tleans on, \$.			
	Judgments, S; furniture, fixtures and si			
	Commuted commissions	None.	m whicher ar	
	Cash advanced to, or in the hands of, office	rs or agents, . None.		
	Agents' balances		1,742.91	
	Loans on personal security, endorsed or no	tNone.	TURNET	
	Bills receivable	Woman.	142.03	
228	7247			
	Total	***************************************		8 4,282.94
	Total assets, less items not admitted.			8 177,181.52
	LIANG	LITTES.		
	Net present value of all the outstanding p			
	the 31st day of December, 1896, as comp			
	pany according to the actuaries' table of	t' mortality, with 4		
	per cent interest		市 153,455.00	
	ame for reversionary additions			
72	Same for annuities			
12	Total		8 153,455.00	
1	Deduct net value of risks of this company		-	
	solvent companies		705.00	
150	Not reserve			\$ 152,750.00
3	remium notes or loans on policies and o			
1	excess of the net value of their policies		₹ 202.67	
i	Plaims for death losses due and unpaid Plaims for matured endowments due and u	n paid None		
	laims for death losses and matured endows			
	adjustment or adjusted and not due, or	of which the com-		
2	pany has received notice			
0	llaims for death losses and other policy cla		10 000 00	
	company		10,000.00	

Amounts due and unpaid on annuity claims	
	6 10,464.67
Total policy claims. Amount of all unpaid dividends of surplus, or other description of profits due policy-holders. None. Amount of unpaid dividends to stockholders. None.	
Amount of premiums paid in advance, #200.11; present value of action in reduction of premiums, \$. total Amount due and accrued on account of salaries, rents, office expenses. None. None.	200,11
Amount owing by the company for borrowed money, including with the company for borrowed money, including the compa	
organization, or otherwise	
year Amount of reserve on policies canceled, apon which a surrender value may be demanded Amount of any other liability of the company None.	925.00
Liabilities on policy-holders' account	\$ 170,839.78 6,791.74
Total Habilities Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year. None. Estimated surplus accrued on all other policies. None. Amount of claims diess reserve on policies) when death occurred prior to December Jist, but notice was received subsequently. None.	
EXHIBIT OF POLICIES.	

The following is a correct statement of the business of the year on policy account as it stood at the close of business December Sist, according to home office books:

	PREMIUM PAYING POLICIES.		PAID UP POLICIES		TOTAL NUM- BERS AND AMOUNTS.	
CLASSIFICATION.	Number.	Amount.	Number.	Amount.	Number.	Amount.
in force at end of the previous year. New contracts issued and paid for during the year. New contracts issued but not paid for during the year. year. Old contracts revived. Old contracts increased. Additions by dividends.	657	\$ 2,035,000 1,378,000 1,446,500 8,000		5,167	553	\$ 2,038,047 1,383,167 1,440,500 3,000
Totals. Defact those ceased to be in force: By death. By maturity. By expiry. By argunder.	2,472 1 15 438	37,000 854,500			19	37,000 854,600
by impressing the property of	540 1,900	\$ 1,140,500 3,708,000	4		542	3,500 258,500 \$ 1,140,500 3,785,11- 259,500

MISCELLANBOUS QUESTIONS.

Have the books of the company been ke pt open after the close of business December 31st last, for the purpose of making any entry that affects this statement, except as to the fool notes printed hereon?

Answer, No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reservo, of at least \$2 per \$1,000 of insurance?

Answer Ver

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None.

Is the business of the company conducted upon the mutual, mixed, or strictly proprictary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

BUSINESS IN IDVA DUBING 1896.			
Number and amount of policies on the lives of citizens of lown.	Number.	At	nount.
in force December 31st of previous year. Number and amount of policies on the lives of citizens of Iowa	1,856	8:	1,856,947
issued during the year	171		700,167
Total Deduct number and amount which have censed to be in force during the year	1,627	8	2,557,114
Total number and amount of policies in force in Iowa December 31, 1895	1,300		2,005,114
ber list of previous year. None. Amount of losses and claims on policies in I own incurred during the year.	3		7,000

7,000

Answer. Cash, \$48,663.82; notes or credit s, \$412.75; total, \$49,076.57.

Total.....

Amount of losses and claims on policies in Iowa paid during

LIFE INSURANCE TABLES.

TABLE No. 1

Shows the life insurance business transacted in Iowa during the year 1896, giving the risks written and terminated during the year, the losses incurred, the losses paid, and percentage of losses paid to premiums received.

TABLE No. 2

Gives the condition of all life companies doing business in the state during the year. Also the business done as shown by their annual statements.

TABLE No 3

Is an exhibit of the number and amount of policies issued and terminated during the year 1896, and the manner of termination.

TABLE Showing business done in Iowa during the year 1896.

		720			100
		NUMB	ER OF	POLE	CINS.
SAMES OF COMPANIES.	LOCATION.	In force Decem- ber 31, 1885.	Written during 1895.	Terminated dur- ing 1896.	In force Decem- ber 31, 1896.
Ætna Life	Elartford. Conn	1,655	114	138	1,631
American Union. Bankers Life. Central L. Assurance Society of the U. S. Connecticut General.	I des Moines, Iowa	40 3	80 18 253 5	35 5	65 15 953 89
Connecticut Mutual	Hartford, Conn Des Moines, Iown New York, N. Y New York, N. Y Frooklyn, N. Y	1,950 2,831 4,351 103 37	87 467 508 30 32	70 302 618 6	1,967 2,996 4,381 186 55
Iowa Life. Life Insurance Clearing company. Manhattan Massachusetts Mutual Metropolitan Life. Industrial	Sloux City, Iowa St. Paul. Minn Niew York. N. Y Springfield, Mass Niew York, N. Y	803 9 846 287 91 5,943	361 922 42 16 51 7,111	215 19 43 34 48 6.784	749 12 345 269 94 6,270
Michigan Mutual Mutual Mutual Benefit National Nederland - U. S. branch	Detroit, Mich New York, N. Y Newark, N. J Montpeiler, Vt New York, N. Y	950 8,806 9,611 480 92	233 1,635 233 112 318	167 1,554 284 144 44	1,016 8,078 2,580 448 366
New York. Northwestern Mutual Northwestern Life and Savings company Pacific Mutual Penn Mutual Penn Mutual	New York, N. Y Milwaukee, Wis Des Moines, Iowa San Francisco, Cal Philadelphia, Pa	9,626 11,146 79 153 817	1,884 1,538 442 31 295 230	1,388 1,042 88 31 265 120	10,078 11,641 354 79 284 936
Phonix Mutual Provident Life and Trust Provident Savings Life. Prudential Ins. Co. of Am. Life	Hartford, Conn Philadelphia, Pa Slew York, N. Y Newark, N. J Davenport, Iowa	300 928 843 128 5,111 439	21 80 85 45 5,310 218	50 38 91 55 5,154 88	271 279 340 112 5,367 569
Royal Union Mutual Security Trust company Travelers Life Union Contral Accident Union Mutual	Circinnati, Ohio	1,256 215 818 734 167	371 30 37 2,657 283 140	35 1,881 187 101	1,803 30 307 1,004 819 205
Union Life United States. United States Industrial Washington.	Cmaha, Neb.	745	83, 105 9,351 117	79 7,897 322	83 452 11,745 741
Total		13,584	35,213	29,609	79,128

No. 1.

Compiled from companies' annual statements.

	OUNT OF	INSCRAS	100	PREMI	OMS RECT	ELVED.			losses premi-
In force December 31, 1885.	Written during 1896.	Terminated dur-	In force December 31, 1806.	Onah.	Notes.	Total.	Loises incurred.	Losses paid.	Percentage of incurred to p
3,049,707 156,500 11,000	8 152,547 1,009,000 146,470 37,000 256,000 5,202	97,175 16,500	\$ 3,015,656 1,089,000 199,795 31,560 256,000 109,152	3,270,19 9,261,90 1,260,70 4,426,57	 	2,261.99	007.49	2,074.19	28.
3,880,092 3,961,885 9,380,517 127,955 14,640	670,960 1,045,631 57,300	454,802	3,835,462 4,078,545 8,077,471 170,889 27,095	77,619,87 145,704 10 248,755 18 1,229,60 8,319,84			19,849 28 54,877 00 006,00	51,702.00 906.00 9,808.80	73. 95.
1,121,496 10,000 484,405 547,633 109,449 710,200	85,500 68,479 30,500 44,114	28,500 69,460 88,727 51,400	1,163,128 23,000 483,307 489,406 102,163 786,213	20,656.71 13,042.27	745.95		8,800.00 6,300.0	3,800,00 5,300.00	18 45
1,409,677 7,715,319 4,876,296 831,858 531,350	496,687 142,475	279,690 3,681,468 694,593 225,000 821,500	1,440,191 17,785,307 4,748,370 749,333 1,087,981	449,009,40 131,859.04 24,036.05		131,859.01 188,847.70 18,208.15	117,160.00 58,572.00 7,000.00	117,160.00 56,315.00 7,000.00	27 44 21
6,682,091 106,077 174,600 1,004,700	2,319,380 113,150 56,785 606,750	1,797,974 13,403 56,500 415,000	17,258,332 19,200,497 99,750 106,332 366,350 1,768,760	613,034,77 19,085 39 2,086 31 4,681 40	1,867.11 6,080.86 5,408.98	618,871.88 25,166.25 2,086.31 4,681.40		T63.60	15
401.109 542.992 1,010.492 173,466 600,518 620.422	180,631 205,000 45,241 567,500	97,845	352,307 636,378 954,582 141,079 658,897 770,438	9,341.85 16.306.89 34,057.28 26,348.31 13,170.92	60.48 23.70	26,372.01	2,085.00 16,000.00	2,083.00 16,000.00 5,789.43	19 63
1,856,047 467,638 2,916,935 1,082,763 285,850	700,167 61,000 73,961 8,939,250 387,457	552,000 T8,550		48,663.88 481.80 10,067.12 33,620.09	412.78	49,076.57 431.80 10,037.13 33,630.09 31,992.74	7,000.00 0,700.00 30,121.82 11,437.00	7,000.00 6,700.00 20,121.83 8,437.00	88.8
781,425 1,198,164 1,015,490	204,590 194,500 1,684,948	172,500 920,692	204,500 803,425 1,382,420 1,007,671	16,671 86 48,101,56		16,671 38 48,101 56	17,000 00	5,369,00	11

TABLE

The condition of and general business transacted by Life and Accident Insur ber 31, 1896, compiled from

			51, 2550, 202	
NAME AND LOCATION OF COMPANY.	Pald up capital.	Assets.	Liabilities, including capital and reliaur- ance reserve.	Net surplus.
Ætna, Hartford, Conn. Life Accident .	\$ 1,750,00	0 8 45,557,272.15	8 40,595,769.90	8 4,951,503.95
American Union, New York, N. York, N. York, N. York, N. Central Life Assurance Society of the United States, Iowa	500,00	0 468,410 23	f(28,986 57 184,518.88	******
		2,972 30	1,155.58	1,815 72
Connecticut General, Hartford, C. Connecticut Mutual, Hartford, C. Equitable, Des Moines, Iowa Equitable, New York, N. Y. Germania, New York, N. Y.	150,00 100,00 100,00 200,00	62,947,270,48 0 1,447,070 61 0 215,456 135 49	53.367,577,50 1,240,190,75 173,596,768,28	9,579,69±.98 226,879,88 41,859,368,26
Home, Brooklyn, N. Y. Iowa Life, Stoux City, 'towa Kansas Mutual Life, Kansas, Life Ins. Clearing Co., St. Paul, M. Manhattan, New York, N. Y.	125,000 190,000 100,000 100,000	0 385,637,46 307,160,67 178,430,79	373.055,54 161,611.86 142,580.18	12,581.93 145,748.81 35,840.66
Massachusetts Mut. Springfield, M. Metropolitan Life, New York, N.Y. Michigan Mutual, Detroit, Mich. Mutual, New York, N. Y. Mutual, Benefit, Newark, N. J.			17,205,296 32 97,670,667 40 5,228,940 33 205,040,633 72	1,341,663.64 3,652,800.49 130,978.20
National, Mon*pelier, Vt		13,542,864.76 617.280.13 187,116,403.86 92,633,603.74	11,F84,829 14 315,927,45 160,494,408 88 74,122,396,09	1,658,535.62 301.802.68 26,681,965.98 19,511,007.74
Des Moines, Iowa	28,00	0 42,997,68	40,659.18	2,338.47
Pacific Mutual, San- Life	100,00	0 3,089,252,45	2,930,825.00	138,427.45
Pacific Mutual, San- Life	1,000,00	29 299,498 24 10,655,169 63 31,686,776.28	10,086,568 00	568 H01.62
Provident Savings Life, New York.	100,00	0 2,043,060 47	1,592,410.66	449,840 81
Prudential Ins Co. of America, Newark, N. J.	2,000,00	0 19,541,827.90	17,507,711 02	2.034,115,93
Register Life & Annuity, Daven't I. Royal Union Mut., D. Moines, Iowa Security Trust Co., Philadelphia, P.		26,559 91	10,394.10 170,500 7H	6,791 74
Travelers, Hartford, Conn. Life		0 20,836,684.63	18,920,260.27	1,976,424.38
Union Central, Cincinnati, Ohio Union Mutual, Portland, Maine Union Life, Omaha, Neb	100,00	7,010,697,56	6,531.975.94	478,792.38
United States, New York, N. Y. United States Indust'l Newark, N. J. Washington, New York, N. Y.	440,/90 420,/00 125,/00	0 7,437,111.25 672,601.94	718,027,16	
The second state of the second	-	0 8.1.183,237,889 0	-	THE REAL PROPERTY.

No. 2.

ance Companies which did business in Iowa during the year ending Decemcompanies' annual statements.

		te o	PREM	TOMS BRORE	V.ED.		phud
псоше.	Expenditures.	Rile written duri	Is cash.	In notes.	Total, less amount paid for refesir- ance.	Losses paid.	Per cent of losses p
- neer 140 95	8 0,965,260.00 8	99 349 948 9	5,677,417.52		5,664,829.94	5 1,000,004 29	5
	251,299.64	178,163,433 4,932,836			155,775.60	70,535 62	Sec.
160,473 86 56,184.70	42,020.98	1,059,201	46,000.76	***********	46,806.76	1,161.90	1
5,243.67	2,540.10	256,000	4,220,37	5 102.00	4,418.57		1
508,305.04	409,906.98	1,679,004	384,551.30	7,941,45	385,414.97 4,743,235.75	185,785 13 4,508,018 23	
7,933,982,72 372,964.04	7,716,881.75	1,971,479	4,748,236.75 255,232 36	35,572.63	2200,804 99	13.2 -2,957.63	3 1
45,011,058.38	30,004,425,01 2,768,298,08	127,591,084 9,432,457	35,090,342 50 3,012,964,38	***********	36.080,387.71 3,006,461.48		1
2,054,540.72	1,705,963.40	8,001,000	1,027,663.00	100,567 85	1,628,661.18	776,839.54 55,327 40	4 4
268,981 43 218,338 80	245,699.10 173,352.30	6,425,667 1,961,898	247,030 85		251,158.97 201,071.07	78 100 00	0 1
131,015,29 2,712,410,77	96,839.49 2,456,801.84	2,486,649	1,986,927.80	2,891.05	1,972,101.14	21,885 B 1,276,296.67	
4,463,573 68	2,849,129.11	20,434,882	3,429,677.37	190,091.33	3,572,083.05	1,115,096.20	
20,548,593 91	15,385,368.25	186,135,310 5,399,515	19,807,778 94 833,785.45	190,388.37	19,306,195.84	313.201.3	
1,994,995.13 49,702,695.27 11,223,917.96	86,218,575.14	135,679,834	39,591,981 10		30,500,414.00	13,070.004.4	
3,357,255,77	1,086,395 47	13,611,204	2,517,977,21	293,685.76	2,811,062.07	690,275 8	5
653,458 71	600,988,28	10,708,481	429,423.17		395,144.84	11,893,387.5	al:
18,589,828.46		53,875,567	14,963,174.9		14,263,174 2	4,058,670 7	4
26,068.13	11,087.64	113,150	25,166.20		25,168.32	The second second	
1,077,045 00	925,927.98	7,778,690	847,675.9	42,059.60		- The State of the	27
6,909,739.41	4,723,508 40	23,806,732	5,310,102.4	3 230,834 1	5,55g,101 is 1,440,927 is	3,100,403 7 871,400 f	51
1,975,794.76 5,726,813.56		9,763,235	1,435 002 8 4,465,511.1	8		1,680,000.2	23
2,235,877 16	2,125,249.80	21,529,975	11,154,020 1	6,950.3	2,148,836.9	100000000000000000000000000000000000000	
14,158,445.5	10,513,692 30	129,413,743	13,333,487,3	5,974.8	18,329,643 6	8 4,167,111 4	67
20,411 2 87,464.0	9 84,985.40	2,826,667	78,771.7	8 412.7	5 76,783.3	1 7,500.0	00
218,876 7	248,405 18	AND SEA	The second second	7			
8,145,188.9	5,921,460 65	504,381,65	- variable and	3			
4,888,039.5	7 2,374,874,77	30,187,21	3,335,451.0		8,298,814 P 0 1,107,779.4	6) 600L004s.	15
1.42.,786.7 188,754.1	0 1,242,848 75 70,789.88				120,840.5	12,000.	
1.444.957.7	1.391,875.00	6,508,98	1,108,774	15	1,101,924.1	S 800,330.	神神
507,888 9 3,69 4,687 8	538,787 96 6 2,429,239.01	14,539,53		99	2,052,149.6		92

TABLE

Showing the number and amount of policies in force December 31, 1895, and during 1896, and manner of termina

			The second second
		POLICE	ES IN PORCE HER 31, 1865.
COMPANIES.			
		Number.	Amount.
Ætna, Connecticut	Life	85,368	
Ætna, Connecticut. American Union, New York. Bankers Life, Nebraska Central Life Assurance Society of the Unite Connecticut General, Connecticut.	******************	1.081	57.847.850
Connecticut Mutual Connecticut Equitable Lowa Equitable Life Assyrance society, New York Germania, New York Home, New York			158,042,056 7,762,315 912,509,553 69,025,662
Iowa Life, Iowa		21,604	62,247,014
Iowa Life, Iowa. Kansas Mutual Life, Kansas. Life Insurance Clearing company, Minnesed Manhattan, New York. Massachusetts Mutual, Massachusetts	14	3,813 5,605 1,231 25,816 37,903	8,131,892 9,112,873 2,619,665 61,612,174 97,071,661
Metropolitan Life, New York	} Life	23,953	26,570,719
Michigan Mutual, Michigan Mutual, New York Mutual Benefit, New Jersey National Life, Vermont	(Industrial	3,458,846 15,062 314,624 84,916 32,742	416,063,194 38,453,305 898,458,857 218,274,518 69,723,643
Nederland Life—U. S. branch, New York New York Life, New York Northwestern Mutual, Wisconsin Northwestern Life and Savings company, Io Pacific Mutual.		5,348 977,673 155,785	18,350,093 799,027,239 864,259,235
Pacific Mutual	Life.	None 10,622 14,741	None 14,916,756 45,696,100
Penn Mutual, Pennsylvania Phenix Mutual, Connecticut Provident Life and Trust company, Pennsyl Provident Savings Life, New York Prudential Insurance Company of America	(vania	51,744 24,999 34,614 25,764 30,893	130,146,817 40,480,331 168,822,334 81,814,921 34,716,655 268,414,100
Register Life and Annuity, Iowa. Boyal Union Mutual, Iowa Security Trust company, Pennsylvania Travelers, Connecticut.	Life	439 1,368 488 32,250 78 243	630,422 2,038,947 1,887,350 87,355,158 345,011,276
	****************	50,118	84,451,298
Union Mutual Life, Maine, Union Life Insurance Company of Omaha, N United States Life, New York, United States Industrial Life, New York, Washington Life, New York,	ebraska	20.915 1,204 17,510 107,540 24,765	36,682,141 2,138,202 38,872,579 10,531,946 48,595,149
Total		7.819.900	#3,810,695,027

No. 3.

December 31, 1896, the number and amount of policies issued and terminated tion—Continued on next page.

POLICIES IN BER 1	FORCE DECEM- II, 1895.	POLICIES	ISSUED DURING		TERMINATED BING 1898.
Number.	Amount	Number	Amount,	Number.	Amount.
87,658 8 2,420 1,103 952 8,888	145,635.941 79,063.850 8,038,333 3,119,107 256,000 11,750,884	10,928 1_832 547 2532 1,304	8 29,342,048 178,462,453 4,952,836 1,059,201 256,000 1,678,034	1,342 405 None 1,107	6 10,734,26 156,725,93 4,002,70 853,00 Non- 1,621,83
66,441	157,428,620	3,940	10,355,237	4,105	10,974,66
5,801	8,460,345	1,965	1,971,479	738	1,234,44
203,719	915,102,070	44,109	137,694,084	37,868	125,101,50
42,030	70,434,816	5,535	9,432,407	4,587	8,023,30
21,646	41,071,990	6,066	8,232,022	4,004	8,497,05
5,900	10,089,001	4,013	8,425,667	1.964	4,458,55
4,929	8,771,015	1,221	1,961,898	1.997	2,308,70
1,109	2,535,151	1,138	2,466,642	1,170	2,741,15
24,954	57,560,441	4,063	9,379,017	4,965	13,330,75
40,928	102,867,061	8,800	20,434,382	6,777	14,638,98
30,835	33,007,851	16,483	16,314,787	8,901	9,787,63
3,643,569	454,064,004	1,222,065	169,833,543	1,037.342	181,814,73
14,895	27,631,333	2,312	5,399,515	2,479	6,121,65
326,775	917,938,911	53,786	185,679,533	41,035	116,207,78
87,979	234,556,168	12,990	30,569,633	9,897	24,287,86
34,350	72,474,781	6,590	13,611,204	4,980	10,860,11
7,148	25,475,361	4,577	13,708,481	1,978	6.583,21
299,785	826,816,648	55,041	123,812,865	82,049	96,023,5
165,415	334,167,829	52,763	53,375,567	18,183	33,466,9
364	90,750	442	113,160	88	13,46
18,437	17,846,586	18,350	7,776,653	10,535	5,046,8
18,067	46,910,850	20,928	78,080,800	91,702	77,872,0
54,035	134,594,870	9,794	23,804,782	7,408	19,338,1
25,081	42,216,841	5,469	0,783,288	4,487	8,006,7
100,291	118,054,246	4,320	13,079,588	2,843	8,764,6
26,158	69,174,683	7,629	21,525,978	7,175	28,170,3
35,897	41,492,846	17,005	21,180,601	13,781	14,483,3
2,437,251	279,090,638	967,904	108,228,712	851,294	97,607,1
560	770,426	218	267,404	88	117.4
1,979	3,725,114	1,213	2,826,667	542	1,140.5
2,995	6,049,755	2,356	6,317,105	622	2,155,7
82,945	88,243,267	4,001	14,201,045	4,206	73,312.9
80,853	805,226,157	139,189	566,321,051	133,572	556,106,1
52,955	93,808,215	13,150	80,187,212	20,349	20,540,2
20,489	38,066,840	8,345	8,848,382	3,823	8,445,0
1,456	2,880,156	474	1,000,700	950	499,8
17,515	37,708,775	2,777	0,500,935	2,772	7,665,1
117,865	13,716,305	98,996	14,539,534	88,571	13,168,1
23,388	48,813,597	4,696	8,664,472	4,673	8,446,6

TABLE No. 3-

	NY I	DRATH.	DY M	ATCHETY.
NAME AND LOCATION OF COMPANY,				
	Number.	Amount.	tumber.	triount.
Table 1 Table		-	_ Z.	
Etns, Connecticut Life Accident	1,758	8 3,504,544		# 1,054,1HI
Bankers Life, Nebraska	16	81,450 3 (0)	*******	
Connecticut General Consecticut	79	119,015		5,099
Connecticut Mutual, Connecticut	1,686	4,098,014		403,304
Equitable Life Assurance Society, New York	3,330	97,317 12 001,912	200	907,547
Germa-ia, New York	556 270	964,479	307	#65,003
Toma Fide Toma				185,241
Kansas Mutual Life, Kansas Life Insurance Clearing Company, Minnesota	13 47	29,000		************
Manhattan, New York	440	1,179,850	*************	105,944
Manhattan, New York. Massachusetts Mutual, Massachusetts.	406			105,956
Metropolitan Life, New York Life	274	367,571		2,400
Michigan Mutual, Michigan	63,632	6,605,595 29K,019	*****	********
	3,860	12,615,400	881	2,536,721
Mutual Benefit, New Jersey National Life, Vermont.	1,900	8,603,139		275,087 78,510
Nederland II & broach New York	- 65	257,600		1,000
New York, New York Northwestern Mutual, Wisconsin.	2.904	9,576,242	526	2.435,121
	1,354	8,307,158	349	524,045
Pacific Mutual, California Life Accident	113	200,199		21,009
Penn Mutual, Pennsylvania. Phiesix Mutual, Consectiont.	420 420	7,00,611	139	389,410 138,740
	300	1,114,057 1,000,000	200	633,023
Provident Savings Life, New York	300	275,041		8,480
	40,110	3,913,230	*****	-
Register Life and Assulty, Iowa	1 1	9,500 7,000		
Security Trust Company, Pennsylvant a	26	96,000	********	***********
Royal Union Mutual Iowa Security Trust Company, Pennsylvania Travelers, Consections Accident	200	850,800 571,751	309	142,490
Union Central, Ohio	235	065,300	78	173,100
Union Mutual, Maine	200	491,070	148	139,578
Union Life, Nebraska. Calted States, New York. United States Industrial, New Jersey.	200	731,417	31	86,888
United States Industrial, New Jersey	2,631	332,100	210	430,000
	-	-	-	-
Total	100,446	8 74.14H,HID	0.201	\$ 11.580,400

CONTINUED.

	MAN	NEE OF	TERMINAT	30W.	_	_			
- 10	Y EXPIRY.	I man	TRRESDER.	T	LAPSE.	BY	CHANGE	NO	T TAKEN.
Number.	Amount	Number.	Amount.	Number,	Amount	Number.	Amount.	Number.	mount.
77	155,TES,US			E.500	8 5,634,075	100	-	-	(S 3,345,545
	0 mx.000	13 49	36,10 78,00	6 865 6 865	9,551,467	19	160,17	400	1,048,00
. 11			207,60	420	879,056	117	44,82	- manin	
50	9 90,864	11.1%	1,675.63 92,83 38,685,78 1,986.20 1,365,76	584 15,950	2,795,450 960,256 44,485,005 5,569,604 4,155,560		1,354,00 101,90 557,00 200,00 211,579	E T.016	600,000 14,000 81,000,000 1,440,763
2	631,600	26 26 13 460 1,195	84.10 40.50 40.00 1,045.10 8,797,865	195 368 3.360	859,793 1,198,000 871,847 5,456,004 8,468,500	200	75,756 6,600 1,196,676 1,191,600	835 195 777 1,685	744,987 300,000 3,714,308 8,913,456
1,600	1.254,000 2.064,450	300 17,000 555 13,173 3,390 2,140	478,600 9,518,600 1,147,590 88,409,540 6,891,780	1,100 33,840 2,000	8,164,025 120,000,820 3,574,105 64,141,163 4,828,690	200	1,325,850 5,012,430	360	500,000 687,174 4,004,585
13% 6.00 01.0	401,118 3.381,170	S.DIT S.IIA	5,500 15,631,335 4,677,033	33,422 6,694 80	6,177,209 54,011,211 11,463,805 12,400	10	235,170 235,170 10,560,585 4,346,940	1,034	8,390,764 467,306 6,399,645
25,671	56,730,450	674	2,084,600	9,860	3,450,485		53,500	300 6,777	1,000 077,000 19,014,000
41A LS 5 3,627 11 280	51,000 38,000 10,654,637 14,000	1,671 406 602 207 204	8,600,500 633,000 2,104,316 890,360 343,600	3,010 3,901 3,598 477 50,594 810,710	7,000,116 8,574,275 8,751,256 645,700 11,358,965	95 979 119 1,696	529,913 579,921 654,963 6,963,546 835,748	1,503 1,364 91 872 1,391 188	4.899,711 8.404,971 804,185 8.006,688 2,306,683 13,757
	TIE. 100	11 15	10,500 27,000	74 430 550	94,400 834,500 1,700,100	Des	1,500 833,600	63	204,500
124,171	555,534,419 325,100	400	3,495,979	1,435	4,005,782	254	2,005,605	816	2,500,000
180 180	749,000 294,000	248	109,139 554,975 33,000	1.004	11,000,000 8,000,749 869,000	00	1,506,018	2,060	5,015,004 3,005,709
116	205,500	200	\$60,003	1,877	4 545,352 13,000,436	43	313,300	305	1,000,000
365 475	F 900,640,689	916	2,000,500	27,0033	3,800,902	46	122,619	649	1,105,626
200.1180	-01.04(1,109)	100, VRC (8	380.70%,348	1,994,0021#	501.564.301 4	THE R	47.042.082	37,360(8	200,013,226

DETAILED STATEMENTS

OP

Assessment Associations.

ANNUAL STATEMENT

For the term ending February 27th, 1897, of the condition on the

ACME LIFE INSURANCE COMPANY.

President, Horace Serly. [Incorporated January 4, 1985. Commenced business May 4, 1985.] Principal office, Marshalltown, Iowa. BALANCE SHEET. Amount of net assets Fobruary fith of previous year		443.50
Principal office, Marshalltown, Iowa- RALANCE SHIET. Amount of not assets Fobruary 27th of previous year		443.50
BALANCE SHEET. Amount of not assets Fobruary 27th of previous year		443.50
Amount of net assets Pobruary 27th of previous year		443.50
INCOME DURING THE TERM ENDING FREEDAMY 27, 1807.		443.50
Green amount said by members to the association or its agents,		
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as		
follows:		
Gross amount of membership fees required or represented by application, without deductions. Annual dues as per contract, without any reduction whatever		
Agreements: Mortuary, 81.374; expense, 5057; total. 2.081.00 Medical examiner's fees paid by applicant. None.		
Total paid by members		
Total Income	-	2,391.00
Total set resources		2,834.00
DISSURSEMENTS DURING THE YEAR ENDING PERSUANY 17, 1907.		
Losses and claims		
Total sold to members		
Composition and fees retained by or paid or allowed to agents on account of fees and dues. Commissions paid or allowed for collecting assessments. None-Balaries of managers and agents not paid by commissions. None.		
Palarias of officers, Mil. al; other compensation of omours, *		
total		

100 IOWA INSURANCE REPORT.		
Medical examiner's fees whether paid direct by members or oth-		
erwise		
aries or commissions		
Total disbursements	t	2,318.0
Balance		1,516.5
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
Loans on mortgages (first liens) on real estate		
Cost value of bonds and stocks owned absolutely None.		
Cash in hands of Robert Shirk, former secretary\$ 463.83 Cash in office		
Cash deposits in banks on emergency or reserve fund account:		
Marshalltown State bank		
Total net or invested assets		
Deduct depreciation of assets to bring same to market value and agents balance unsecured. 463.83		
Total net or invested assets, less depreciation		1,053.6
NON-INTESTED ASSETS.		E1000A10
Interest due and accrued		
Rents due and accrued		
Market value of real estate over cost and encumbrances		
Total non-invested assetsNone.		
Gross assets	8	1,052 (
LJABILITIES,		
Losses adjusted, due and unpaid (number of claims). None. Taxes due and accrued		
Salaries, rents and office expenses due and accrued		
Advance assessments, \$; bonus or dividend obligations, \$;		
total		
All other (not including contingent mortuary)None.		
Total actual liabilities	8	62.0
Balance, net assets	5	990.1
CONTINGENT MORTUABY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due		
Mortuary assessments not yet called for losses unadjusted, \$; resisted.		
\$; reported, \$; total		
Deduct estimated cost of collectionNone.		
CONTINGENT MORTUARY LIABILITIES.		
Losses adjusted, not yet due (number of claims)		
Losses in process of adjustment (number of claims)		
Losses resisted (number of claims)		
All other contingent liabilities		

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	1896-	OWAL
	Number.	Amount
Policies or certificates in force February 28, 1898. Policies or certificates written for the term ending February 28, 1897	253 133	9 253,000.00 183,000.00
Total. Deduct number and amount which have ceased to be in force dur- ing term ending February 2s, 1997	388 126	\$ 386,000.00 126,000.00
Total policies or certificates in force February 28, 1897. Losses and claims on policies or certificates unput February 28, 1897. Losses and claims on policies or certificates incurred during term ending February 28, 1897.		\$ 260,000.00 None 285.00
Total		\$ 285.00 285.00
Policies or certificates terminated by death during term ending February 28, 1897. Policies or certificates terminated by lapse during term ending February 28, 1897.	1	285.0

MISCRILLANBOUR QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Hito? Answer. One thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be puld, regardless of amount realized from assessments to meet the same? Answer, No.

is any part of the mortuary assessments used for any purpose except to pay mortpary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed rate charged without regard to age. Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members? Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No. Are certificates issued to persons other than the families or heirs of the member?

Answer. No. Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority? Answer. To pay death losses by virtue of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two hundred and sixty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FRANK DELANO.

Secretary, GEORGE E. GODWARD.

[Incorporated ----. Commenced business December, 1889.]

Principal office, 253 Broadway, New York, N. Y.

BALANCE SHEET.

Amount of net or invested	assets December 31st of previous year	14,734.28
	THOOME BUTTONED BUTTO WHAT 1908	

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

(Assessments paid in advance, \$,)	200
Total income	8 98,791.50
Total net resources	£ 113,029 8:

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims. Advanced payments returned to rejected applicantsN	
Total paid to members	\$ 60,064.46
Commission and fees retained by or paid or allowed to agen	tson
account of fees and dues	
Commissions paid or allowed for collecting assessments	4,500.00
Salaries of managers and agents not paid by commissions	2,000.00
Salaries of officers, \$6,500; other compensation of officers, \$	arest town
total	6,500,00
Salaries and other compensation of office employes	3,524 00
Medical examiner's fees, whether paid direct by member otherwise.	2,022,00
Rent, \$1,000; taxes, \$867.67; advertising and printing, \$3,59	7.97:
total	5,43 .61

Advanced to officers and agents, to be repaid out of future sal- aries or commissions	4,561.60		02.661.59
		-	10.864.22
Balance			TO'SOF'HIS
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances None- Loans on mortgages (first liens) on real estate. None- Loans secured by piedge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None			
Agents' ledger balancesNone.			
Cash in office. Cash deposited in banks on emergency or reserve fund account: Farmers Loan and Trust company. All other deposits: Chatham National bank	10,066.70 483.69		
Total net or invested assets. Deduct depreciation of assets to bring same to market value and agent's balance unsecured. None.	19,864 22		
Total net or invested assets, less depreciation		8	10,864.22
CONTINGEST MOSTUARY ASSETS (OR RESOURCE	n).		
Mortuary assessments due and not yet due	6,315.96 2,117.60 24,900.00		
Total due from members. Deduct estimated cost of collection	\$ 83,383.65 2,700.00		
Net amount due from members		- 8	30,633.65
CONTINGENT MORTUARY LIABILITIES.			
Losses adjusted, not yet due (number of claims,)	8 20,900.00 4,000.00		
Total contingent mortuary Habilities		8	24,900.00

EXHIBIT OF CENTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		L BUSINESS OF 1805		18 IN 10WA
	Number.	Amount	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the	3,651	\$6,685,500 €6	19	\$ 21,500 00
year 1896	1,011	1,430,100 00	24	38,000.00
Total	4,682	84,115,600.00	43	8 59,500.00
Deduct number and amount which have ceased to be in force during 1896	707	1,279,400 09	7	22,006.00
Total policies or certificates in force Dec. M. 1895 Losses and claims on policies or certificates	3,905	\$6,896,200.00	36	8 37,500.00
unpaid Dec 31, 1895	10	21,500.00		
incurred during year 1896	34	66,025 00	1.	2,000.00
Total	44	# 87,525 00	1	\$ 2,000 00
Lesses and cisiws on policies or certificates paid during the year 1806	31	60,064.16	1	2,000,00
Policies or certificates terminated by death during 1896.	211	66,025 00	1	2.000.00
Policies or certificates terminated by lapse during 1876.	673	1,213 375 00	0	20,000,00

MISCHLIANHOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one 11507

Answer. Five thousand dollars.

Do the certificates or policies issue I by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; emergency fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For contesting, investigating and settling claims. For collecting assessmonts.

Does the association or company issue andowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises prowided for?

Answer. Yes; from reserve fund dividends to reduce premiums.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table of mortality at age when assessments are called if necessary.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand and strty-six dollars and seventy cents.

For what purpose, how is it created and where deposited? Answer. To be used for paying death claims if needed. If not, to be used in

decreasing number and amount of assessments for persistent members. Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicantal Answer, Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed?

Answer, Ven.

For what purpose are assessments made and under what authority?

Answer. To pay claims. Authority, New York law.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twelve thousand, one hundred and seventy-nine dollars and five cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

ANCIENT ORDER OF UNITED WORKMEN OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Grand Moster, S. G. BLYTHE. Secretary, H. B. WHITE.

[Incorporated June 14, 1874. Commenced business February, 1878.

Principal office, Waterloo, Iowa,

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year # 1,388.80 INCOME DESIRO THE YEAR 1836.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as

follows: Gross amount of membership fees required or represented by application, without deductions None.

Annual dues as per contract, without any deduction whatever .. \$ 11.321 28 Assessments: Mortuary, \$189,114 68; expense, 5; total 189,114.68 Medical sxaminer's fees paid by applicant.

Total paid by members..... \$ 200,584.71 Interest and rent...... None.

Cash received from all other sources, viz.: Supplies.....

BK.95 Court fees returned..... (Assessments paid in advance, none.)

E 200,803.00 Total income # 202,051.ST Total net resources

BL4T

DISSUSSEMENTS DURING THE YEAR 1890.

Losses and claims	£ 180,000.00
Advanced payments returned to rejected applicants None.	
Total paid to members	\$ 189,000.00
Commission and fees retained by or paid or allowed to agents on	
account of fees and dues	
Commissions paid or allowed for collecting assessments	303.00

Salaries of managers and agents not paid by commissions \$ 1,121,71 Salaries of officers, \$2,876.44; other compensation of officers, \$;				
total				
Salaries and other compensation of office employees				
Medical examiner's fees, whether paid direct by members or	7.71			
otherwise				
Rent, \$100; taxes, \$; advertising and printing, \$1,780.50; total 1,880.50)			
Advanced to officers and agents, to be repaid out of future				
salaries or commissionsNone.				
All other items, viz.: Attorney fees, 8912.90; committees, \$455.21;				
supplies, \$247,50; fuel, light and all other incidental expenses.				
\$232.62; postage, \$482.24; Grand Lodge session, May, 1896,				
#8,043.36; total				
(Advanced assessments applied, included above, none)				
(Total expenses, \$12,589.23.)				
Total disbursements	٠.	4-12	and the second second	
A OF STREET, S		# 7	01,238.23	
Balance		4	753 64	
		20	100.00	
NET OR INVESTED ASSETS.				
Cost value of real estate in cash, exclusive of encumbrances				
None.				
Loans on mortgages (first liens) on real estateNone.				
Loans secured by pledge of bonds, stocks or other marketable				
collaterals				
Cost value of bonds and stocks owned absolutely None.				
Agents' ledgor balances				
Cash in office				
Cash deposits in banks on emergency or reserve fund account				
None.				
All other deposits: Clinton National bank 784.07				
Total net or invested assets 1 53.64				
Deduct depreciation of assets to bring same to market value and				
agents' balance unsecured				
Total not or invested assets, less depreciation			3 753 84	
		-		
NON-INVESTED ASSETS.				
Interest due and accrued				
Rents due and accrued				
Market value of real estate over cost and encumbrances. None.				
Market value of bonds and stocks over cost				
Total non-invested assets				
Gross assets				
oron american de la companya de la c				
LIABILITIES.				
Losses adjusted, due and unpaid				
Taxes due and accrued,				
Salaries, rents and office expenses due and accrued, None.				
Borrowed money and interest accrued on same				
Advance assessments, bonus or dividend oblightions None.				
All other (not including contingent mortuary)None.				
Total actual liabilities None.				
Balance, net assets		1	733 64	
			100.00	
CONTINGENT MORTUARY ASSETS (OR RESOURCES).				
Mortuary assessments called and not yet due 8 20,000.00				
Mortuary assessments due and uspaid				
Mortuary assessments not yet called for losses unadjusted, 8:				
resisted, \$8,000; reported, \$; total				
Total due from members \$ 40,000.00				
Deduct estimated cost of collectionNone				
	1		10,000 00	
Net amount due from members	d	-	of con-	

CONTINUENT MORTEARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 8)	16,000.00	
Losses in process of adjustment (number of claims 6)	12,000.00	
Losses reported (number of claims, si	4,600.00	
Losses resisted (number of claims, O	BJ.000.00	
All other contingent liabilities		
Total contingent mortuary liabilities		8 40,000,00

EXHIBIT OF CERTIFICATES OR POLICIES—SUMBER AND AMOUNT.

		OF 1806.		ESS IN TOWA
and the second	Number.	Amount	Number.	Amount
Policies or certificates in force Dec. 31, 1895 Policies and certificates written during the year 1896	7,432 130	#14,874,000.00 213,000.00	7,633	8 14,874,900.00 B18,000.00
Total Deduct number and amount which have ceased to be in force during 1886	7,569 185	\$14,527,000 00 1,086,000 00	7,682 785	8 14,587,000.00 1,398,000.00
Total policies or certificates in force December 31, 1986. Losses and claims on policies or certificates unpaid December 31, 1989. Losses and claims on policies or certificates incurred during the year 1899.	6,777 32 164	\$13,7335,000.00 231,000.00 206,000.00	6,777 32 104	\$ 13,201,000 00 EL,000.00 200,000.00
Total. Losses and claims on policies or certificates paid during the year 1988. Policies or certificates terminated by death during 1898. Policies or certificates terminated by lapse	116 96 104	8 229,000.00 1H3,000.00 206,000 C0 1,178,000.00	110 96 101 681	229,000,00 180,000.00 206,000,00

MISCRELAMEDUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims? Answer, No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No. If not, how are they selected?

Answer. At blennial sessions of grand lodge composed of delegates from subordi-

Is a medical examination required before issuing a certificate to applicants) Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority? Answer. To pay death losses, under authority of the laws of the order; calls ordered

by finance and executive committee after approving losses. What sum of money would an ordinary assessment for the payment of a single certtflicate produce in each class?

Answer, About \$8,000.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

AMERICAN MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, James D. Campbell.	Secretary, W. P. Hobart.
[Incorporated May, 1888. Comm	enced business March, 1889]
Principal office, Cook block, Oshkosh, Wis. Attorney for service of process in Iowa, C. G.	McCarthy, Auditor of State.
BALANCE	GIERT.
Amount of net or invested assets December 8	st of previous year \$ 10,497.05
INCOME DURING T	RE YEAR 1896.
Gross amount paid by members to the associations of the deductions for commissions or follows:	
Gross amount of membership fees required application, without deductions	eduction whatever
Assessments: Mortuary, £21,784.76; expense, Medical examiner's fees paid by applicant	\$14,523.18; total 26,397.94 None,
Interest	
Total Income	# 45,798,49
Total net resources	
DISBUBSEMENTS DURI	NG THE YEAR 1806.
Advanced payments returned to rejected ap	plicants 8 22,4%.83
Total paid to members	\$ 24,586.49
Commissions and fees retained by or paid or	allowed to agents

893,14

on account of fees and dues.....

Commissions paid or allowed for collecting assessments Salaries of managers and agents not paid by commissions..... 1.491 21

Salaries and other compensation of office employes	2,940.	27	
otherwise			
total	1,611.	18	
Advanced to officers and agents, to be repaid out of future salaries or commissions			
All other items, viz: Legal expense, \$1,953.29; all other accounts, \$1,538.25; total	3,491.		
Charged to loss and gain	46.	70	
(Total expenses, \$23,519.81.)		-	
Total disbursements		8	45,106.29
Balance			8,188,05
NET OB INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
None.	8 5,850.	100	
Loans on mortgages (first liens) on real retate. Loans secured by pledge of bonds, stocks or other marketable collaterals. None.	s 0,000	.00	
Cost value of bonds and stocks owned absolutely None.			
Agents' ledger balances	53		
Cash in office	138	89	
Cash deposits in banks on emergency or reserve fund account: German National bank, Oshkosh	95	13	
Bills receivable.	2,051		
All other deposits	45.54		
Total net or invested assets. Deduct depreciation of assets to bring same to market value	\$ 8,188	.95	
and agent's balance unsecuredNone.		- 2	8,188,95
Total net or invested assets, less depreciation NON-INVESTED ASSETS.			8,180.36
	8 101	00	
Interest due, \$; accrued, #101.88; total	451		
Market value of bonds and stocks over cost None. Total non-invested assets	-	-,	553.40
Gross assets		1	8,742.05
LIABILITIES.			
Losses adjusted, due and unpaid (number of claims)	Nor	100	
Taxes due and notrued	Nor	10.	
Salaries, rents and office expenses due and accrued	NOI	1.0	
Borrowed money, \$; interest accrued on same, \$; total	Not	10	
Advance assessments, \$; bonus or dividend obligations, \$	Nor	10.	
All other (not including contingent mortuary)	Nor	187	
Balance, net assets			8,742 35
CONTINGENT MORTUARY ASSETS (OR RESOURCE	108).		
Mortuary assessments called and not yet due None.			
Mortuary assessments due and unpaid			
resisted, \$5,000; reported, 8; total,	\$ 5,000	00	
Deduct estimated cost of collectionNone.			
Net amount due from members			5,000,00

Losses adjusted, not yet due (number of claims,). None. Losses in process of adjustment (number of claims,). None. Losses reported (number of claims, 3indemnity claims). \$ 1,575,00 Losses resisted (number of claims, 1). \$ 5,000,00 All other contingent liabilities. None.		
	8	6,875,00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUND

	TOTA	L BUSINESS OF 1896.	BUSIN	ESS IN IOWA
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year 1896	3,094 1.829	\$5,611,100.00 2,460,500 00	234 215	\$ 629,600 00 565,250.00
Total. Deduct number and amount which have ceased to be in force during 1896.	4,016 2,128	\$8,071,600.00 2,866,330.00	449 146	8 1,191,850.00
Total policies or certificates in force Becember 31,198 Losses and claims on policies or certificates unpuld December 31,1986 Losses and claims on policies or certificates incurred during year 1986.	2,788 12 - 421	\$5,205.250.00 2,010.34 20,456.48	303	8 823,950.00 2,411.46
Total Losses and claims on policies or certificates paid during the year 1896. Colleles or certificates terminated by death during 1896. Colleles or certificates terminated by Japse	433 433 6	\$ 22,456.82 23,466.82 5,150.00	35 35	8 2,411.46 2,411.45

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount to be paid contingent upon the same being realized from premium payments; excess over cost reta ned as dividend.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Premium payments used for payment of claims and expenses; expense account cannot exceed 40 per cent of premiums received.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? If so how are these payments or promises provided for?

Answer. Provision is made for surplus to be returned to members at the expiration of their five-year term of membership.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. According to hazard of occupation. Has the society an emergency or reserve fund? Answer, Yes.

What is the amount thereof?

Answer. Five thousand, eight hundred and fifty dollars.

For what purpose, how is it created and where deposited? Answer. For payment of excessive losses; from premium payments; first mortgage

securities. Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meeting of members; officers elected annually by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the family or heirs of the member? Answer. Yes.

Are assignments of certificates to other than such persons allowed? Answer, Yes.

For what purposes are assessments made, and under what authority?

Answer. For payment of claims and expenses; according to contract and by-laws. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight thousand, four hundred and eighty-seven dollars and fifty cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

BANKERS ACCIDENT INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President. H. B. HAWLEY.

Secretary, W. E. STATLER.

[Incorporated March 30, 1893. Commenced business May 8, 1893.]

Principal office, Des Motnes, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year § 49,350.04

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as

follows: Gross amount of membership fees required or represented by application, without deductions...... # 11,820.00

Annual dues as per contract, without any deduction whatever ... 7,970,39 Assessments: Mortuary, \$13,746.71; expense, \$4,582.34; total 19,329 05 Total paid by members..... \$ 39,449.44

Cash received from all other sources, viz: Advanced by officers. 3,400.00 (Assessments paid in advance, \$) Total income.....

42,849,44 Total net resources. \$ 92,199.48

11

100,00

\$ 11,784 37

DISBURSEMENTS DURING THE YEAR 1896.	
Losses and claims	79
and can be a seemed to rejected applicants and con-	10
celed members 5,023	45
Total paid to members \$ 21,581.	
	100
account of fees and dues	200
Sainries of managers and agents not paid by commissions	
Salaries of Officers, \$5.000; other companies for of officers	
total	100
medical examiner's fees, whether paid direct by members or	
Otherwise	00
Rent. \$491.75; taxes, \$; advertising and printing \$1 30 sa.	P10
total	25
Advanced to agents, to be repaid out of future salaries or com-	
missions	13
All other items, viz: Traveling expenses	
Agents' traveling expenses, \$314 94; interest, \$51.90; total 386;	4
Adjusting and investigating claims, \$223.09; legal fees,	
\$1,120.76; total 1,345;	5
Postage, supplies and sundry expenses	9
(Advanced assessments applied, \$)	
(Total expenses, \$22,361.52.)	
Total disbursements	8 43,943.50
Balance	- 10.000
	# 48,255.93
NET OR INVESTED ASSETS.	
Premium notes past due, \$5,386.87; not due, \$2,001.50; total 8 7,368.7	
Agents' ledger balances	
Cash in office 21.1	8
Membership notes of lapsed members, \$21,361; membership notes	
of members in good standing, \$17,457.83; total	
Cash in hands of treasurer	
Total net or invested assets \$ 48,235.9	8
Deduct depreciation of assets to bring same to market value:	
Past due premium notes, \$5.386.87; memberahin notes on	
lapsed members, \$21,361; total	7
Total net or invested assets, less de preciation	\$ 21,508,11
NON-INVESTED ASSETS.	The state of the s
Interest due and accrued	
Rents due and accrued	
Market value of real estate over cost and encumbrances. None.	
Membership notes on lapsed members # 21,351 0	0
Total non-invested assets \$ 21,381.0	
Gross assets	. 5 21,325.11
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims). None.	
Taxes due and accruedNone.	
Salaries, rents and office expenses due and accrued None.	
Borrowed money, \$; interest accrued on same, \$; total	
None.	
Advance assessments, 8; bonus or dividend obligations, 8;	
totalNone.	
All other (not including contingent mortuary), viz: Money	
advanced by officers # 3,400.0	723
Total actual liabilities	8 3,400 00
Balance, net assets	# 18,128.11
	-

COSTINGE	ST MORTUARI	C.ASSETS (OR	RESOURCES).

Mortuary assessments called and not yet due	8 1,896.00		
\$1,654.37; resisted, \$100; total. Adjusted, not yet due, \$10,030, balance due on annuity policies	1,784.87		
Definct estimated cost of collection	9 13,610,37 544,41		
Net amount due from members			13,065,08
Losses adjusted, not yet due (number of claims, 3). Losses in process of adjustment (number of claims, 23), estimated Losses reported (number of claims). None.	B 10,000.00 1,654.87		
	Mortuary assessments due and unpaid. Mortuary assessments not yet called for losses unadjusted, 84,64.37; resisted, 800; total. Adjusted, not yet due, 810,000, balance due on annuity policies. Total due from members. Definct estimated cost of collection. Net amount due from members. CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims, 20), estimated Losses in process of adjustment inumber of claims, 20), estimated Losses reported (number of claims, 20). None.	Mortuary assessments due and unpaid None- Mortuary assessments not yet called for losses unadjusted, 84,68.37; resisted, 8100; total. Adjusted, not yet due, 810,000, balance due on annuty policies Total due from members \$10,000.00 Total due from members \$11,000.00 Total due from members \$14,40,37 Net amount due from membera. CONTINGENT MORTUARY LIABILITIES Losses adjusted, not yet due (number of claims, 20, estimated Losses reported (number of claims, 20, estimated Losses reported (number of claims, 20, estimated Losses reported (number of claims, 20, None.	Mortuary assessments due and unpaid None. Mortuary assessments not yet called for losses unadjusted, \$1,64.37; resisted, \$100; total 1,784.37. Adjusted, not yet due, \$10,000, balance due on annuity policies 10,000,00 Total due from members \$ 13,510.37. Definct estimated cost of collection \$44.41 Net amount due from members \$ 10,000.00 Losses adjusted, not yet due (number of claims, 20 \$ 10,000.00 Losses in process of adjustment (number of claims, 20 strinsted Losses reported (number of claims None.

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

Losses resisted (number of claims, 1), estimated......

	TOTA	L HUSLANSS OF 1896,		SS IN IOWA UNG 1896.
	Number.	Amount.	Number.	Amount
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year	3,045	\$11,211,500,00	2,249	\$ 7,975,500.00
1896 (including 236 reinstatements)	1,021	5,722,500.00	817	3,077,000.00
Total. Deduct number and amount which have	4,006	818,984,000 00	3,066	\$11,050,500.00
ceased to be in force during 1896	1,501	4,717,500 00	803	2,033,500 00
Total policies or certificates in force Dec. Losses and claims on policies or certificates unpud Dec. 3, 1885. Losses and claims on policies or certificates incurred during year 1896.	3,105 23 241	\$12,216,500 00 3,029.83 18,529 41	2,263 20 151	\$ 9,017,000,00 2,948 60 8,142 17
Total. Losses and claims on policies or certificates	264	8 16,558.73	171	\$ 11,000 70
Losses and claims on policies or certificates paid during the year 1896	263	16,558.73	170	11,090.79
during 1996. Policies or certificates terminated by lapse	4	15,000 00	1	2,500.00
Policies or certificates terminated by lapse and cancellation during 1896	1.857	4,700,800 00	203	9.033,000.00

MISCRILANGOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value.

Answer. No. In lowying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

Has the society an emergency or reserve fund?

Answer, No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meeting of members; officers elected by directors.

Is a medical examination required before issuing a certificate to applicants? Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of claims and expenses; authority vested in executive committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Six thousand nine hundred and eighty-six dollars and twenty-five cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

BANKERS ALLIANCE OF CALIFORNIA,

Organized under the laws of the State of California, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, E. P. Johnson, Jr. Assistant Secretary, E. P. Johnson, Jr.

[Incorporated August 15, 1888. Commenced business October 1, 1888.] Principal office, Los Angeles, Cal.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year....... \$ 48,973.70 income during the year 1895.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Annual dues as per contract, without any deduction whatever
None.
Assessments: Mortuary, 891,575.09; expense, \$47,325.86.

 Total income.
 8 847,861,32

 Total net resources.
 8 204,285,02

DISBURSEMENTS DURING THE YEAR 1896.

IOWA INSURANCE REPORT.

TOTAL TOTAL CONTROL CO		200
Commissions and fees retained by or paid or allowed to agents		
on account of fees and dues	70,102.71	
Commissions paid or allowed for collecting assessments	2,260.30	
Salaries of officers, \$16,765.16; other compensation of officers, \$;		
total	16,703.16	
Salaries and other compensation of office employes	8,009.83	
Medical examiner's fees, whether paid direct by members or otherwise	15,070.10	
Rent, 85.517.05; licenses, \$1,531.60; taxes, \$719.95; printing, \$5,670.58;	200,0100,00	
advertising, \$2,433.95; advertising agents, \$1,192.53; total	17,065,66	
Advanced to officers and agents, to be repaid out of future com-		
missions, personal accounts, \$2,555.83; bills receivable, \$2,430 55; total	5,389,38	
All other items, viz: Incidentals, \$7,637,92; traveling expenses,	Diam'r.	
\$3,092.91; office furniture and fixtures, \$500.99; attorney fees,		
\$1,717.85; total	12,957.27	
(Advanced assessments applied, included above, \$) (Total expenses, \$147,300.16.)		
Total disbursements.	_	A 110 000 to
		8 247,978.41
Balance		\$ 48,256.61
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
None.		
Loans on mortgages (first liens) on real estate		
collaterals		
Cost value of bonds and stocks owned absolutely None.		
Agents' ledger balances None.	2000.00	
Cash deposits in banks on emergency or mortuary surplus	770.71	
account	37,485.90	
Cash deposits with state treasurer for the protection of certifi-		
cate holders	10,000.00	
All other depositsNone.		
Total net or invested assets Deduct depreciation of assets to bring same to market value and	48,286.61	
agent's balance unsecured		
Total net or invested assets, less depreciation		8 48.256.61
NON-INVESTED ASSETS.		-
Interest due and accrued, \$; reserve fund notes, \$72,112.45; total	78,113.46	
Rents due and accrued, \$; bills receivable, \$21,716.25; total	21,716 25	
Market value of real estate over cost and encumbrances. None.	100000	
Advances to agents	5,403.28	
Office furniture and fixtures	2,745.51	
Total non-invested assets,		£ 101,981,60
Gross assets		# 150,938,91
		A SAMPLE OF
LIABUITIES	1	
Losses adjusted, due and unpaid (number of claims)		a
Salaries, rents and office expenses due and accrued	None.	
Borrowed money, \$; Interest accrued on same, \$; total		

Advance assessments, 8....; bonus or dividend obligations, 8....; total

All other (not including contingent mortuary)		
Balance, net assets	_	
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	8	150,238,21
Mortuary assessments called and not yet due \$ 3,300.00 Mortuary assessments due and unpaid. \$350.00 Mortuary assessments not yet called for losses unadjusted.		
Defuct estimated cost of collection. # 45,816 00		
Net amount due from members. CONTINGENT MORTCARY LIABILITIES. Losses adjusted, not yet due (number of claims, 6) \$10.000, advanced 1900.	8	45,878.80
Losses in process of adjustment (number of claims, 9). 8 9,801.06 Losses reported which are not really about 10 claims, 9). 25,500.00		
6), amount \$30,000 possible liability 10,000.00 Losses resisted (number of claims) None. All other contingent liabilities None.		
Total contingent mortuary liabilities	8	45,300.60

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		L BUSINESS OF 1806.		
	Number.	Amount.	Number.	Amount,
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year 1896	6,831	\$15,750,250.00 8,415,500.00	210	\$ 543,500.00 89,500.00
Total. Deduct number and amount which have ceased to be in force during 1896	11,108 4,181	\$24,165,750.00 9,027,750.00	200	8 633,000.00 189,250,60
Total policies or certificates in force December 31, 1886. Losses and claims on policies or certificates unpaid December 31, 1885. Losses and claims on policies or certificates incurred during year 1886.	6,977	\$15,188,000.00 27,000.00	205	8 4421,750.00
Total	751	128,712.25	22	4.374.64 6 4.374.64
Losses and claims on policies or certificates paid during the year 1893. Policies or certificates terminated by death during 1896.	735	100,412.25	211	8 4.374.64 1,874.64
Policies or certificates terminated by lapse during 1896	4,000	191,300.00 8,925,450.00	83	3,500.00 185,750.00

MISCHLLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Ten thousand dollars.

Do the pertificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; if assessments are insufficient, will be paid out of mortuary surplus; dividends will be paid when surplus warrants.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Not of the mortuary portion.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Does not issue endowment policies, but may allow from surplus a dividend credit on policies in force five or more years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessmont.

Answer. Premium rates (mortuary element) are based on the American experionce tables; rate according to age at date of entry,

Has the society an emergency or reserve fund? Answer. Yes.

What is the amount thereof?

Answer. Ten thousand dollars.

For what purpose, how is it created and where deposited?

Answar. Is created by setting aside a portion of each premium call for the purpose of guaranteeing policy contracts of the association, and deposited with the state treasurer.

Are the officers and directors elected at annual meeting of members? Answer. Yes; trustees by the members and officers by the trustees.

Is a medical examination required before issuing a certificate to applicants?

Answer, Yes. Are certificates issued to persons other than the family or heirs of the member?

Answer No. (?) Are assignments of certificates to other than such persons allowed?

Answer. - Assignments are not allowed outside of families, except to creditors.

For what purpose are assessments made and under what authority. Answer. To provide for mortuary, accident, expense and reserve funds; by virtue of the articles of incorporation and by-laws and under authority of contract to

What sum of money would an ordinary assessment for the payment of a single

certificate produce in each class?

Answer. Twenty-three thousand, three hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of

THE BANKERS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDWARD A. TEMPLE.

Secretary, A. C. STILSON.

[Incorporated July 1, 1879. Commenced business September 2, 1879.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

INCOME DURING THE YEAR 1996.		
Gross amount paid by marchase to the		
follows:	AN	
Gross amount of membership fees required or represented	by	
Semi-annual dues as per contract without and	8 77,407.41	
Guarantee deposits	485,649.93	
Non-	6.	
Total paid by members	# 949,590 4F	
Advances to agents sound	100,029.67	
Advances to agents repaid Oash received from all other sources. Non (Assessments said in other sources.	1,107.54	
(Assessments paid in advance, \$1,534.28)	e.	
Total income		# 900,T2T,69
Total net resources	**	82,654,159.33
DISSURSEMENTS DURING THE YEAR 1800		
Losses and claims		
Payments returned to rejected applicants and to members for		
canceled certificates	E	
Total naid to members	1,778.81	
Total paid to members Commission and fees retained by or paid or allowed to agents o		
account of fees and dues	and the later of t	
Salaries of officers, \$11,500; other community of officers.	. 070.00	
NOTES IN STREET, STREE	ME SOU OF	
Halaries and other componention of office employes. Medical examiner's fees, whether paid direct by members o		
Bont, \$2,410.08; taxes. 5007.85; advertising and printing. \$4,508.24		
this Other Home, viz.; Blake form \$401; newtone, 27 70; or, from terms		
MANUAL PROPERTY AND ADDITIONAL OF DESIGNATION AND ADDITIONAL AND ADDITIONAL PROPERTY AND ADDITIONAL		
traveling expenses, \$1,009.47; express and drawns was the		
blank books, 837.63; all other items, 892.84; total	33,827.44	
(Total expenses, \$181,168 57.)		
Total disbursements		£ 639,891.93
Balance		8 0,104,765.38
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
Loans on morten and Mark House	Commence of the last	
Loans on mortgages (first liens) on real estatio Loans secured by pledge of bonds, stocks or other marketable	Gertlin and a second	
collaterals	-	
Guarantee notes on members in good standing	ATT OAK DO	
Agents ledger balances None		
Cash in office		-

Cash deposits in banks on emergency or reserve fund account. With Lyman Gook, Tr. Pirst National bank, Barillupton, Iowa, #1,500.61; with P. M. Ossady, A. Tr. Des Molace Savings bank, Des Molaces, Iowa, #1,169.84; with sundry depository banks, #5,182.95; with Missouri Insurance department, #1,000; total., # 25,915.75 All other deposits. None.	
Total not or invested assets	
Total net or invested assets, less depreciation	82,194,70E.38
NON-ENVESTED ASSETS.	
Interest due, \$12.3. Accrusé: B. E. loans, \$88,774.77; bonds, \$8,757.07; notes, \$8,000 total \$ 36,734.69 Rents due and secrusé Note. Market value of bonds and stocks over cost and secumbrances. None. Market value of bonds and stocks over cost 0.892 97	
Total non-invested ameta	8 43,007.48
Gross sasets	\$2,235,373.54
LIARITATER.	
Losses adjusted, due and unpaid	
bers 1,900.00	
Total actual liabilities	\$ 2,567.64
Balance, not assets,	\$5,735,406.00
CONTINGENT MUNICARY APRETS (OR RESOURCES).	
Mortuary assessments called and not yet due	
Total due from members	
Net amount due from members	8 91,041.65
CORTINGENT MORTURITY LIABILITIES.	
Losses adjusted, not yet due	
Total contingent mortuary liabilities	\$ 56,600.00 +

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		TOTAL BUSINESS OF 1596.		188 IN IOWA BING 1895.
	Number.	Amount.	Number.	Amount,
Policies or certificates in force Dec. 31. 1835 Policies or certificates written during the year 1836 Policies or certificates restored during the year 1836.	37,199 8,911 63	\$74,878,000.00 17,822,010.00 192,600,00	10,073 2,431 17	\$21,946,000.00 4,868,000.00 34,600.00
Total. Deduct number and amount which have ceased to be in force during 1896. Total policies or certificates in force Dec.	45,176 2,792	893,352,000.00 6,598,000.00	13,424	\$23,848,000.00 1,358,000.00
Losses and chaims on policies or certificates uppuld Dec. 31, 1930 Losses and chaims on policies or certificates and chaims on policies or certificates incurred during year 1986.	43,377 17 244	\$85,754,000,00 34,000.00 688,000.00	10,725	2,000.00 174,000.00
Total. Losses and claims on policies or certificates paid during the year 1888. Policies or certificates terminated by death during 1893. Policies or certificates terminated by cancellation during 1893. Policies or certificates terminated by hapse	261 263 264 41	\$ 522,000.00 483,000.00 488,000.00 86,000.00	88 82 87 16	\$ 176,000.00 154,000.00 174,000.00 32,000.00
during 1806	2,512	5.034,000.00	506	1,192,000 00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Six thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. The face value of certificates is secured by deposit with the state insurance department, and the amount due is provided for by an assessment on the members levied pro rata upon the guarantee fund of the association

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For no other purpose whatever.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of

Answer. Assessments are levied by a percentage on the guarantee deposit of the member, which is \$1 for each year of age at entrance.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Two million, two hundred and twenty-three thousand four hundred and ninety-two dollars and seventy-four cents.

For what purpose, how is it created and where deposited?

Answer. The association has a guarantee fund of \$1,612,792 created by deposits at entrance for the purpose of securing persistent membership, and a surplus fund of

ama 702.74 created from interest collected and forfaiture of guarantee deposits of tanged members, the latter for the purpose of paving losses incurred in excess of a rate of ten deaths per sanum per thousand members; \$1,407,700.90 is deposited with the auditor of state of Iowa; a deposit of \$1,000 has been made with the Missouri insurance department, all of which is pleiged for the payment of claims arising under its certisearcs of membership. The balance is in process of collection and investment.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by vote of members, and the officers by the board of directors.

Is a medical examination required before issuing a certificate to applicants? Answer, Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer. No: except as stated below.

Are assignments of certificates to other than such persons allowed?

Answer. Benefit is made payable to the wife, relative, legal representative, heir or legatee of the member as authorized by the laws of the state of Iowa.

For what purpose are assessments made and under what authority?

Answer. For mortuary and expense funds by resolution of the board of directors. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand dollars,

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

BANKERS AND MERCHANTS LIFE ASSOCIATION OF ILLINOIS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JAMES W. STEVENS.

Secretary, EDWARD D. STEVENS.

[Incorporated September 21, 1893. Commenced business September 23, 1893.]

Principal office, Fort Dearborn building, Chicago, III. Attorney for service of process in Iowa, C. G. McCarthy.

BALANCE SHEET.

Agents' ledger balances not included in 1825 report	
Total	25,302.09

INCOME DURING THE YEAR 1895.

	Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:
8 234.04	Interest on reserve fund notes
2,450,00	Annual dues as per contract, without any deduction whatever.
107,290,21	Assessments: Mortuary, \$49,455.83; first year's premiums, \$77,-
-	524.41; total
219.00	Medical examiner's fees paid by applicant
# 110,219.53	Total paid by members
41.07	Total paid by members
2002	Interest, \$41.07; rent, \$; total

Advances to agents repaid......None,

TOWA INSURANCE REPORT.			
Cash received from all other sources			
(Assessments paid in advance, \$)			
Total income			
Total net resources		3	110,260.60
Total net resources	*********	8	135,563.19
DISBURSEMENTS DURING THE YEAR 1898.			
Losses and claims.	\$ 26,080,00	-	
None.			
Total paid to members	5 26,286.00	1	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	-		
	86,797.83 419.23		
pararies of managers and agents not pull by complicators	2,473.31		
Salaries of officers, \$4,000; other compensation of officers, \$1,208; total			
Calaries and other compensation of office or one law-	5,968,00		
medical examiner's fees, whether hald direct by marchers or	8,939.17		
	4,612.00		
Rent, Illinois, \$3,150; other states, \$405.52; taxes and filing state reports, \$297.23; advertising and printing, \$2,895.61; total	or made and		
auvanced to officers and agents to be repaid out of future ast	6,719,36		
aries and commissions			
Stationery. \$1.077.25; traveling expenses, \$1,307.21; postage,			
\$1,175.38; total	8,559.87		
Expense, \$1,243.56; legal expenses, 167; agents' licenses, \$55	alvaca a t	1/4	
total	1,864.56		
total	1,799.01		
(Advanced assessments applied, \$)	1,799.01		
(Total expenses, \$66,971.84.)			
Total disbursements.		8	93,257,31
Balance	i carrest i	1	42,305 E5
NET OR INVESTED ASSETS.		200	- N 1000 CO
Cost value of real estate in cash, exclusive of encumbrances			
None None			
Loans on mortgages (first liens) on real estate			
Loans secured by pledge of bonds, stocks or other marketable collaterals			
Cost value of bonds and stocks owned absolutely None			
Agents' ledger balances	10,173,60		
Cash in office	398.13		
Fort Dearborn National bank	20,796 80		
Fort Dearborn National bank—expense fund	9,952.82		
All other deposits: Missouri Insurance department	1.000.00		
Total net or invested assets 8	42,335.85		
Deduct depreciation of assets to bring same to market value and agent's balance unsecured	10 177 01		
	10.173 63	2 2	
Total net or invested assets, less depreciation			12,132.25
NON-INVESTED ASSETS.			
Interest due and accrued			
Market value of real estate over cost and encumbrances. None			
Market value of bonds and stocks over cost—reserve fund notes \$	16,747.79		
Total non-invested assets		2 1	16,747,79
Gross assets			CONTRACTOR OF THE PARTY OF THE
***************************************	MATERIAL C	E . S	18,880.04

LIABILITIES.

LIABILITU	15.			
Losses adjusted, due and unpaid (number of cli Taxes due and accrued, Salaries, rents and office expenses due and accr Borrowed money, \$; interest accrued on sun Advance assessments, \$; benus or divide All other (not including contingent mortuary) Total actual liabilities.	ned	otal	None. None. total None. None.	
Balance, net assets				48,880.04
CONTINUEST MORTUARY ASS Mortuary assessments called and not yet due. Mortuary assessments due and unpaid Mortuary assessments not yet called for losses resisted, \$, reported, \$; total	unadjuste	ed, 8;	7,000.00 8,000.00	
Total due from members Deduct estimated cost of collection	MARIE E	None.	12,000.00	12,000,00
Net amount due from members				12,000.00
CONTINGENT MORTUAL				
Losses adjusted, not yet due (number of claim Losses in process of adjustment (number of cli Losses reported (number of claims, 3)	2)	Noue.	7,000.00 5,000.00	
Total contingent mortuary Habilities				12,000.00
EXHIBIT OF SERTIFICATES OR POL	ACLES-NU	MEER AND	AMOUNT	
	TOTAL	BUSINESS 1896.	nusine	IN IOWA 1896.
	mper.	mount.	umber.	mount.

	0	r 1895.	DUR	ING 1896.
	Number.	Amount	Number.	Amount.
Policies or certificates in force Dec. 21, 1895 Policies or certificates written during the year 1806	2,230	84,829,000 00	222 84	\$ 59,000.00 142,500.00
Deduct number and amount which have ceased to be in force during 1896.	3,830 970	\$8,220,000 00 2,175,500 00	100 25	8 201,500.00 57,500.00
Total policies or certificates in force Dec. 31, 1896 Losses and claims on policies or certificates unpaid Dec. 31, 1895 Losses and claims on policies or certificates incurred during the year 1896.	1 100	85,044,500.00 5,000.00 34,000.00	None None	8 144,000.00 None None
Total claims on policies or certificates and claims on policies or certificates remained by sea 1596 Policies or certificates terminated by death during 1896. Policies not taken during 1896. Policies or certificates terminated by lapse	22 17 20 80	\$ 39,000.00 26,286.00 34,000.00 183,500.00	None None None 25	None None None 87,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so,

state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No endowment return; guaranteed by the funds of the association and additional premiums which may be levied in case of emergency.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? Answer, No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer. Graded on a table of mortality.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. An equation of the American experience table and assessments are levied on age at entry.

Has the society an emergency or reserve fund? Answer. Yes.

What is the amount thereof?

Answer. Twenty thousand, seven bundred and ninety-six dollars and eighty cents.

For what purpose, how is it created and where deposited?

Answer. To guarantee the payment of policies in full; by the insured paying (2 per thousand insurance per year for five years and such part of a regular graded premium as is not required for mortuary purposes; deposited in Fort Dearborn National bank, Chicago, Ill.

Are the officers and directors elected at annual meeting of members? Answer. Directors are.

If not, how are they selected?

Answer. Directors elect officers annually.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member? Answer. Yes, if they have an insurable interest

Are assignments of certificates to other than such persons allowed? Answer. Yes, if the assignee has an insurable interest.

For what purpose are assessments made and under what authority?

Answer. To pay losses and claims, by authority of the policy contract.

What sum of money would an ordinary assessment for the payment of a single

certificate produce in each class? Answer. Twenty-sixthousand, three hundred and thirty-eight dollars and ninety-

one cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

CHICAGO GUARANTY FUND LIFE SOCIETY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. C. BICKOX.

Secretary, CHARLES I. WESTERFIELD.

[Incorporated August 25, 1884. Commenced business October 27, 1884.

Principal office, 810-825 Old Colony building, Chicago, Ill.

BALANCE SHREET.

Amount of net or invested assets December 31st of previous year.	oritine #	216,165.43
INCOME DURING THE YEAR 1896.		
Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:		
Guaranty, \$3,003.21; reserve, \$2,300; total	7,305.21	
application, without deductions, and premiums on new forms of policy.	36,778.51	
A serval does as per contract, without any deduction whatever	21,474.13	
Assessments: Mortuary, 891,511.83; expense, \$7,776.75; total Medical examiner's fees paid by applicant	102,308.57	
Total paid by members 8	185,688 42	
Interest, \$8,985.18; rent, \$; total	6,906.18	
Cash received from all other sources		
Total income.		5 175,054.60
Total net resources		5 301,220,03
DISBURSEMENTS DURING THE YEAR 1806.		
Losses and claims	m+18+0/E	
Total paid to members	100,410.17	
Commission and fees retained by or paid or allowed to agents on	33,894,73	
account of fees and dues	2.003.27	
Salaries of managers and agents not paid by commissions	2,419.00	
Salaries of officers, #6,932.80; other compensation of officers, \$	6,932.80	
	5,682.17	
Salaries of once employes. Medical examiner's fees, whether paid direct by members or otherwise.	1.242.50	
Otherwise. Rent, 82,760; taxes, \$685.80; advertising and printing, \$2,024.90;		
	5,470.79	
Advanced to officers and agents, to be repaid out of future sat-		
ar out the teasualing \$769 H: general expense, \$655.01; furniture	5,753.43	
and fixtures, \$3.56; total	441000	
(Total expenses, \$63,391.69.)		\$ 163,831.86
Total dishursements Balance		8 227,385.17
NET OR INVESTED ASSETS.		
	8 3,104.24	
Bills receivable		
Agents' ledger balances	2,599.84	
Cash in office		
Cash deposits in cance on omergency fund, \$2.814.00; reserve fund E2.600.81; total)
stronger total and the stronger to the stronge		

All other deposits: Royal Trust company, mortuary fund, \$18,- 342.28; members adv., \$14.254.81; expense fund, \$2.02.05; total. 284.	006.18
Total not or invested assets 8 227. Deduct depreciation of assets to bring same to market value and agent's balance unsecured B.	988.17 916.82
Total net or invested assets, less depreciation	# 224,441.35
NON-INVESTED ASSETS.	# .00E44F30
Textures due from the first own of the same of	850.67
Total non-invested assets	B 3,850 67
Gross assets	\$ 908,992.00
LIABILITIES.	* months (10
Value of the second sec	
Taxes due and accrued. None. Salaries, rents and office expenses due and accrued. None. Borrowed money and interest accrued or same. None. Advance assessments, \$1,503.98; homs or dividend obligation. \$\frac{1}{4}\$\\$ to(sal. All other (not including contingent mortuary), viz. Adv. insur-	000.00 0033.98
	804.19
Total actual liabilities	8 17,768.17
Balance, net assets	8 300,323.85
CONTINGENT MORTUARY ASSETS (OS RESOURCES).	
Mortuary assessments, reserve on unpaid claims Mortuary assessments due and unpaid Mortuary assessments not yet called for icsses unadjusted, \$1,000; resisted, \$5,000; resisted, \$6,000; reported, \$; total 13.	8 550.00 99.61
Total due from members	509.61
Net amount due from members	\$ 18,500,63
CONTINGENT MODITUARY LIABILITIES.	
Losses reported (number of claims,)	000.00 000.00
Total contingent mortuary liabilities	9 13.500.00

EXHIBIT OF CERTIFICATES OR POLICIES - SUMMER AND AMOUNT.

		BUNINESS OF 1806.
	Number.	Amount.
Policies or certificates in force December 41, 1866 Policies or certificates written during the year 1806	2,569	\$ 7,536,000.00 1,600,000.00
Total Deduct number and amount which have ceased to be in force dur- ing 1986.	3,013	\$ 8,945,000 00 1,364,000 00
Total policies or certificates in force December 31, 1896. Losses and claims on policies or certificates unpaid December 31, 1806. Losses and claims on policies or certificates incurred during year 1896.	30-	\$ 7,591,000 00 24,000.00 112,500.00
Total. Lossos and claims on policies or certificates paid during year 1895. Policies or certificates terminated by death during 1896. Policies or certificates terminated by laps during 1896.	502 445 423 3376	\$ 130,500.00 116,000.00 110,500.00 1.251,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Tite?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Guaranteed by surplus funds, but premiums not absolutely fixed. Is any part of the mortuary assessments used for any purpose except to pay mort-

nary claims? If so, what amount and for what purpose?

Answer. For taxes, cost of collection and expenses incurred in defending the society against fraudulent claims.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowments. Some policies provide for an advance insurance fund, which is returned or used in payment of premiums.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries and mechanica'. May be levied at attained ago.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and eighty-four thousand, one hundred and thirty-one dollars and nine cents.

Are the directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Directors elecs officers.

Is a medical examination required before issuing a certificate to applicants? Answer. Yes.

8 8,424 43

Are certificates issued to persons other than the families or heirs of the member? Are assignments of certificates to other than such persons allowed? Answer. Certificates are issued and can be assigned only to those having an insurable interest.

For what purpose are assessments made and under what authority? Answer. Made to pay death losses, by authority of the executive committee. What sum of money would an ordinary assessment produce? Answer. Fifteen thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

CHICAGO LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iows, pursuant to the laws of said State.

President, A. S. STULTS.

Secretary, A. H. HUMPHREY.

[Incorporated July 3, 1893. Commenced business March 7, 1896.]

Principal office, Des Moines, Iowa.

Attorney for service of process to Iowa, F. W. Paschal.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ... None.

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by Annual dues as per contract, without any deduction whatever.

Mortuary assessments, including total first year's expense payment on obtaining business..... 8 5.217.63

Total paid by members..... \$ 5,217.63 Advances to agents repaid......None. Cash received from all other sources, viz: From officers, not to be repaid, \$500; guarantee notes, \$7,392; total..... (Assessments paid in advance, \$)

Total income..... # 13,109 cn Total net resources \$ 13,109.63

DISBURSEMENTS DUILING THE YEAR 1896.

Losses and claimsNone. Advanced payments returned to rejected applicants None.

		410
Commission and fees retained by or paid or allowed to agents on		
account of fees and dues # 3.028.33		
Commissions paid or allowed for collecting assessments None,		
Salaries of managers and agents not paid by commissions, None.		
Salaries and other compensation of officers		
Medical examiner's fees paid by company		
Reut. #158.50; taxes, \$; advertising and printing, \$500; total 856.50		
Advanced to officers and agents, to be repaid out of future sal-		
aries or commissions		
All other items, viz: Postage and sundries		
(Advanced assessments applied, 8) (Total expenses, \$4,755.11)		
Total disbursements	8	4,755 11
Balance	8	8,354.54
NET OR INVESTED ASSETS.		
Cost of real estate in cash, exclusive of encumbrancesNone.		
Loans on mortgages (first liens) on real estateNone.		
Leans secured by pledge of bonds, stocks or other marketable		
collaterals		
Agents' ledger balances		
Cash in office		
Cash deposits in banks on emergency or reserve fund account:		
Guarantee reserve notes on members in good standing \$ 7,392.00		
All other deposits, Peoples Savings bank, Des Moines: Mortu-		
ary. \$777.65; future insurance fund, \$181.87; total		
Total net or invested assets \$ 8,354.52		
Deduct depreciation of assets to bring same to market value		
and agents' balance unsecuredNone.		
Total net or invested assets, less depreciation		8,354,52
NON-INVESTED ASSETS.	72	
Interest due and accrued		
Rents due and accrued		
Rents due and accrued		
Market value of bonds and stocks over cost		
Total non-invested assets		
Gross assets	8	8.354.58
LIABILITIES.		
Losses adjusted, due and unpaid (number of claims)		
Taxes due and accrued		
Balaries, rents and office expenses due and accrued		
Rorrowed money and interest accrued on same		
Advance assessments, bonus or dividend obligations		
Ail other (not including contingent mortuary)		
Total actual liabilitiesNone.	-	-
Balanco, net assets		8,354.80
CONTINGENT MORTUARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due, deferred premi-		
ums, including total first year's expense payment on secur-		
Ing business		
Mortuary assessments due and unpaid		
Mortuary assessments not yet called for losses unadjusted, \$; resisted, \$; reported, \$; total None.	1	
	- 1	
Total due from members # 3,474.43		
Deduct estimated cost of collection 50 00		
and the same of th		

Net amount due from members.....

IOWA INSURANCE REPORT.

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims)	None.
Losses in process of adjustment (number of claims)	None.
Losses reported (number (number of cladms).	None.
Losses resisted (number of claims)	None.
All other contingent liabilities	
Total contingent mortuary liabilities	

EXHIBIT OF CERTIFICATES OR POLICES-NUMBER AND AMOUNT.

		TOTAL BUSENESSS OF 1890.		188 IN 10WA ING 1596.
	Number.	Amount	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year 1896	None 820	None 8 579,500.00	None 320	None 8 579,500 00
Total Deduct number and amount which have ceased to be in force during 1895	None	8 579,500.00 None	None	\$ 579,000 00 None
Total policies or certificates in force December 31,1896. Losses and the comber 31,1896 or certificates unput December 31,1896. Losses and claims on policies or certificates incurred during year 1898.	None None	\$ 579,500.00 None None	None None	\$ 579,500.00 None None
Total. Losses and claims on policies or certificates paid during the year 1896. Policies or certificates terminated by death during 1896. Policies or certificates terminated by lapse during 1896.	None None None	None None None	None None None	None None None

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Two thousand dollars, to be increased with the development of the association.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, thate how the amount is guaranteed, and whether such guarantee or premium is allowed.

any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No, except for the actual cost of the collection and protection of the mortuary fund.

Does the association or company issue indowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are those payments or promises provided for?

Answer. No, except in case overpayments are returned.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded on American table, modified as indicated by insurance experience. On age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Seven thousand, three hundred and ninety-two dollars

For what purpose, how is it created and where deposited?

Answer. The guarantee reserve fund is created by taking guarantee notes on members written on the ordinary life plan, at the time of joining the association,

members written on the ordinary life plan, at the time of joining the association, Another portion of the reserve fund is created by appropriating one-fourth of the net premium on life distribution policies. These funds, constituting the entire reserve fund, when and as collected, are invested and deposited with the auditor of state, according to law.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. The directors are elected at such a meeting, and the officers are subsequently selected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses, expenses, and to fulfill policy contracts; under authority of the board of directors and the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand, one hundred and seventy-six dollars and five cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

COMMERCIAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, LE BARON J. KASSON.

Secretary, Benjamin G. Fuller.

[Incorporated May 19, 1896. Commenced business June 12, 1896.]

Principal office, Ciapp block, Des Moines, Iowa.

BALANCE SHREET.

Amount of net or invested assets December list, of previous year. ... None.

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Cash received from all other sources, viz: Borrowed \$ 210 (Assessments paid in advance, \$)	.55		
Total income	-		1.034.40
DISBURSEMENTS DURING THE YEAR 1805.			ALVOY NO
Losses and claims			
Advanced payments returned to rejected applicants None. Total paid to members None.			
Commission and fees retained by or paid or allowed to agents on			
account of fees and dues \$ 553	45		
Commissions paid or allowed for collecting assessments. None.			
Salaries of managers and agents not paid by commissions. None. Salaries of officers, \$; other compensation of officers, \$;			
total			
Salaries and other compensation of office employes	85		
Medical examiners' fees, whether paid direct by members or			
otherwise	*n		
Advanced to officers and agents to be repaid out of future sal-	AND .		
aries or commissionsNone.			
All other items, viz: Articles of incorporation, filing, etc 22 (Advanced assessments applied, 8)	.85		
(Advanced assessments applied, \$) (Total expenses, \$833.45.)			
	_3		
Total disbursements	- 3	-	833.45
Balance	1		200.95
NET OR INVESTED ASSETS.			
Cost value of real estate, exclusive of engumbrances None.			
Loans on mortgages (first lions) on real estateNone.			
Loans secured by pledge of bonds, stocks or other marketable collaterals. None.			
Cost value of bonds and stocks owned absolutelyNone.			
Agents' ledger balances			
Cash in office	.15		
Bankers Iowa State bank	80		
All other depositsNone.			
Total net or invested assets \$ 230	.95		
Deduct depreciation of assets to bring same to market value			
and agent's balance unsecured			
Total net or invested assets less depreciation		(201.02
Total net or invested assets less depreciation	- 1		201.93
NON-INVESTED ASSETS. Interest due and accrued			20,193
NON-INVESTED ASSETS. Interest due and accrued	.0.		203,63
NON-INVESTED ASSETS. Interest due and secrued	10.		20,,62
NON-INVESTED ASSETS. Interest due and accrued	10.		201.65
NON-INVESTED ASSETS. Interest due and accrued	10.		207.63
NON-INVESTED ASSETS. Interest due and secrued	10.		
NON-INVESTED ASSETS. Interest due and accrued. Nor Bents due and accrued. Nor Market studie of real estate over cost and encumbrances. Nor Market value of bonds and stocks over cost. Nor Total non-invested assets. Nor Gross assets.	10.		
NON-INVESTED ASSETS. Interest due and accrued	10.		
NON-INVESTED ASSETS. Interest due and accrued	10.		
NON-INVESTED ASSETS. Interest due and accrued	10.		
NON-INVESTED ASSETS. Interest due and accrued	10.		
NON-INVESTED ASSETS. Interest due and accrued	10.		

CONTINGENT MORTCARY ASSETS (OB RESOURCES),

Mortuary assessments due and most yet due. \$ 34.60 Mortuary assessments due and mpaid. 17.60 Mortuary assessments not yet called for losses unadjusted, \$; resisted, \$; reported, \$; total		
Total due from members \$ 72.30 Deduct estimated cost of collection		
Net amount due from members	8	72.50
CONTINGENT MORTPARY LIABILITIES.		
Losses adjusted, not yet due (number of claims). None. Losses in process of adjustment (number of claims). None.		
Losses reported (number of claims)		
All other contingent liabilities		
EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.		

4			IN IOWA 1896.
	Number.		Amount.
Policies or certificates in force December 31, 1865	None 270		None 270,000 00
Total Deduct number and amount which have ceased to be in force dur- ing 1898.	270 18		270,000.00 17,500.00
Total policies or certificates in force December 31, 1896. Losses and claims on policies or certificates unpuid December 31, 1896. Losses and claims on policies or certificates incurred during year 1896.	None None	6	252,500.00 None None
Total Lesses and claims on policies or certificates paid during year 1806 Policies or certificates terminated by death during 1806 Policies or certificates terminated by answ during 1806	None None None 18	8	None None 17,500 00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return

Answer. No. The reserve is all available for current losses if needed.

Is any part of the mortuary assessments used for any purpose except to pay mortnary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer. No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer, Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Payments are graded on age at entry.

Losses and claims: Death \$19,478.70; accidents, \$1,748.40; total., \$ 78,227,10

IOWA INSURANCE REPORT. Has the society an emergency or reserve fund? Answer, No. Are the officers and directors elected at annual meeting of members? Answer, Directors are, If not, how are they selected? Answer. Officers are elected by the board of directors. Is a medical examination required before issuing a certificate to applicants? Answer, Usually, Are certificates issued to persons other than the families or heirs of the member? Answer. Yes. Are assignments of certificates to other than such persons allowed? Answer. No. For what purpose are assessments made and under what authority? Answer. Expenses, reserve and mort aary purposes. By the authority of the board What sum of money would an ordinary assessment for the payment of a single certificate produce in each class? Answer. Five hundred and sixteen dollars and fifty cents. ANNUAL STATEMENT For the year ending December 31, 1896, of the condition of the CONNECTICUT INDEMNITY ASSOCIATION, Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Secretary, JOHN B. DOMERTY. President, LEWIS A. PLATT.

[Incorporated April, 1887. Commenced business October, 1883.]

Principal office, Waterbury, Conn., 43 East Main street.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 131,491.88 DECOME DUBING THE YEAR 1896.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as

Gross amount of membership fees required or represented by

Annual dues as per contract, without any deduction whatever.. 8 65.553.00 Assessments: Mortuary, \$88.310.55; expense, \$82.243.33; total.... 170,553.88 Medical examiner's fees paid by applicant, none; dividend de-

duction	******* **************	34773.00
Total paid by members		₹ 239,879.88
Interest, \$7,001.93; rent, \$230.50; total		7,282.03
Advances to agents repaid	*********************	3,014.50
Cash received from all other sources \$6,043.78; payments on stock, \$13,070.68;	viz.: bills receivable, sundries, \$5,185.81; total	24,300.21
Company's stock, \$3,001; secured note, \$2	.009; total	5,001.00
(Assessments paid in advance, \$)		

	THE PROPERTY OF THE PROPERTY O		
otal	Income	\$ 1	
	net resources	8	

279,428,12

410,919,80

DOSSES AND CHAINS AND		
Legal and claim expense, mortuary	6,971.71	
Payments returned	4,601.69	
Cash values.	8,171.57	
Commission and fees retained by or paid or allowed to agents		
on account of fees and dues	101.179.61	
Commissions paid or allowed for collecting assessments	2,834.01	
Salaries of managers and agents not paid by commissions. None.		
	6,887,23	
Salaries of officers	4.947.00	
Salaries and other compensation of office employes	areas inco	
Medical examiner's fees, whether paid direct by members or	2000	
otherwise	9,131.00	
Rent, \$2,807.51; taxes, \$1,881.34; advertising and printing, \$4,591.91;	Vincent Car	
total	9,291.76	
Advanced to officers and agents, to be repaid out of future		
salaries or commissions	12,948.70	
All other items, viz.: Agency expense, \$5,535.73; commission on		
contracts and plan, \$8,507.10; office furniture, \$448.72; legal		
expenses, \$731.75; interest returned, \$120.00; general expenses.		
\$3.287 27; postage, \$834.73; sundries, \$376.48; total	20,142,78	
\$8,387 37; postage, somis; sunution, seroes, constitution		
(Advanced assessments applied, none.)		
(Advanced assessments applied, none.) (Total expenses, \$167,332.12.)		
(Total expenses, \$167,332.12.)	-	\$ 254,527.10
(Total expenses, \$167,352.12.) Total disbursements	3	Administration of the last
(Total expenses, \$167,332.12.)	7 3	\$ 254,527.10 \$ 156,592.61
(Total expenses, \$167,352.12.) Total disbursements		Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance		Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance NKT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances		Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance	SR 473.73	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance. SET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Leave on morteness (first Hens) on real estate.	8 86,475,78	Administration of the last
(Total expenses, \$167,332.12.) Total diabursements. Balance		Administration of the last
(Total expenses, \$107,332.12.) Total disbursements. Balance SKT OB INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals.	27,085.04	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance		Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance SET OB INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. August Jedger phalances. None.	27,085.64 29,850.00	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance	27,085.04	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance SET OB INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. Agents' ledger balances. None. Cash in office.	27,085.64 29,850.00	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance SET OB INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. Agents' ledger balances. None. Cash in office.	27,085,64 29,850,00 8,009,00	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance NRT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Loans on mortgages (first liens) on real estate. Loans or mortgages (first liens) on real estate. Loans on mortgages (first liens) on real estate. Cost value of bonds and atocks owned absolutely. Agents' ledger balances. Cash in office. Clash office. Clash deposits in banks on emergency or reserve fund account; Manufacturers National, \$53.55; Waterbury National, \$50.55;	27,085.64 29,850.00	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance SET OB INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. Agents' ledger balances. None. Cash in office. Clash deposits in banks on emergency or reserve fund account; Manufacturers National, \$53.78; Waterbury National, \$50.60;	27,085,64 29,850,00 8,009,00	Administration of the last
(Total expenses, \$167,332.12.) Total disbursements. Balance NRT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encambrances None. Loans on mortgages (first liens) on real estate. Loans or mortgages (first liens) on real estate. Loans on mortgages (first liens) on real estate. Cost value of bonds and atocks owned absolutely. Agents' ledger balances. Cash in office. Clash office. Clash deposits in banks on emergency or reserve fund account; Manufacturers National, \$53.55; Waterbury National, \$50.55;	27,085,64 29,850,00 8,009,90	Administration of the last

NON-INVESTED ASSETS.

Total net or invested assets...... \$ 156,392 61

Interest due, 8. i accused, \$5.00.35; personal accounts, \$3.00 20; total. Library, \$325.10; office faraitare and supplies, \$5.863.35; total. Rents into, \$15.00; bills received, \$20.31.05; total. Balance of stock assessments due on demand. Market value of foal estate over cost and encumbrances, agents' balances. Premium notes: Market value of bonds and stocks over cost.	\$ 23,917.47 6,108.48 80,846.69 23,673.03 89,781.13 5,432.40 850.00
Total non-invested assets	
Gross assets	

Manufacturers National, \$2,082.66; total

Total net or invested assets, less depreciation.....

Deduct depreciation of assets to bring same to market value

132,010.55 8 288,403 15

8 156,892.61

LIABILITIES.

Borrowed money, \$; interest accrued on same, \$; total	2,306.50	
Advance assessments, \$\frac{1}{2}\$ is bonus or dividend obligations, \$\frac{1}{2}\$. \text{iotal} \text{None.} All other (not including contingent mortus; p) \text{None.}		
Total actual liabilities		2,101 50
Balance, net assets	9	296,000.60
CONTINGENT MORTUARY ASSETS (OR RESOURCES).		

Mortuary assessments called and not yet due	24,302.94	
Total due from members Deduct estimated cost of collection	₹ 44,361.80	
Net amount due from members		8 443

CONTINGENT MORTURBY LIABILITIES.

Losses adjusted, not yet due (number of claims 16), \$11,650 paid in	
January, 1897	. \$ 25,850 00
Losses in process of adjustment (number of claims) None	
Losses reported (number of claims 5); no proofs	
Losses resisted (number of claims 2)	
All other contingent liabilities	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		L BUSINESS OF 1896.		ISS IN IOWA RING ISSS
	Number.	Amoust.	Number.	Amount,
Policies or certificates in force December 31, 1865. Policies or certificates written during the year 1866.	4,781 3,872	610.064,555.00 H.106,H75.00	5	\$ 26,800.00 £200.00
Total. Deduct number and amount which have ceased to be in force during 1896	8,153 2,661	\$18,171,430.00 7,011,500.00	0	\$ 28,000.00
Total policies or certificates in force December 31, 1880 ticks or certificates unpaid becomer 31, 1895. Losses and claims on policies or certificates incurred during year 1996	5,917 17 59	\$19,013,250.00 00,710.00 00,850.00	None None	\$ 1,000.00 None None
Total Losses and claims on policies or certificates paid during the year 1896. Policies or certificates terminated by death	76 50	\$ 139,600.00 70,478.79	None	None None
during 1898. Policies or certificates terminated by lapse during 1896.	2,583	99,850.00 6.911.950.00	None 3	8 24.200.00

MISCRILLANGUE OPERTIONS.

What is the maximum amount of the certificate or certificates issued on any cue life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any divideod or endowment return.

Answer, No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Claim expense.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. In some states. Addition to life rates.

In lawying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name there, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience.

Has the society an emergency or reserve fund?

Answer. Yes.

267.50

\$ 46,350.00

What is the amount thereof?

Answer. Fifty thousand dollars.

For what purpose, how is it created and where deposited?

Answer. In lieu of a reserve. By subscription of stockholders.

Are the officers and directors elected at annual meeting of members?

Is a medical examination required before issuing a certificate to applicants?

Answer, Yes.

Are certificates issued to persons other than the families or beirs of the member?

Answer. No.

Are anyguments of certificates to other than such persons allowed?

Answer. Yes, as interest may appear.

For what purpose are assessments made and under what authority?

Answer, Assessments regular in advance.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fifty thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

COUNCIL BLUFFS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Prosident, S. B. WADSWORTH.

Secretary, W. J. Jameson.

(Incorporated June 29, 1885. Commenced business July 15, 1886.)

Principal office, Council Bluffs, Iowa-

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year...... \$ 2,165.13

INCOME DURING THE YEAR 1806.

INCOME DURING THE YEAR 1806.				
Gross amount paid by members to the association or its ages without deductions for commissions or other expenses	nts.			
follows: Gross amount of membership fees required or represented	-			
application, without deductions.	by	773.09		
Annual dues as per contract, without any deduction whate	TOTAL	110.00		
Assessments: Mortuary, \$790.20; expense, [828.6]; total	ne.	1,618.89		
Total paid by members	LPTION:	2,391.98		
Oash received from all other sources, viz: Advanced	DO.	2,587.02		
Premium notes (Assessments paid in advance, \$)	****	723 03		
Total income.	-	F 700 00		
	7100 -		-	202101
Total net resources				7,870.21
DISHURSEMENTS DURING THE YEAR 18				
Losses and claims	ne.			
Advanced payments returned to rejected applicants No Total paid to members No	по.			
Commission and fees retained by or paid or allowed to agents	nne.			
account of fees and dues	8	791.61		
Commissions paid or allowed for collecting assessments		18.85		
Salaries of managers and agents not paid by commissions. No Salaries of officers. 8; other compensation of officers, 8.	ne.			
total	ian:			
Attorney's fees		3.65		
Salaries and other compensation of office employes	or	188.10		
otherwise	***	55,18		
Rent, \$185; taxes, \$; advertising and printing, \$90.98; total Advanced to officers and agents to be repaid out of future :		275 98		
aries or commissions		10		
All other items, viz: Interest		141.57		
Postage, \$65.17; express, \$1.81; state expenses, \$17; total		83.98		•
Traveling expense		\$1.40 1.995.42		
(Advanced assessments applied, \$)	1000	1,000,00		
(Total expenses. 8)				
Total disbursements	2007		8	8,685,77
Balance			8	4.234.44
NET OR INVESTED ASSETS.			-	
Cost value of real estate, exclusive of encumbrances No				
Loans on mortgages (first liens) on real estate		800.00		
Loans secured by pledge of bonds, stocks or other marketa collaterals	ne.			
Cost value of bonds and stocks owned absolutelyNo Agents' ledger balances		2,421.36		
Cash in office		200 00		
Premium notes	****	723 08		
All other depositsNo	ne.	The same		
Total net or invested assets				4,034.44
Deduct depreciation of assets to bring same to market va	lue			
and agent's balance unsecuredNo				
Total net or invested assets, less depreciation	****		*	1,231,44

NON-INVESTED ASSETS.

Samuel Samuel Samuel			
nterest due and accrued	None.		
tents due and accrued	None.		
farket value of real estate over cost and encumbrances	None.		
farket value of bonds and stocks over cost	None.		
Cotal non-invested assets	None.		
Gross assets	*******	8	4,234.44
LIABILITIES.			
Losses adjusted, due and unpaid (number of claims)	None.		
Paxes due and accrued	None.		
Salaries, rents and office expenses due and accrued			
Borrowed money, \$; Interest accrued on same, \$; total			
Advance assessments, 8; bonus and dividend obligations, 8			
Total actual liabilities,	.None		
Balance, net assets		8	4,331.44
CONTINGENT MORTUARY ASSETS (OR RESOURCES)			
Mortuary assessments called and not yet due \$	1,000.00		
Mortuary assessments due and unpaidNone.			
Mortnary assessments not yet called for losses unadjusted, \$:			
resisted, \$; reported, \$; totalNone.			
Total due from members\$	1,000.00		
Deduct estimated cost of collection			
Net amount due from members			1,000.00
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims).	None.		1,000.00
CONTINGENT MORTUARY LIABILITIES.	None. None. None.		1,000.00
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). All other contirent liabilities.	NoneNoneNoneNone		U#INBBS
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resolved (number of claims). Losses resisted (number of claims). All other contigent liabilities. Total contingent mortuary liabilities.	NoneNoneNoneNone	L 101	U*INES
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resolved (number of claims). Losses resisted (number of claims). All other contigent liabilities. Total contingent mortuary liabilities.	None	L 101	U*INES 896.
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). All other contigent liabilities. Total contingent mortuary liabilities.	None	L 101	U*INES 896.
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). All other contigent liabilities. Total contingent mortuary liabilities.	None	L 101	U*INES 896.
CONTINGENT MORTUARY LIABILITIES. Losses adjuated, not yet due (number of claims). Losses in process of adjuatment (number of claims). Losses resisted (number	None. None. None. None. TOTAL	L mi	Amount.
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND	None	L 101	U*INHES 996.
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Total contingent habilities. EXHIBIT OF CERTIFICATES OR FOLICIES—NUMBER AND Policies or certificates in force December 31, 1855. Policies or certificates written during the year 1866.	None	L mi	15-11 NESS 1006. THE 250,000.0
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Total contingent inbillities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1865. Total	None.	L mi	U=1NESS 1996. ±in 000 ±
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). All other contingent liabilities. Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1855. Policies or certificates writtee during the year 1898. Total Deduct number and amount which have ceased to be in force due lng 1896.	None	L mi	5=1NBS 100. 11 250,000.0 250,000.0
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). All other contingent liabilities. Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1855. Policies or certificates writtee during the year 1898. Total Deduct number and amount which have ceased to be in force due lng 1896.	None	L mi	U*INESS 196. 11 259,000.0 281,000.0 281,000.0
CONTINGENT MORTGARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). All other contingent liabilities. Total contingent mortgary liabilities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1895. Policies or certificates writtee during the year 1898 Total Doduct number and amount which have ceased to be in force during 1897. Total policies or certificates in force December 31, 1895.	None.	a min li	U*INESS 196. 11 259,000.0 281,000.0 281,000.0
CONTINGENT MORTGARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Total contingent inbillities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1850. Total Total policies writtee during the year 1898. Total Total policies or certificates in force December 31, 1850. Losses and claims on policies or certificates in force December 31, 1850. Losses and claims on policies or certificates unpaid local systems.	NOBE. 107131 10723 10733	a min li	U*INESS 996. 11 120,000.0 253,000.0 261,000.0 261,000.0 No6.
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses reported (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Total optingent liabilities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1800. Policies or certificates written during the year 1801. Total Deduct number and amount which have ceased to be in force during 180 Total policies or certificates in force December 31, 1800. Losses and claims on policies or certificates unpaid Rec. 31, 1805. Losses and claims on policies or certificates unpaid Rec. 31, 1805. Losses and claims on policies or certificates unpaid Rec. 31, 1805.	None.	a min li	25,000.0 25,000.0 25,000.0 261,000.0 261,000.0 Non
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses reported (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Total optingent liabilities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1800. Policies or certificates written during the year 1801. Total Deduct number and amount which have ceased to be in force during 180 Total policies or certificates in force December 31, 1800. Losses and claims on policies or certificates unpaid Rec. 31, 1805. Losses and claims on policies or certificates unpaid Rec. 31, 1805. Losses and claims on policies or certificates unpaid Rec. 31, 1805.	None.	a min li	250,000 0 250,000 0 261,000 0 Non
CONTINGENT MORTGARY LIABILITIES. Losses adjusted, not yet due (number of claims). Losses in process of adjustment (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Losses resisted (number of claims). Total contingent inbillities. EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND Policies or certificates in force December 31, 1850. Total Total policies writtee during the year 1898. Total Total policies or certificates in force December 31, 1850. Losses and claims on policies or certificates in force December 31, 1850. Losses and claims on policies or certificates unpaid local systems.	None.	a min li	250,000.0 250,000.0 251,000.0 251,000.0 251,000.0 251,000.0 251,000.0

\$2,577,896,29

8 799,547,11

MISCELLANEOUS OFFSTIONS

What is the maximum amount of the certificate or certificates issued on any one Bife?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Answer, No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of

Answer. American experience and actuaries' tables combined, loaded 108 per cent; on age at entry.

Has the society an emergency or reserve fund?

Answer, Yes.

For what purpose, how is it created and where deposited?

Answer. For paying death losses.

Are the officers and directors elected at annual meeting of members?

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the family or heirs of the member?

Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses and administering affairs of association.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

COVENANT MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Anditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. W. BERGGRES.

Secretary, W. H. SMOLLINGER.

[Incorporated January 9, 1877. Commenced business January 9, 1877.]

Principal office, Galesburg, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 747,059 M

INCOME DURING YEAR 1808.

Gress amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deductions. None. Annual dues as per contract, without any deduction whatever Assestments: Mortuary, \$1,937,851.67; expense, \$319,766.69; advance

deposits, \$23,002 11; reserve fund, \$13.451.70; deposit fund, \$1,502.94; total......\$1,503,175 H Med cal examiners' fees paid by applicant None. Interest, \$25,343.83; rent, \$2,935.17; total.....

Advances to agents reputd......None. (Assessments paid in advance, \$23,873.15.) \$1,022,484.11 Total locome

83,871,443,50

DIBBURSEMENTS DURING 1898.

Advance payments returned to relected applicants, \$ advance deposits, \$23,878 15: surrender certificates, \$1,223.29; dividends, 81,620 14; total..... 26,716.58 Commissions and fees retained by or paid or allowed to agents

Commissions paid or allowed for collecting assessments. . None. Salaries of managers and agents not paid by commissions...... 10,427.08 Salaries of officers, \$22,825; other compensation of officers, none. 22,935.00 Salaries and other compensation of office employes..... 33,110.74 Medical examiners' fees, whether paid direct by members or

23,010.55 otherwise Rent. \$11,285.18; taxes, fees, etc., \$5,593.59; advertising and printing, \$6,720.09; total 23,588.96

Advanced to officers and agents to be repaid out of future salaries or commissions......None. All other froms, viz.1

Contingent expenses..... 8 3,247,14 Postage, express and exchange 11.183.51 Traveling expenses..... 6,729 85 Directors and auditor's expenses.... 4,996.36 Legal expenses..... 4,340.10 Furniture and fixtures 956.45 Type and printing material..... 303.93 Sundry expenses

9 82,677,47 (Advance assessments applied, \$23,875.15.)

Total expenses, \$200,081 55.) Total disbursaments Balance

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.... \$ 85,000.00 Loans on mortgages (first liens) on real estate. Loans secured by pledge of bonds, stocks or other marketable collaterals.....None. Cost value of bonds and stocks owned absolutely 460,835.18

Agenta' ledger balances secured		
Cash deposits in banks on emergency or reserv		
the disposite in contra on annugueog of reserve		
All other deposits: First National bank, Gales	shurg. Ill., 8105,-	
765 42; The Molsons bank, Toronto, Out., \$2,14		
Total net or invested assets		
Deduct depreciation of assets to bring same to and agents' balances unsecured (United St	nies i per cent	
bonds)		
Total net or invested assets, less deprectati	08	8 191,002 49
NON-INVESTED A	CAUTE	
Interest due and socrued. \$4,708.32; rents due and total	B 5.54 50	
Postage stamps, \$767.62; furniture and lintures,	89,785,60; books,	
blanks and stationery, \$750; total		
Printing machinery, type, galleys, etc., 87,339-4 and insurance books, 88,051.21; total.	31 medical, 14W 10,250.68	
Market value of bonds and stocks over cost	B,413.21	
Total pop-invested assets		N 30,552.00
Gross assets		8 777,561 45
LIABILITIE		
Losses adjusted, due and unpaid	None	
Salaries, rents and office expenses due and accre	nedNone.	
Rorrowed money and Interest accrued on same	None.	
Advance assessments, 88,714.00; bonus or divid	end obligations,	
All other (not including contingent mortuar)	r), vis.; Deposit	
fund for limited payment policies	1,102.94	
Total actual Habilities		8 3JSSTAB
Balance, net assets.		E-797,596.HE
CONTINGENT MORTUARY ASSI	era (on nesounces).	
Mortuary assessments called and not yet due		
matter for December II, 1806,	* EPG,386.00	
Mortuary amesoments due and unpaid	and the state of t	
Mortuary assessments not yet called for loss unnellusted, \$37,285; resisted, \$38,250; reports	es adjusted and ed. 850,750; total. 400,285.00	
Total due from members	Control of the contro	
Deduct estimated cost of collection		
Net amount due from members		8 797,171.06
COSTINGENT MORTUAN		
Losses adjusted, not yet due number of claims Losses in process of adjustment (number of cla	Ima, 147) 100, 100, 100	
Losses reported number of claims, 10		
Losses resisted (number of claims, 13)	25,100,00	
All other contingent Habilities		8 am 205.00
Total contingent mortuary liabilities	C-9-1-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	1000000

EXHIBIT OF CENTIFICAVES OR POLICIES—STREET AND AMOUNT.

	FOTAL	L BUSINESS IF 1886.	BUSINESS.	SR IS	
	Number.	Amount	Number.		Amount
Policies or corrilicates in force December 30 1985 Policies or certificates written during the year 1986.	66,250	8 16,810,150 14,816,135	2,670		5,487,876 361,750
Total Deduct number and amount which have consed to be in force during 1886.	63,565	8 207,609,975 25,606,500	2,108 436	8	0,909,025 947,500
Total policies or certificates in forc December 21, 1995. Losses and claims on posicies or certificate unpaid becember 21, 1895. Losses and claims on policies or certificate incurred during time.	100	# 87,630,375 664,930 1,306,875	2,870		5,000,100 18,000 117,600
Total. Losses and ciaims on policies or certificate paid during the year 1800. Policies or certificates terminated by deat	971 877	\$ 1,758,785 1,897,500 1,806,925	60 44 41		130,670 318,670
during 1800 phices are certificates terminated by sur- render during 1800 policies or certificates reduced in amount du- ing 1800.	420	880,350			8,10 28,50 443,60
during 1808. Deductions by removals	29,008	17,690,125 None	374		

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one 215e7

Answer. Twenty thousand dollars. Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realised from assessments to meet the same? If so, state now the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer, No. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company have endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer, No.

In lovying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of Assessment.

Answer. Graded on actuaries' experience table, according to age at entry.

Has the society an emergency or reserve fond?

Answer. You.

What is the amount thereof?

Answer. Three hundred and lifteen thousand, four hundred and sixty-two dollars

and fifty-one cents. For what purpose, how is it created and where deposited?

Answer. For payment of death looses in the event of excessive mortality, invested in United States 4 per cent registered bonds, the above amount being the par value

Commission and fees retained by or paid or allowed to agents on account of fees and dues 3 81216.71

thereof, and in bond and mortgage loans; \$215,462.51 being deposited in the First National bank, and \$100,000 with the superintendent of insurance of the state of Illinois. Are the officers and directors elected at an annual meeting of members? Answer. Directors elected by the members; officers elected by directors. Is a medical examination reonfred? Answer. Yes. What sum of money would an ordinary assessment for the payment of a single cer-

tificate produce in each class? Answer. Thirty-six thousand, three hundred and ten dollars and fourteen cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

DES MOINES LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. E. RAWSON.

(Assessments paid in advance, \$)

Secretary, L. C. RAWSON.

\$ 267,121.00

8 564,765.75

[Incorporated July 31, 1885. Commenced business August 15, 1885] Principal office, corner Eighth and Walnut streets, Des Moines, Iowa, Attorneys for service of process in Iowa, Cummins, Hewitt & Wright,

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year 8 277,644,75 INCOME DUBING THE YEAR 1895. Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses as fol-Gross amount of membership fees required or represented by Annual dues as per contract, without any deduction whatever. None. Assessments: Mortuary, \$145,940.57; expense, \$83,137.25; total.... \$ 228,377.82 . Medical examiner's fees paid by applicant......None. Total paid by members...... \$ 228,377.82 Advances to agents repaid...... Cash received from all other sources, viz: Guarantee notes

Total income Total net resources. DISBURSEMENTS DURING THE YEAR 1896.

taken, \$26,139; unapplied premiums, \$1,081.58; total.....

Losses and claims § 130,712.00 Advanced payments returned, \$165 95; guarantee notes returned, 8588; total..... Total paid to members..... \$ 140,465.66

SCOOLIS OF Them with distance of the second	4,000,00		
Salaries of managers and agents not paid by commission	4,000,00		
Salaries of officers, \$7,000; other compensation of officers, \$176.91;	W-480 00		
total	7,170.91		
Salaries and other compensation of office employes	9,081,33		
Medical examiner's fees paid direct by home office	1,140.70		
Hent, \$1,343.50; light, \$40.38; taxes, \$8.63; advertising, \$1,706.85;	5,341.75		
printing, \$2,182.44; total	- Constitution		
Advanced to agents, to be repaid out of future salaries or com-	480.93		
missions	-		
All other items, viz: Furniture and fixtures, \$71.87; attorney's			
fees, \$389.89; blank books, \$91.10; traveling expenses, \$1,301.01;			
collection and exchange, \$2.25; state fees, \$947.29; insurance,			
\$10; postage, \$2,234.82; court fees, \$347.15; express, \$163.91; tele-			
grams, \$107.19; UP. association, \$130; national convention.	T.365,52		
\$65; Inspection, \$1,387.54; sundries, \$197.27; total	Xy decourses		
(Advanced assessments applied, 8)			
(Total expenses, \$86,004.74.)			
Total disbursements		8.	226,470.40
		E	318,295,35
Balance		2	O LOS RECORDOS
RET OR INVESTED ASSETS-			
Cost value of real estate in cash, exclusive of encumbrances			
None	88,431,00		
Loans on mortgages (first liens) on real estate	00,404-00		
Loans secured by pledge of bonds, stocks or other marketable	2,000,00		
collaterals	4,000,000		
City certificates: Des Moines, Iowa. 846,923.19; Cedar Rapids.	63,489,90		
Iows, 816,567.01; total	1,311.59		
Agents' ledger balances	1,065,74		
Cash in office	T'nonrag		
Cash deposits in banks on emergency or reserve fund account:			
Marion County National bank, \$3,409.41; Central State bank,	5,126,49		
\$707.08; with Missouri state department, \$1,006; total	0,120,40		
All other deposits: Incomplete loans, \$2,139.41; guarantee notes,	155,968,33		
\$153,898,92; total			
Total net or invested assets	319,295.35		
Deduct depreciation for guarantee notes canceled and charged			
off on lapsed policies	94.640.93		
			253,645,41
Total net or invested assets, less depreciation		20	wooden's
NON-INVESTED ASSETS.			
Interest due and accrued,None.			

Interest due and accrued No Bents due and accrued No Forniture and fixtures	ne. 8	1,804.50
Market value of bonds and stocks over cost	_	
Total non-invested assets		
Gross assets	***	

LIABILITIES.

Lesses adjusted, due and unpaid number of claims
Taxes due and accrued None. Salaries, rent and office expenses due and accrued None.
Salaries, rent and office expenses que and account None.
Borrowed money and interest accrued on same
Advance assessments, \$; bonus or dividend obligations.
w total
all others fact including contingent mortuary)
Total actual liabilitiesNone.
Balance, net assets

8 225,469,93

1,834,50

225,459,93

CONTINUEST MOSTCARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	None.
MOFTUARY assessments due and unpaid	Konn
Mortiary assessments not yet called for losses adjusted. # ; reported, # ; total ;	I
Total due from members	None .
Freduct estimated cost of collection	Koma
Net amount due from members	Fone.

CONTINGENT MOSTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims None.	
Losses in process of adjustment (number of claims, i)	20,000,00
Losses reported (number of claims,)	20,000.90
Losses resisted (number of claims, 6)	
All other methods of the sile	13,000.00
All other contingent liabilities	

Total contingent mortuary liabilities..... 5 22,000 W

EXHIBIT OF CERTIFICATIES OR POLICIES-NUMBER AND AMOUNT.

		Dreimers or 1936.	BUSIN	ESS IN TOWA.
	Number.	Amount.	Number.	Amount,
Policies or certificates in force Dec. 11, 1805 Policies or certificates renewed and transferred during 1895. Policies or certificates written during the year	10,989	\$14,018,000.00 118,000.00	8,449 117	\$ 7,878,000.00 \$5,000.00
1006	2,472	3,751,500.00	643	852,500.00
Total. Deduct number and amount which have ceased to be in force during 1898.	13,519	#17,678,500.00 4,452,500.00	7,129	\$ 6,785,500.00 1,487,500.00
Total policies or certificates in force December 21, 1896. Losses and claims on policies or certificates unpaid December 31, 1805	10,942	#11,726,000 00 22,000 00	5,014	# 7,298,000.00 27,000.00
Losses and claims on policies or cortificates incurred during year 1888	88	135,586,00	- 80	T1,500 00
Total. Losses and claims on policies or contilicates	106	n 167,500.00	62	\$ 98,500.00
paid during the year 1896	91	331,400.00 4,400.00	59	94,500,00
Policies or certificates terminated by cancel-	- 66	135,000.00	45	71,800.00
Policies or certificates terminated by lapse	63	19,100 00	34	\$1,000.00
during 1806	3.174	4.214.500 00	1,065	1,785,000.00

MISCEL LAWROUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Ilte?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same! If so, state how the amount is guarante of, and whether such guarantee or promium is allowed any dividend or endowment return.

Answer. Only so far as full payment of policy is guaranteed by the reserve fund. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty per cent of the mortnary collection is deposited with the auditor of state as a part of the reserve foud

these the association or company laun endowment cartificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer, No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of

nassument. Answer. American experience table; amount according to age at time of joining.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and fifty-four thousand, nine hundred and twenty-three dollars and twenty cents.

For what purpose, how is it created and where deposited?

Answer. To pay death losses in excess of our schedule of rates; is created from 30 per cent of the mortuary collections and the accumulation on guarantee, and is deposited with state department.

Are the officers and directors elected at annual meeting of members! Answer. You the directors are elected by the members, the officers by the

directors.

is a modical examination required before issuing a certificate to applicants.

Are certificates issued to persons other than the family or heirs of the member? Auswer, No.

Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority?

Answer. Quarterly, semi-annual and annual calls are made, which include exposes and mortuary moneys, and are made by authority of the articles of incor-

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Thirty-six thousand, three hundred and ten dollars and fourteen cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

ECONOMIC LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iows, oursuant to the laws of said State.

President, WALTER L. HATES.

Secretory, PRANK TROBNSURG.

(Incorporated October, 1881. Commenced business November, 1801.)

Principal office, Clinton, Iowa.

BALANCE SHEET.

Amount of not or invested assets December Rist, of provious year # 51.000.97

INCOME DURING THE YEAR 1891.

Gross amount paid by members to the association or its agents. without deduction for commissions or other expenses, as

Gross amount of membership fees required or represented by

NON-INVESTED ASSETS.

TOWN INSURANCE REPORT.			
Annual dues as per contract, without any deduction whatever			
Assessments: Mortnary \$3,830.06; everyone \$10,711.06; and	25,551.02		
medical examiner's fees paid by applicant			
Total paid by members \$ Interest \$\frac{1}{2}\$ reat, \$\frac{1}{2}\$ total. None. Advances to agents repaid None. Cash received from all other sources, viz: Guaranty deposit. Notes taken	70 00		
(Assessments paid in advance, \$)	6,209.04		
Total income		8	34,830.06
Total net resources		8	56,523.03
DISBURSEMENTS DURING THE YEAR 1876.			
Losses and claims	2,500.00		
Advanced payments returned to rejected applicants:	m1000.00		
Returned guaranty deposit—notes	372.70		
Returned guaranty deposit—cash	285 85		
Total paid to members	3,158.55		
Commission and fees retained by or paid or allowed to agents on account of fees and dues	16,961.65		
Commissions paid or allowed for collecting assessments	207.50		
Salaries of managars and agents not paid by commissions	1,180.97		
Salaries of officers, \$561.53; other compensation of officers, \$;	Company of the Compan		
Salaries and other compensation of office employes, \$547; policy	651.53		
writing, #114.16; total.	661.16		
Medical examiner's fees, whether paid direct by members or			
otherwise	2,732.06		
Rents, \$225; taxes, \$; advertising and printing, \$1,014.28; total Advanced to officers and agents to be repaid out of future sal- ries or commissions	1,339.28		
All other items, viz: State licenses and agents' commissions,			
\$185.12; return premiums, \$30.20; postage, \$258.20; sundries, \$249.88; traveling expenses, \$1.211.36; telegrams, \$174.51; ex-			200
press, #15.80; total	2,075.05		
(Advance assessments applied, \$) (Total expenses, \$25,759.20.)			
Total disbursements			28,917.75
Balance		8	27,005.28
NET OR UNVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances None.			
Loans on mortgages (first liens) on real estateNone.			
Loans secured by pledge of bonds, stocks or other marketable			
collaterals			
Cost value of bonds and stocks owned absolutely None. Agents' ledger balances, secured	3,723.48		
Cash in office.	1,002.80		
Cash deposits in banks on emergency or reserve fund account:			
Clinton National bank	1,586.80		
City National bank	19,285.73		
Total net or invested assets	MI (MAI) NO		
and agent's balance unsecured	2,683.07		
Total net or invested assets, less dispreciation		-	24,722.21
A STATE OF THE PROPERTY OF THE			

			one.	
Interest due and accrued	*******		one.	
Market value of bonus and stocks over cost Total non-invested assets	******		None:	
Gross assets	0000000000		8	24,922 21
TIANTERPRE				
and the section of the second force of the	mar (None.	
All other (not including contingent mortuary) Total actual liabilities.			None.	
				8 24,922.21
Balance, net assets	******		10001136	The state of the s
CONTINGENT MORTUARY ASSE	ING (OR	RESOURCES!		
Mortuary assessments called and not yet due		None.		
Mortuary assessments due and unpaid Mortuary assessments not yet called for losses u	nadiust	ed. 81		
resisted, \$5,000; reported. \$; total			1,000.00	
resisted, sower reported and			2,000.00	
Total due from members				
Deduct estimated cost of confection		-	2,000 00	
Net amount due from members	*********			
		LITIES		
CONTENSATE MORTHAR		Mona.		
CONTINGENT MOSTUAR	to see he as	None.		
Losses adjusted, not yet due number of claims Losses in process of adjustment (number of cla	ims	None. None.		
CONTINGENT MOBILES. CONTINGENT MOBILES. CONTINGENT MOBILES. LOSSES in process of adjustment (number of claims Losses reported (number of claims)	inni	None.)None. None.	2,000.00	
CONTINGENT MOBILES. CONTINGENT MOBILES. CONTINGENT MOBILES. LOSSES in process of adjustment (number of claims Losses reported (number of claims)	inni	None.)None. None.	2,000.00	
CONTINGENT MODIFICAL CORRES AGJUSTED, NOT yet due number of claims Losses in process of adjustment (number of claims Losses reported (number of claims Losses resisted (number of claims, 2) All other contingent liabilities	ims	None. None. None.	2,000.00	g 2,000 00
Consess adjusted, not yet due 'number of chains Losses in process of adjustment (number of chains Losses reported number of claims). Losses resisted formber of claims). All other contingent liabilities.	ims	None. None.	2000	£ 2,000 00
CONTINGENT MODIFICAL CORRES AGJUSTED, NOT yet due number of claims Losses in process of adjustment (number of claims Losses reported (number of claims Losses resisted (number of claims, 2) All other contingent liabilities	ims	None. None.	2000	s z,000 00
Consess adjusted, not yet due 'number of chains Losses in process of adjustment (number of chains Losses reported number of claims). Losses resisted formber of claims). All other contingent liabilities.	ims	None. None. None.	MOUNT.	S IN IOWA
Consess adjusted, not yet due 'number of chains Losses in process of adjustment (number of chains Losses reported number of claims). Losses resisted formber of claims). All other contingent liabilities.	ims	None. None. None.	MOUNT.	
Consess adjusted, not yet due 'number of chains Losses in process of adjustment (number of chains Losses reported number of claims). Losses resisted formber of claims). All other contingent liabilities.	ims	None. None. None. None.	MOUNT.	s in IOWA ing 1896.
Consess adjusted, not yet due 'number of chains Losses in process of adjustment (number of chains Losses reported number of claims). Losses resisted formber of claims). All other contingent liabilities.	TOTAL	None. None. None. None.	MOUNT.	s in IOWA ing 1896.
Consess adjusted, not yet due 'number of chains Losses in process of adjustment (number of chains Losses reported number of claims). Losses resisted formber of claims). All other contingent liabilities.	TOTAL	None. None. None. None. Husiness F 1898.	MOUNT.	s in IOWA ing 1896.
Consess adjusted, not yet due 'number of chains Losses in process of adjustment (number of chains Losses reported number of claims). Losses resisted formber of claims). All other contingent liabilities.	TOTAL	None. None. None. None.	MOUNT.	S IN IOWA
Consequence adjusted, not yet due immber of claims Losses in process of adjustment (number of claims Losses reported number of claims, 3). All other contingent Habilities. Total contingent mortuary Habilities. EXELBIT OF CERTIFICATES OR FOLK	TOTAL O	None. None. None. None. HUSINESS F 1590.	MOUNT.	A IN YOMY WATER
Consessadjusted, not yot due 'number of claims Lossos in process of adjustment (number of claims Lossos reported number of claims). Lossos resisted formber of claims). All other contingent liabilities. Total contingent mortuary liabilities. EXELUATE OF CENTIFICATES OR POLICE.	TOTAL O	None. None. None. None. Husiness F 1898.	MOUNT.	# IN IOWA NG 1896.
Consequence adjusted, not yet due immber of claims Losses in process of adjustment (number of claims Losses reported number of claims, a.)	TOTAL O	None. None. None. None. HUSINESS F 1590.	MOUNT.	A IN YOMY WATER
Consequence of the control of the co	TOTAL O Line See Strong See See See See See See See See See Se	None. None. None. None. None. HUSINESS F 1890. # # # # # # # # # # # # # # # # # # #	MOUNT. BUAINES BURI	# IN IOWA NG 1896.
Consess adjusted, not yet due inumber of claims Losses adjusted, not yet due inumber of claims Losses reported inumber of claims, 20 All other contingent ltabilities. Total contingent inabilities. EXERTIT OF CENTIFICATES OR POLIC Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1888. Total	TOTAL O Line See Strong See See See See See See See See See Se	None. None. None. None. None. None. HUSINESS F 1590. E1,410,000.00 1,670,000.00	MOUNT. BUAINES DURIS A H H N N N N N N N N N N N N N N N N N	# 1N 10WA NO 1896. # 1,410,000.00 1,646,666.00 \$ 3,006,000.00
Consess adjusted, not yet due inumber of claims Losses adjusted, not yet due inumber of claims Losses reported inumber of claims, 20 All other contingent ltabilities. Total contingent inabilities. EXERTIT OF CENTIFICATES OR POLIC Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1888. Total	TOTAL O Line See Strong See See See See See See See See See Se	None. None. None. None. None. HUSINESS F 1890. # # # # # # # # # # # # # # # # # # #	MOUNT. BUAINES BURI	8 IN FOWA NG 1896.
Consess adjusted, not yet due number of chains Lossos in process of adjustment (number of chains Lossos reported number of chains. 2) All other contingent inabilities. Total contingent morturary liabilities. EXERTIT OF CERTIFICATES OR POLICE Policies or certificates in force Dec. 31, 1805. Policies or certificates written during the year 1804. Total Deduct. number and amount which have ceased to be in force during 1806.	TOTAL O S.080 074	None. None. None. None. None. None. None. HUSINESS F 1598. # 1590. # 4 # 1,410,000.00 1,670,000.00 81,000,000.00 81,400,000.00	MOUNT. BUBINES BUILD 1,410 1,646 3,056 674	8 1N TOWA NG 1896. 21 21 31,410,000.00 1,646,606.00 8 3,006,000.00 674,000.60
Consess adjusted, not yet due number of chains Lossos in process of adjustment (number of chains Lossos reported number of chains. 2) All other contingent inabilities. Total contingent morturary liabilities. EXERTIT OF CERTIFICATES OR POLICE Policies or certificates in force Dec. 31, 1805. Policies or certificates written during the year 1804. Total Deduct. number and amount which have ceased to be in force during 1806.	TOTAL O S.080 074	None. None. None. None. None. None. None. None. None.	MOUNT. BUBINES DUR: \$ 2	8 1N TOWA- NG 1896. # 1,410,000.00 1,646,606.00 674,000.60 8 2,382,000.00
Consequence adjusted, not yet due number of claims Losses in process of adjustment (number of claims Losses reported number of claims, 2). All other contingent inabilities. Total contingent mortuary liabilities. EXELTITE OF CENTIFICATES OR POLICIES OF CENTIFICATES OR POLICIES OF CENTIFICATES OF OF CEN	TOTAL O S. 089 074 2,406 None	None. None. None. None. None. None. None. HUSINESS F 1598. # 1590. # 4 # 1,410,000.00 1,670,000.00 81,000,000.00 81,400,000.00	MOUNT. BUBINES BUILD 1,410 1,646 3,056 674	8 1N TOWA NG 1896. 21 21 31,410,000.00 1,646,606.00 8 3,006,000.00 674,000.60
Consequence adjusted, not yet due number of claims Losses in process of adjustment (number of claims Losses reported number of claims, 2). All other contingent inabilities. Total contingent mortuary liabilities. EXELTITE OF CENTIFICATES OR POLICIES OF CENTIFICATES OR POLICIES OF CENTIFICATES OF OF CEN	TOTAL O S. 089 074 2,406 None	None. None. None. None. None. None. None. None. None.	MOUNT. BUBINES DUR: \$ 2	8 1N TOWA- NG 1896. # 1,410,000.00 1,646,606.00 674,000.60 8 2,382,000.00
Consess adjusted, not yet due number of chains Lossos in process of adjustment (number of chains Lossos reported number of chains. 2) All other contingent inabilities. Total contingent morturary liabilities. EXERTIT OF CERTIFICATES OR POLICE Policies or certificates in force Dec. 31, 1805. Policies or certificates written during the year 1804. Total Deduct. number and amount which have ceased to be in force during 1806.	TOTAL 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	None. 1,410,000.00 1,570,000.00 80,980,000.00 74,000.00 None. 5,000.00	MOUNT. BUBINES DURIS 1,419 1,546 3,055 674 2,382 None 5	# 1N 10WA NG 1896. # 1,410,000.00 # 1,645,606.00 # 2,006,000.00 # 2,382,000.00 None 5,000.00
Conservations of Montal Losses adjusted, not yet due immber of chains Losses reported number of chains (number of chains). Losses resisted formber of chains, 2). All other contingent liabilities. Total contingent mortuary liabilities. EXERTIT OF CERTIFICATES OR POLICE Policies or certificates in force Dec. 31, 1895. Policies or certificates written during the year 1896. Total policies or certificates in force Dec. 31, 1895. Total policies or certificates in force Dec. 31, 1895. Losses and chains on policies or certificates unpublid Dec. 31, 1895. Losses and chains on policies or certificates unpublid Dec. 31, 1895. Losses and chains on policies or certificates in force Dec. 31, 1895.	TOTAL O 1.410 1.670 8.680 674 2.408 None 5	None. Statution. Statution. None. Statution. None. Statution. Statution. None. Statution. Statution.	MOUNT. BUBINES DURIN 1,549 1,449 1,546 3,055 674 2,382 None 5	8 1N TOWA NG 1896. 1 10 1896. 8 1,410,000.00 1,646,606.00 674,000.60 8 2,382,000.00 None 5,000.00 8 5,000.00 8 5,000.00
Conservations of Montal Losses adjusted, not yet due immber of chains Losses reported number of chains (number of chains). Losses resisted formber of chains, 2). All other contingent liabilities. Total contingent mortuary liabilities. EXERTIT OF CERTIFICATES OR POLICE Policies or certificates in force Dec. 31, 1895. Policies or certificates written during the year 1896. Total policies or certificates in force Dec. 31, 1895. Total policies or certificates in force Dec. 31, 1895. Losses and chains on policies or certificates unpublid Dec. 31, 1895. Losses and chains on policies or certificates unpublid Dec. 31, 1895. Losses and chains on policies or certificates in force Dec. 31, 1895.	TOTAL O 1.410 1.670 8.680 674 2.408 None 5	None. 1,410,000.00 1,570,000.00 80,980,000.00 74,000.00 None. 5,000.00	MOUNT. BUBINES DURIS 1,419 1,546 3,055 674 2,382 None 5	8 1N NOWA NG 1896. 8 1,410,000.00 1,646,000 00 614,000.00 None 6,000 00 8 5,009 00 8 5,009 00
Conservations of Montreal Losses adjusted, not yet due immber of claims Losses reported number of claims (number of claims) Losses reported number of claims, 3) All other contingent liabilities. Total contingent mortuary liabilities. EXERTIT OF CERTIFICATES OR POLY EXERTIT OF CERTIFICATES OR POLY Policies or certificates in force Dec. 31, 1895. Policies or certificates written during the year 1896. Total policies or certificates in force Dec. 31, 1895. Total policies or certificates in force Dec. 31, 1895. Losses and claims on policies or certificate unpublicates or certificates or certificate Losses and claims on policies or certificate Total Losses and claims on policies or certificates Losse	TOTAL O O O O O O O O O O O O O O O O O O O	None. St.410,000.00 St.400,000.00 St.400,000.00 St.000.00 St.000.00 St.000.00 St.000.00 St.000.00 St.000.00	MOUNT. BUBINES DURIN 1,549 1,449 1,546 3,055 674 2,382 None 5	8 1N TOWA NG 1896. 1 10 1896. 8 1,410,000.00 1,646,606.00 674,000.60 8 2,382,000.00 None 5,000.00 8 5,000.00 8 5,000.00
Consess adjusted, not yet due number of claims Losses adjusted, not yet due number of claims Losses in process of adjustment (number of claims Losses resisted forumber of claims, 3). All other contingent ltabilities. Total contingent inabilities EXERTIT OF CERTIFICATES OR POLICY EXERTIT OF CERTIFICATES OR POLICY Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1898. Total policies or certificates in force Dec. Total policies or certificates in force Dec. Losses and claims on policies or certificate uspaid Dec. 21, 1895 policies or certificate uspaid Dec. 31, 1895 policies or certificate paid during the year 1896 Policies or certificates to round the paid during the year 1894 Policies or certificates to round the year 1895 Policies or certificates the year	TOTAL O O O O O O O O O O O O O O O O O O O	None.	MOUNT. BUB IN ES DURI L. L. L. L. L. L. L. L. L. L	8 1N NOWA NG 1896. 8 1,410,000.00 1,646,000 00 614,000.00 None 6,000 00 8 5,009 00 8 5,009 00
Consequence of adjustment (number of claims the second of adjustment (number of claims the second of adjustment (number of claims the second of adjustment (number of claims, 2). All other contingent inabilities Total contingent mortuary liabilities EXUINIT OF CERTIFICATES OR FOLD REMITTED TOTAL OF SECOND	TOTAL O O O O O O O O O O O O O O O O O O O	None. ##4 ##4 ##4 ##4 ##4 ##4 ##4 ##4 ##4 #	MOUNT. BUAINES DURI 1.410 1.646 3.066 674 2.383 None 5	8 1N NOWA NG 1896. 8 1,410,000.00 1,646,000.00 \$ 0,000.00 1,2382,000.00 None 5,000.00 5,000.00 5,000.00 6,000.00 6,000.00

\$ 107,440,79

8 104,127,20

MISCRLLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Tire?

Answer. Three certificates of \$1,000 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Only so far as the full payment of policies is guaranteed by the reserve and mortnary funds

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer, No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer, Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment,

Answer. American table at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three thousand, one hundred and seventy-five dollars and thirteen cents. For what purpose, how is it created and where deposited?

Answer. To guarantee payment of policies in full; created by loading mortuary rates 25 per cent.

Are the officers and directors elected at annual meeting of members?

Answer, Yes.

If not, how are they selected?

Answer. Directors elected by members; officers elected by directors.

Is a medical examination required before issuing a certificate to applicants? Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer, No.

Are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority?

Answer. Annual, semi-annual and quarterly; made to include mortuary reserve and expense, made by authority of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand, four hundred and seventy-seven dollars and seventy cants on each \$1,000 certificate.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

EQUITABLE MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Secretary, F. H. LORING. President, G. W. HARBIN. Assistant Secretary, L. B. MESSLER.

[Incorporated November I7, 1881. Commenced business March 14, 1882]

Principal office, Waterloo, Iowa. Attorneys for service of process in Iowa, Boies & Boies.

STATE AND DESCRIPTION

Amount of net or invested assets December list of previous year	41,158.39 614.11
Total	41,780.50
INCOME DURING THE YEAR 1896.	
Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as	

follows: Gross amount of membership fees required or represented by Annual dues as per contract, without any deduction whatever... 9,443.12

Assessments: Mortuary, \$29,009.46; expense, \$19,679.68; total..... 109,688.54 Medical examiner's fees paid by applicant..... Total paid by members...... \$ 135,107.60 1,828 81 Interest, \$705-31; ront, \$1,102.50; total..... Advances to agents repaid......None.

Cash received from all other sources, viz: Assignments, \$0.50; 95.510.99 office building, \$25,500.79; total (Assessments paid in advance, \$22.03.)

Total income..... Total net resources.....

DISBURSEMENTS DURING THE YEAR 1896.

Lossus and claims		5,751.37
Total paid to members	Ī	98,361.01
Commission and fees retained by or paid or allowed to agents on account of fees and dues		13,927.21
Commissions paid or allowed for collecting assessments Sniaries of managers and agents not paid by commissions. None.		2,643.01
Salaries of officers, \$7,842.57; other compensation of officers, \$; total.		7.840.57
Relates and other componention of office employee		3,993.43

Medical examiner's fees, whether paid direct by members or			
otherwise	1,399.15		
Rent, \$36.50; taxes, \$173.70; advertising and printing, \$2,668.75; total			
Advanced to officers and agents, to be repaid out of future sal-	2,578.95		
aries or commissions			
All other items, viz: Fuel and lights, \$40.80; express, \$130.54;			
furniture and fixtures, \$163.44; stationery, \$356.65; building			
expense, \$218.16; postage, \$1,047.36; traveling expenses, \$3,196.15; legal fees, \$961.82; office expense, \$237.51; insurance,			
#05.35; telegrams, #115.93; Interest, #249.22; total	2 210 22		
(Advanced assessments applied, \$22.60.)	6,612.33		
(Total expenses, \$30,497.13.)			
Total disbursements	_		***
		-	137,860 27
Balance		8	66,367.02
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances 2*	38,919.68		
Loans on mortgages (first liens) on real estate	5,300.00		
Loans secured by pledge of bonds, stocks or other marketable			
Cost value of bonds and stocks owned absolutely	1		
	4,600,00		
Cash in office	1,434.67		
Cash deposits in banks on emergency or reserve fund account:			
First National bank, Waterloo, Iowa	2,825.12		
All other deposits: Oskaloosa National bank, \$1,106.12; insur-	* V-0 V-1		
ance department, Missouri, \$1,000; total	2,106.12		
	65,367 02		
Deduct depreciation of assets to bring same to market value	I MORNING WAY		
and agent's balance unsecured	8,500.00		
Total not or invested assets, less depreciation			87,867.02
NON-INVESTED ASSETS.			
Interest due, \$16; accrued, \$197; total	213.00		
Rents due, 8; accrued, \$45; total	45.00		
Market value of real estate over cost and encumbrances	5,618.68		
Market value of bonds and stocks over costNone.			
Total non-invested assets		8	5,876.68
Gross assets		8	63,748 70
LIABILITIES.			
	and the		
Losses adjusted, due and unpaid (number of claims, 6) \$ 1 Taxes due and accrued	14,000.00		
Salaries due and accrued	199,50		
Borrowed money, S: laterest accrued on same, S: total	Address		
Advance assessments, \$23.60; surrender value, \$857.88; total	880.48		
All other (not including contingent mortuary)None.	-		
Total actual liabilities		9	15,079 98
Balance, net assets			48.663.70
District, and market	A SPECIAL PROPERTY AND IN COLUMN TWO IS NOT THE OWNER.		

^{*} Of this amount \$25,500.79 is held in trust for the benefit of members of the Iowa Masons Benevolent society, as provided in the certificates and by-laws of such society.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due. \$ 13,468 Mortuary assessments due and unpaid	5.08	
Total due from members		
Net amount due from members	8	54,900.99
Losses adjusted, not yet due (number of claims, 1). \$ 4.00 Losses in process of adjustment (number of claims, 5) 15.06 Losses reported (number of claims, 4) 7.75 Losses resisted (number of claims, 5 9-10) 15.00 All other contingent liabilities. 8.00e.	00.00	
Total contingent mortuary liabilities	8	41,649 00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA BURING 1896.	
	Number.	Amount	Number.	Amount
Policies or certificates in force December 31, 1985 Policies or certificates written during year 1898	7,676 2,810	\$8,488,122.00 4,308,800.00	1,983 1,708	# 2,690,975 00 3,600,000.00
Total Doduct number and amount which have ceased to be in force during 1995.	10,486	812,795,922.00 2,522,842.00	3,636 581	8 5,695,275.00 1,318,190 00
Total policies or certificates in force December 31, 1896 Losses and claims on policies or certificates unpaid December 31, 1896 Losses and claims on policies or certificates incurred during year 1896	17	810,274,080.00 30,515.00 123,726.40	3,055 0 18	8 4,382,085.00 16,750.00 37,750.00
Total. Losses and claims on policies or certificates paid during year 1895. Policies or certificates terminated by death during 1896. Policies or certificates terminated by maturity	96 66 1-10 73	\$ 154,241 40 96,592,40 123,726,40 061,050,00	27 21 18 126	8 54,500.00 42,700.00 37,750.00 270,000.00
during 1888. Policies or certificates terminated by lapse during 1888.		9,007,865.60	437	1,008,440.0

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Pive thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer, No. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, on some policies. Surplus for surrender value fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. One form of policy. Entitled to surrender value at a given period. Surplus on such forms.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assess-

Answer. Graded according to age.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Forty-four thousand, three handred and nineteen dollars and sixty-eight. cents.

For what purpose, how is it created and where deposited?

Answer. Mortuary purposes and payment of surrender values. Mortuary reserve of 25 to 50 per cent surplus of mortuary fund. States of Iowa and Missouri, and office buildings and real estate.

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they selected?

Answer, Officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member? Answer. No.

Are assignments of certificates to other than such persons allowed? Answer, No.

For what purpose are assessments made and under what authority?

Answer. For death claims, balance for surrender and reserve fund. By-laws, What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

FEDERAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HENRY EGRERT.

Secretary, E. H. WHITCOMB.

[Incorporated March, 1882. Commenced business May, 1882.]

Principal office, Davenport, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 3ist of previous year \$ 68,838.68

INCOME DURING THE YEAR 1806.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions. # 9,554.83 Annual dues as per contract, without any deduction whatever. 12,038.01 Medical examiner's fees paid by applicant...... None.

Total paid by members..... # 54,486.31

Interest, \$5,785.60; rent, \$; total	3,786 60	
Cash received from all other sources, viz. Surety and savings fund, \$1,980.54; advance fund, \$85.65; bills payable, \$500; total (Assessments paid in advance, \$718.92).	2,856.10	
Total Income		\$ 61,100.0
		5 120,947,67
Total net resources. DISBURSEMENTS DOMING THE YEAR 1896.		G. TENNATURE.
Losses and claims \$	34,000.00	
Retarned to members	2,000.22	
Advanced payments returned to rejected applicants	61,05	
Total paid to members	36,761.37	
on account of fees and dues	7,215.98	
Commissions paid or allowed for collecting assessments	99.50	
Salaries of managers and agents not paid by commissions	6,429.46	
Salaries of officers, \$2,365; other compensation of officers, \$56.40; total	2,451,40	
Salaries and other compensation of office employes	1,625.00	
Medical examiner's fees, whether paid direct by members or		
otherwise	1,340.88	
Rent, \$900; taxes, 8; advertising and printing, \$1,300.67; total	1,600.87	
Advanced to officers and agents, to be repaid out of future sal- aries or commissions		
All other items, vis: Postage, \$318.13; attorney's fees, \$191.64;		
traveling expenses, \$1,277.58; insurance commissioner, \$250.37;		
national convention, \$136; bills payable, \$558; contingent	1	
expenses, \$50.55; total	3,554.37	
furniture, \$142.30; total.	407.53	
(Advanced assessments applied, \$)		
(Total expenses, \$24,359.94.)		
		\$ 61.386.25
(Total expenses, \$24,00.94.) Total disbursements		\$ 61,386.25 8 68,561.42
(Total expenses, \$34,39,94.) Total disbursements		succession in column
(Total expenses, \$24,30.94.) Total disbursements. Balance. NIT ON INVESTED ASSETS. Cost value of real estate in eash, exclusive of coumbrances		succession in column
(Total expenses, \$24,30.94.) Total disbursements. Baiasce. NRT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None.		successive forces.
(Total expenses, \$24,30.94.) Total disbursements. Baingon. NET ON INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Louis on marginaria (first lions) on real estate.	§ 65,850.00	successive forces.
(Total expenses, \$24,30.94.) Total disbursements. Baiasce. NIT ON INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate. Loans encured by winder of bonds, stocks and other marketable	g 65,850.00	successive forces.
(Total expenses, \$24,30.94.) Total disbursements. Baiasce. NRT OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Leans on mortgages (first liens) on real estate. Leans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None.	\$ 65,850.00	successive forces.
(Total expenses, \$24,30.94.) Total disbursements. Baiasce. NIT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. Loans on morrgages (first liens) on real estate. Loans secured by piedge of boads, stocks and other marketable collaterals. None. Cost value of boads and stocks owned absolutely. None. Aments ladger balances. None.		8 68,561.42
(Total expenses, \$24,30.94.) Total disbursements. Bainsce. NHT OR ISVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Leans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. 4. None.	# 65,850.00 1,606.84	8 68,561.42
(Total expenses, \$24,30.94.) Total disbursements. Balance. NET OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cash deposits in bank on emergency or reserve fund account:	1,005.94	8 68,561.42
(Total expenses, \$24,30.94.) Total disbursements. Balance. NET OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cash deposits in bank on emergency or reserve fund account:		8 68,561.42
(Total expenses, SA, 30, 34.) Total disbursements. Balance. NET OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents ledger balances. Cash in office. Cash deposits in bank on emergency or reserve fund account: Davenport National bank. All other deposits. None.	1,005.34	8 ex.561.42
(Total expenses, \$24,30.94.) Total disbursements. Balance. NHT OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Leans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Ones deposits in bank on emergency or reserve fund account: Davenport National bank. Total net or layersted assets. None. Total net or layersted assets.	1,005.34	8 ex.561.42
(Total expenses, \$24,30.94.) Total disbursements. Balance. NHT OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Leans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Ones deposits in bank on emergency or reserve fund account: Davenport National bank. Total net or layersted assets. None. Total net or layersted assets.	1,005.34	8 ex.561.42
(Total expenses, \$24,30.94.) Total disbursements. Baiasce. NIT OR ISVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents' ledger baiances. A None. Cash deposits in bank on emergency or reserve fund account: Davenport National bank. All other deposits. None. Total net or invested assets. None. Total net or invested assets. None. None.	1,005.34	8 ex.561.42
(Total expenses, \$24,30.94.) Total disbursements. Balance. NHT OR INVESTED ASSETS. Cont value of roal estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cosh value of bonds and stocks owned absolutely. None. Cash in office. None. Cash deposits in bank on emergency or reserve fund account: Davenport National bank. None. Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents balance unsecured. None. Total net or invested assets. less depreciation. None. Total net or invested assets.	1,005.94 1,105.08 8 68,561.43	8 ex.001.42
(Total expenses, SA, 30, 34.) Total disbursements. Balasce NET OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances. Loans on morrgages (first liens) on real estate. None. Loans carried by piedge of bonds, stocks and other marketsable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cash deposits in bank on emergency or reserve fund account: Davenport National bank. All other deposits. None. Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents balance ansecured. None. Total net or invested assets. less depreciation: None. Total net or invested assets. less depreciation: None. Total net or invested assets. less depreciation: None.	1,005.94 1,105.08 8 68,561.40	8 69,561.42 8 69,561.42
(Total expenses, \$24,30.94.) Total disbursements. Balance. NET OR INVESTED ASSETS. Cont value of roal estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cash in office. Chash deposits in bank on emergency or reserve fund account: Disvengert National bank. None. Total net or lavested assets Deduct deposits. None. Total net or lavested assets. None. Total net or invested assets. None. None. None. None. Total net or invested assets. None. None.	1,005.94 1,105.08 8 68,561.42 9 1,107.85 5,610.00	8 69,061.42 8 69,061.42
(Total expenses, SA, 30, 34.) Total disbursements. Balasce NET OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances. Loans on mortgages (first liens) on real estate. None. Loans carried by piedge of bonds, stocks and other marketsable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cash deposits in bank on emergency or reserve fund account: Davenport National bank. All other deposits. None. Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents balance unsecured. None. Total net or invested assets less depreciation: NON-INVESTER DASSETS. Interest due, S	1,005.84 1,105.08 8 68,561.43 9 1,107.87 5,610.00	8 65,561.42 8 65,561.42
(Total expenses, \$24,30.94.) Total disbursements. Balance. NHT OR INVESTED ASSETS. Cont value of roal estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Cash in office. Cosh deposits in bank on emergency or reserve fund account: Davenport National bank. None. Total net or lavested assets. Deduct deposits. None. Total net or invested assets. None.	1,005.34 1,105.08 8 68,561.43 9 1,107.87 5,610.00	8 65,561.42 8 65,561.42
(Total expenses, SA, 20.94.) Total disbursements. Balasce NET ON INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances. None. Loans on mortgages (first liens) on real estate. None. Loans carried by piedge of bonds, stocks and other marketsable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cash in office. Cash deposits in bank on emergency or reserve fund account: Davenport National bank. All other deposits. None. Total ant or lovested assets. Deduct depreciation of assets to bring same to market value and agents balance unsecured. None. Total ant or lovested assets. less depreciation: None. Total ant or invested assets, less depreciation. None. Interest due 8, accrued, \$1,19.55; total. Surety fund piedges Rents due and accrued. None. Furniture.	1,005.84 1,105.08 8 68,561.43 9 1,107.81 3,610.00	8 65,561.42 8 65,561.42
(Total expenses, \$24,30.94.) Total disbursements. Bainsce. NET OR INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances. Loans on mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks and other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents ledger bainnoss. Cosh in office. Cosh in office. Cosh deposits in bank on swergency or reserve fund account: Davenport National bank. All other deposits. None. Total net or invested assets. Loans ame to market value and agents bainnes ansecured. None. Total net or invested assets. less depreciation. None. Total net or invested assets. less depreciation. Solvery fund piedges Rents due and accrued. Market value of real estate over cost and encumbrances. None. Furniture. Market value of real estate over cost and encumbrances. None.	1,005.34 1,105.08 8 68.561.42 9 1,107.87 5,610.00	8 65,561.42 8 65,561.42
(Total expenses, SA, 20.94.) Total disbursements. Balasce NET ON INVESTED ASSETS. Cost value of roal estate in cash, exclusive of encumbrances. None. Loans on mortgages (first liens) on real estate. None. Loans carried by piedge of bonds, stocks and other marketsable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Cash in office. Cash in office. Cash deposits in bank on emergency or reserve fund account: Davenport National bank. All other deposits. None. Total ant or lovested assets. Deduct depreciation of assets to bring same to market value and agents balance unsecured. None. Total ant or lovested assets. less depreciation: None. Total ant or invested assets, less depreciation. None. Interest due 8, accrued, \$1,19.55; total. Surety fund piedges Rents due and accrued. None. Furniture.	1,005.34 1,105.08 8 68,561.43 9 1,107.85 5,610.06	8 66,561.42

LIABILITIES.

Losses adjusted, due and unpaid (number of claims)None. Taxes due and accrued		209 91
Balance, not assets		75,933.01
CONTINGENT MORITGARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due		
Total due from members. 5 7,913.58 Deduct estimated cost of collection. 791.85		
Net amount due from members	8	7,123.99
CONTINGENT MORTUARY LIABILITIES.		
Losses adjusted, not yet due (number of claims 1)		
Total contingent mortuary Hubfilties		5,000,00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1806.		BUSINESS IN IOWA DUBLING 1896,	
	Number.	Amount,	Number.	Amount
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year 1896	2,691 504	\$2,691,000.00 594,000.00	2,093	\$ 2,050,000.00 294,000.00
Total Deduct number and amount which have ceased to be in force during 1895	3,195	83,195,000.00	2,377	6 2,377,000.00
	493	493,000.00	443	443,000.00
Total policies or certificates in force December 31, 1895. Losses and claims on policies or certificates unp 1895. Losses and claims on policies or certificates incurred during year 1896.	2,702	82,702,000 00	1,934	\$ 1,934,000.00
	1	2,000 00	None	None
	27	20,000.00	19	27,000.00
Total Losses and claims on policies or pertificates paid during the year 1896. Colicies or certificates terminated by death during 1896. Policies or certificates terminated by sur- render during 1896. Policies or certificates terminated by lapse	28	\$ 41,000.00	19	8 27,000.00
	24	34,000.00	17	20,000.00
	39	39,000.00	27	27,000.00
	12	12,000.00	9	9,000.00

MISCRILLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars. Three certificates on any one life present limit.

Do the certificates or policies issued by the association specify a fixed amount to be nald, regardless of amount realized from assessments to meet the same? If so state how the amount is guaranteed, and whether such guarantee or premium is allowed any atvidend or endowment return.

Anywer. No. The surety fund is created for the purpose of guaranteeing full payment of losses.

Is any part of the mortuary assessments used for any purpose except to pay mortnary claims? If so, what amount and for what purpose?

Answer. Yes; cost of collection and protection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? If so, how are these payments or promises prowided for?

Answer. No; we issue life and savings policy as defined in section 23, chapter 65, acts of the Twenty-first General Assembly.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of wassesment.

Answer. Graded. American experience table. The premiums provide for increasing cost with increasing ago.

Was the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Sixty-five thousand, eight hundred and fifty dollars.

For what purpose, how is it created and where deposited?

Answer. To secure policy contracts. Created by payment of 1 per cent of amount beaured, and mortality savings. Deposited with auditor of state.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors by the members; officers by directors.

is a medical examination required before issuing a certificate to applicants? Answer, Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed? Answer. Life and savings fund policies, yes.

For what purpose are assessments made and under what authority?

Answer. To meet death losses, expenses and fulfill policy contracts. Under authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. Three thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition or the

FIDELITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. G. Fousz.

Secretary, W. S. CAMPBELL.

[Incorporated December 2, 1878. Commenced business January 1, 1879.]

Principal office, Philadelphia, Penn.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year.......... \$1,317,896.11

INCOME D	URING THE YEAR 1896.		
Gross amount paid by members to the	e association or its agents.		
without deductions for commis- follows:	sions or other expenses as		
Gross amount of membership fees r	equired or represented by		
application, without deductions,	including total first year's		
expense payment on all new police	des		
Annual dues as per contract, withou	t any deduction whatever.	361,296,72	
Assessments: Mortuary, \$872,026 91; Medical examiner's fees paid by app	expense, \$9,579.21; total	881,597.12 3,200.03	
Total paid by members		T 511 999 95	
Interest, \$53,732.40; rent, \$3,640.05; tot	al	57,078,54	
Advances to agents repaid	None	and the second	
Cash received from all other source	s. viz.: Fees for changing		
policies		355.50	
(Assessments paid in advance, \$)		(Original)	
Total income		_	-
			\$1,569,550.80
Total net resources	**********************		\$2,887,447.00
	TS DURING THE YEAR 1895.		
Losses and claims		\$ 540,461,53	
Advanced payments returned to rej	ected applicants, members	C. L. Land	
and expenses incident thereto		58,598,77	
Total paid to members		- Committee	
Commissions and fees retained by or		# 1010/000/30	
on account of fees and dues		306,905,78	
Commissions paid or allowed for coll		9,570 21	
Salaries of managers and agents not		49,034.07	
Salaries and other compensation of		28,129.68	
Salaries and other compensation of		57,457,74	
Medical examiner's fees, whether p			
otherwise		39,704.41	
Rent, \$24,842.79; taxes, \$997.36; advert	sing and printing, \$48,729.70;		
total		74,509 85	
Advanced to officers and agents,			
salaries or commissions			
All other items, viz.: State licenses,		11,622.76	
Furniture, fixtures, janitor, fuel, ex		9,634.40	
Traveling expenses, postage, etc		43,263.64	
(Advanced assessments applied, \$.)		
(Total expenses, \$629,832.54.) Total disbursements	The same of the sa		\$1,225,802.54
Total dispursements			\$1,228,802.86
Balance			\$1,658,554.19
NET O	R INVESTED ASSETS.		
Cost value of real estate in cash, ex-		81,018,156,56	
Loans on mortgages (first liens) on re		225,798.54	
Loans on policies, reserve included !		37,020.49	
Loans secured by pledge of bonds,	stocks or other marketable		
collaterals	*************************	21,686.74	
Interest bearing notes secured by lie		53,918.43	
Jost value of bonds and stocks owner		26,000.51	
Agents' ledger balances secured		254,218.77 209 43	
Cash in office		200 63	
Cash deposits in banks on emergency bank, Philadelphia, \$3,869.96; Sev	anth National hard Phila		
delphia, \$5,288 49; Ninth National	bank Philadelphia 55 112 35		
Union Trust Co., \$4,883.92; total.	name's wither burn's so'the on't	21,145,72	
All other deposits	None	**********	
Total net or invested assets		21 859 554 10	
Deduct depreciation of assets to be	elar same to market value	PATRICHASTIN	
and agents' balances unsecured.	None		
Total net or invested assets, le	as depreciation	_	\$1,658,584.19
A DESIGNATION OF THE COLUMN ASSOCIATION AND ADDRESS AN			

Interest due, \$013.24; accrued, \$3,856.48; total Rents due, \$; accrued, \$; total Market value of real estate over cost and end	erretere	None.	4,499,71 35,531.00	
Market value of bonds and stocks over cost				
Total non-invested assets,				8 40,091.63
Gross assets				\$1,605,585.81
LIABILIT	IRE.			
Losses adjusted, due and unpaid (number of a Taxes due and accrued. Salarles, rents and office expenses due and ac Borrowed money and interest accrued on sa Advance assessments and bonus or divident All other (not including contingent mortuary)	crued.	None.	69.00	
Total actual liabilities			-	8 280,210.82
Balance, net assets.				\$1.418,374.92
CONTINGENT MORTUARY AS			-	
Mortuary assessments called and not yet due Mortuary assessments due and unpaid, sp from which losses of current year will be. Mortuary assessments not yet called for losses resisted, 8; reported, 8; to tai Deduct estimated cost of collection	paid	in policies sisted, 8; NoneNone.	992, 333.00	# 992,333.00
CONTINGENT MORTUA	RY LIA	HILITIES.		
Losses adjusted, not yet due (number of clain Losses in process of adjustment (number of claims, 2) Losses reported (number of claims, 2) Losses resisted (number of claims, 2)	alms, 4	None.	30,500.00 18,000.00 74,000.00 7,000.00	8 138,500,00
	TOTA	L BUSINESS OF 1895	DUBINI	tss in Iowa Ing 1896.
	Number.	Amount,	Number.	Amount
Policies or certificates in force December 31, 1895 Policies or certificates written during the year 1896.	25,339 9,007	\$59,368,348.60 21,705,571.00	357 123	8 635,500.00 210,500.00
The Later of the Control of the Cont	Di oue	ADE 000 044 - 0	727	-

31,378 \$81,068,914.40

5,371 13,655,958 08

29,005 867,412,985 98

122,800.00 10,737.90 191,750.00

1,045,000.00

400 # 853,250.00

Total....
Deduct number and amount which have ceased to be in force during 1896.....

Total policies or certificates in force December 51, 1896. Losses and claims on policies or certificates unpaid December 31st. Nine of these claims settled at a saving of \$10,757.90.

47.293.00

8 51,985.65

1,838.00

EXHIBIT OF CENTIFICATES OR POLICIES-Confined.

	TOTAL BUNINESS OF 1806.		DURING 1886.	
	Number.	Amount.	Number,	Amount.
Losses and claims on policies or certificates inureed during 1896 Balance of installment policies for \$0.000, pres- ent value of which is included in actual	243	-	8	8 5,000.00
Habilities. Deduct amount included in actual Habilities	*******	9,000 00		*************
Total Losses and claims on policies or certificates	289	\$ 678,931.58		***********
paid during the year 1896. Policies or certificates terminated by death	133	540,461.53	2	3,000.00
during 1808. Policies or certificates terminated by lapse	.943	575,900.43	3	5,000.00
during 1805	5,128	13,060,056 65	77	184,750.00

MISCRILLA NEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty-five thousand dollars; unless otherwise authorized by the board of directors.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; the policies are guaranteed by the contingent fund, now sufficient to pay the losses for a year, and by the assessment of promiums.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. From I to 5 per cent was paid the trustees to cover cost of collection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No: except in certain cases over-payments are returned.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age. Answer: Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. By American tables modified by probable life and experienced decrement. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, three hundred and seventy-eight thousand, three hundred and forty-three dollars and thirty conts.

For what purpose, how is it created and where deposited?

Answer. To guarantee full payme at of policies and reduce insurance liability of the association; created by loading nortunary calls or collecting stipulated sums in addition to mortality element for said purpose.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors, and the officers are elected annually by the directors.

Is a medical examination required before issuing a certificate to applicants)

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes, if the laws of the stude recognize any other insurable interest.

Answer. Yes; if the laws of the strike recognize any other insurance inter-For what purpose are assessments made and under what authority?

Answer. For the purpose of paying death losses and creating a contingent account

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three hundred and thirteen thousand and twenty dollars and fifty-one

Answer. Three hundred and thirteen thousand and twenty dollars and fifty-one cents

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iows, pursuant to the laws of said State.

Provident, JAMES NOBLE, JR.

Secretary, B. N. EINGSBURY.

[Incorporated April 12, 1887. Commenced business May 4, 1887.]

Principal office, Westfield, Mass.

DALABOR SHEET.

Amount of net or	invests d assets Dec	ember list of previous	year 1	8,096.65

INCOME DURING THE YEAR 1806.

Gross amount			
follows:			

Gross amount of membership fees required or represented by	
application without deductions	35,500,09
	12,634,00
Assessments	23,045.00

Medical examiner's fees paid by applicant	-
Total paid by members	28,184.00
Interest and rentNone.	
Advances to seemts revald	

Cash received from all other sources, viz: Reinstatements.....

Total net resources.....

Assessments paid	In advance, F)
Total income	***************************************

DISRUSSEMENTS DURING THE YEAR 1806.

DISECTOR AND ADDRESS OF THE PARTY OF THE PAR		
Losses and claims (229)		27,689.19 50.65
Total	2	27,919.04
Commission and fees retained by or paid or allowed to agents on account of fees and dues		5,800 05
Commissions paid or allowed for collecting assessments None. Salaries of managers and agents not paid by commissions. None. Salaries of officers. \$1,386.27; other compensation of officers.		
# : total		1,090.00
Salaries and other compensation of office employes		1,327,50

THE THOUSANDE REPORT.			
Advanced to officers and agents, to be repaid out of future sala-			
Mil Other Rems, VIE: Licenses, postage, logal Incidental at-	1,993,47		
(Auvanced assessments applied, 5)	1,400.57		
(Total expenses, #12,555.42.)			
Total disbursements			0,475,36
Balance		-	-
NET OR DIVESTED ASSETS.			11.510.49
Cost value of real estate in cash, exclusive of encumbrances None.			
Loans on mortgages (first liens) on real estate			
Loans secured by pledge of bonds, stocks or other marketable			
collaterals			
Cost value of bonds and stocks owned absolutely Nove			
Agents' ledger balances None. Cash in office \$			
Cash deposits in bank on emergency or reserve fund account:	6,591.28		
Westfield Savings bank, 8997.17; Worongoo Savings bank			
\$1,902.60; Hampden National bank, \$2,020.04; total	4,919,21		
All other deposits			
Total net or invested assets 5 1	1.510.40		
Deduct depreciation of assets to bring same to market value			
and agents' ledger balance unsecured			
Total net or invested assets, less de preciation		8	11.510 49
NON-INVESTED ASSETS.			
Interest due and accrued			
Rents due and accrued			
Market value of real estate over cost and encumbrances. None			
Market value of bonds and stocks over costNone.			
Total non-invested assetsNone			
Gross assets	-		11,810.49
LIABILITIES,			
Losses adjusted, due and unpaid (number of claims)None.			
Taxes due and accrued			
Salaries, rents and office expenses due and accrued None.			
Borrowed money, \$3,000; Interest accrued on same, \$; total. \$	5,000.00		
Advance assessments and bonus or dividend obligations. None. All other (not including contingent mortuary)			
Total actual liabilities		5	5,000.00
Balance, net assets		8	6,510.49
CONTINGENT MORTUARY ASSETS (OR RESOURCES).			
Mortuary assessments called and not yet due	9,812.00		
	3,420,00		
	5,124.00		
Total due from members	NSS 00		
Deduct estimated cost of collection	THE PARTY OF		
Net amount due from members	_		28,335 00
CONTINGENT MOLITCARY MARILITIES.		-	medical day
Losses adjusted, not yet due (number of claims)None.			
Losses in process of adjustment (number of claims)None. Losses reported (number of accidents 22)			
	.887.50		
All other contingent liabilitiesNone.			
Total contingent mortuary Habilities			5.137.50
		1	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BURINESS IN 10WA DURING 1896.		
	Number.	Amount	Number.	Amount	
Policies or certificates in force December 31, 1805. Seinstatements during 1890 Policies or certificates written during the year 1890.	8,504 3,617	811.359,700.00 4,702,100.00 983,100.00	170 113 20	\$ 412,500.00 140,500.00 28,450.00	
Total. Deduct number and amount which have ceased to be in force during 1886.	8,321 759	817,044,900.00 2,049,300.00	203 65	8 587,850.00 229,500.00	
Total policies or certificates in force December 31, 1899 Losses and claims on policies or certificates unpaid December 31, 1896. Losses and claims on policies or certificates Incurred during year 1896.	None	\$14,965,600.00 None 27,660.89	218 None	8 258,350.00 None 233.4	
Total Loss's and claims on policies or certificates paid during the year 1806.	329	1 27,869.30 27,869.39	8	8 233.4 223.4	
Policies or certificates terminated by lapse during 1896. Policies or certificates terminated by lapse during 1896.	1000	2,049.300.00	HIS	229,500.0	

MISCRELANHOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one 11.te2

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? If so, how are these payments or promises provided for?

in levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of

Answer. All pay alike under same form of certificate. Purely accident business. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Four thousand, three hundred and fifty-nine dollars and eighty-five.

For what purpose, how is it created and where deposited?

Answer. Purpose to pay claims. Created by assessment. Deposited with Westfield and Woronoco Savings banks. Hampden National bank, and vault.

Are the officers and directors elected at annual meeting of members?

Is a medical examination required before issuing a certificate to applicants? Answer, No.

Salaries of officers, \$1,170; other compensation of officers, \$131;

H5,572,00

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what authority? Answer. To pay claims and under authority of the association's constitutioncharter and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in such class?

Answer. Fifteen thousand, two bundled and twenty-four dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

GERMAN AMERICAN MUTUAL LIFE ASSOCIATION.

Organised under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, PHILLP BENNER.

Secretary, F. H. A. KOCH.

[Incorporated March 5, 1887. Commenced business July I, 1887.] Principal office, Odd Fellows building, corner Main and Valley streets, Burlington

BALANCE SHEET.

Amount of net or invested assets December list of previous year. \$ 6,350.10 INCOME DURING THE YEAR 1990.

Gross amount said by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions None. Annual dues as per contract, without any deduction whatever

None. Assessments: Mortuary, \$15,000.80; expense, \$7,022.17; total..... \$ 22,120.77

Total paid by members...... \$ 10,122.77 Interest, \$156.07; rent, \$........ Cash received from all other sources, viz : Temporary advance. by officers.... (Assessments paid in advance, none.) Total income # SECURITIES Total get resources..... # Br.DCLAR

Louises and claims \$ 17,152.25 Advanced payments returned to rejected applicants...... ITL00 Total paid to members 8 H.384.25 Commission and fees retained by or paid or allowed to agents

DISBURSEMENTS OF RING THE YEAR THE.

on account of fees and dues..... Commissions paid or allowed for collecting assessments..... 1,004,03 Balaries of managers and agents not paid by commissions. None.

total # 1,981.00 Salaries and other compensation of office employes...... 371.6b. Medical examiner's fees, whether paid direct by members or 945.65 otherwise Cent. \$477.79; taxes, \$233.88; advertising and printing, \$487.57; 1,179.04 total Advanced to officers and agenta to be repaid out of future salaries or commissions None All other Hems, viz.1 250.17 Postage exchange 49.54 Sandries-Inchientals..... 86,00 Truveling expenses (Advance assessments applied, none) (Total expenses, \$8,853.78.) \$ 26,278.03 Total disbursements..... 9 5,863,45 RET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. Loans on mortgages (first liess) on real estate.... 8 2,000,00 Loans secured by pledge of bonds, stocks or other marketable collateralsNons. Cost value of bonds and stocks owned absolutely None. 809.35 Cash in office Cash (leposits in banks on emergency or reserve fund account: State of Missouri insurance deposit, \$1,000; First National bank, \$1.213.10; German Savings bank, \$600; total...... 2,915.10 Deduct depreciation of assets to bring same to market value, and 5,683,45 Total not or invested assets, less depreciation Interest due and accrued SON-INVESTED ASSETS. None. Market value of real estate over cost and oncumbrances. None. Market value of tonds and stocks over cost None. Total non-invested assets None. 6,652.45 Orons assets LIABILITIES. Salaries, rents and office expenses due and accrued..... None. Borrowed money, \$1.302 54; Interest accrued on same, \$ 1 ... \$ 1,302.54 Advance assuments, busine or dividend obligations None. 0.00234 Total actual Rabiffles 2,125,91 Balance, not assets

CONTENGENT MORTUARY ASSETS (OR RESOURCES).

Youl dus from members..... g passe.co

Not amount due from members

Mortnary assessments called and not yet due: Notes for our-

rent year (estimated) ...

Mortuary assessments and expense element due and unpaid

Mornage assessments not yet called for losses usualjusted. redated and reported None.

(milmated).....

CONTINUENT MORTUARY LIABILITIES.

\$ 8,000 as

EXHIBIT OF CERTIFICATES OR POLICIES NUMBER AND AMOUNT.

				**
	OF BOL		DUBING IN 101 DUBING 1806.	
	Number.	Amount	Number.	Amount
Policies or certificates in force December 21, 1808. Policies or certificates written during the year 1808.	1,816 440	#1,607,750,00 #19,600.00	563 140	8 643,250.00 287,503.00
Deduct number and amount which have ceased to be in force during 1896	2,256 773	89,129,750.00 879,750.00	700 100	# 519,750.00 221,750.00
Total policies or certificates in force becamber 31, less. Losses and clistus on policies or certificates unpaid becamber 31, less. Not reported in feet there was. Losses and claims on policies or certificates incurred during year 1890.	1,483 3 6 13	\$1,547,600.00 8,500.00 6,000.00 18,500.60	None None	\$ 589,000.00 None None 1,000.00
Total Losses and claims on policies or certificates paid during the year less. Policies or certificates terminated by death	15	\$ 25,000.00 15,610.00	1 4	\$ 1,000.00 4,000.00
during 1806 Policies or cartificates terminated by lapse during 1808.	13 773	16,500,00 579,750 00	1 166	1,000.00

MISCELLANDIOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one lifel

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of the amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No, but the full payment of policy is guaranteed by accumulations of mortuary reserve funds.

is any part of the mortnary assessments used for any purpose succept to pay mortuary claims? If so, what amount and for what purpose?

Answer. No, except percentage for collecting; one-fourth set spart for reserve, the balance is used for settlement of death and disability claims.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age! If mortality tables are used, please name. them, and state if assessments are levied on age at entry, or on age at date of assess-

Answer. Yes; upon the actuary tables. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand, three hundred and eighty-four dollars and sixty-one

For what purpose, how is it created and where deposited?

Answer. To provide against excessive murtality; for protection against furfeiture to case of inability to pay premiums when due; to reduce premiums after ten years of contingent membership; created by setting apart one-fourth of the net receipts of mortuary collections.

Are the officers and directors elected at annual meeting of mambers?

Answer, Yes.

If not, how are they selected?

Answer. Officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or helrs of the member?

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To create a mortuary fund for setalement of mortuary and disability ctaims; under authority of articles of incorporation and to collect the expense dues provided for in policy.

What sam of money would an ordinary assessment for the payment of a single corsificate produce in each class?

Answer. Four thousand, five hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

GLOBE ACCIDENT INSURANCE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iows, pursuant to the laws of said State.

President, E. Teppts.

Secretary, L. S. MILLARD.

(Incorporated October 5, 1886. Communiced business October 31, 1886.) Principal office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of act or invested assets December Hat of previous year ... None.

INCOME DURING THE YEAR 1806.

Gross amount paid by members to the association or its agents stithout deductions for commissions or other expenses as		
follows: Gross amount of membership tees required or represented by		44.00
Annual dues as per contract, without any definit total		148.00
Medical examiner's fees paid by applicant	8	230.9
For all paid by members		

The state of the s		
Interest. 8; rent, 8; total		
Advances to agents repaid		
Cash received from all other sources None.		
(Assessments paid in advance, none.)		
Total income		230,84
Total net resources	-	1000000
		390.56
DISBURSEMENTS DURING THE YEAR 1898.		
Losses and claims		
AND THE RESERVE OF THE PROPERTY OF THE PROPERT		
Total paid to members		
account of fees and dues		
Commissions paid or allowed for collecting assessments 3.88		
Salaries of managers and agents not paid by commissions. None.		
Salarles of officers, \$; other compensation of officers, \$;		
totalNone.		
Salaries and other compensation of office employes, None.		
Medical examiner's fees, whether paid direct by members or		
otherwise		
Hent, \$12.50; taxes, \$; advertising and printing, \$2.50; total 15.00		
Advanced to officers and agents, to be paid out of future sal-		
aries or commissions		
All other items		
(Total expenses, \$77.43.)		
Total disbursements	9	96.57
Balance	-	THEAT
		NIN-AL
NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances		
Loans on mortgages (first liens) on real estate		
Loans secured by pledge of honds, stocks or other marketable		
collaterals		
Cost value of bonds and stocks owned absolutelyNone.		
Agents' ledger balances		
Cash to office.		
Cash depostes in banks on emergency or reserve fund account		
None.		
All other deposits: Fidelity Savings bank 83.72		
Total net or invested assets 8 134.41		
Deduct depreciation of assets to bring same to market value and		
agent's balance unsecured		
Total net or invested assets, less depreciation	-	134.41
NON-INVESTED ASSETS.		100.00
Interest due and accrued		
Bents due and accrued		
Market value of real estate over cost and encumbrances		
Market value of bonds and atocks over cost		
Total non-invested assets		
Gross assets	8	1114.41
	200	11000
LIABILATIES.		
Losses adjusted, due and unpaid (number of claims,)		
Salaries rents and office expenses due and accrued		
Borrowed money, \$; interest accrued on same, \$; total		
Advance assessments, 8: bonus or dividend obligations, 8; total		
None.		
All other (not including contingent mortu ary)		
Total actual HabilitiesNone.		
		134.41
Balance, net assets	100	

CONTINGENT MONTUARY ASSETS (OR RESOURCES).

CONTINGENT MONITURES ASSESSED TO THE PARTY OF THE PARTY O
Mortuary assessments called and not yet due. None. None.
MOSTURY RESIDENCE NORTH
Mortuary assessments called and not yet use. None. Mortuary assessments due and unput for losses upadjusted. F. resisted,
Mortually and yet called for losses unadjusted, \$; restated,
Mortuary assessments due and unpaid Mortuary assessments not yet called for losses unadjusted. \$ restated, \$ reported, \$ total
mortan & total
Lebos sear a Stone
1 : reported, 5 :: total None. Total due from members None.
gone and most of collection
Total due from members None. Deduct estimated cost of collection None.
Deduct estimated cost of collection
Was amount due trom monares

CONTINGENT MORTUARY LIABILITIES.

	None.
Losses adjusted, not yet due (number of claims,)	None.
Losses in process of adjustment (number of claims,	None.
Losses in process of adjustment (number of claims,	Nome
Losses reported (number of claims,) Losses resisted (number of claims,)	Second.
Losses registed (humber of the bulling	-Mone
Losses resisted (number of claims, All other contingent liabilities	None
mount contingent mortuary liabilities	
Total concludes AWD	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	DURI	NO 1898.
	Number.	Amount
Policies or certificates in force December 21, 1886	None 400	8 909,480.00
Policies or carriedade	400	8 905,490.00 254,160.00
Total policies or certificates in force December 31, 1866. Total policies or certificates in paid December 4, 1866. Losses and claims on policies or certificates usual during the	None None	\$ 654,300.00 None 19.14
Lesses and claims on policies or certificates indicated year 1866. Total Losses and claims on policies or certificates paid during the year 1869. Policies or certificates terminated by death during 1866. Policies or certificates terminated by lapse during 1898.	2 2	8 19.14 19.14 None

MISCRILLANGOUS QUESTIONS.

What is the maximum amount of the certificate or cortificates issued on any one

Answer. Five thousand dollars in case of accidental death and En per week Do the certificates or policies issued by the association specify a fixed amount to indemnity.

be paid, regardless of amount realized from assessments to most the same?

Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims?

Does the association or company have endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

In lavying mortuary assessments, are they graded on any table of mortulity or are fixed sums charged without regard to age?

Answer. Fixed sums charged from 18 to 60.

Has the society an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members?

of the servined by or said or allowed to agents

IOWA INSURANCE REPORT. Answer, Yes. Is a medical examination required before issuing a certificate to applicants? Answer. No Are certificates issued to persons other than the families or heirs of the member? Answer, No. Are assignments of certificates to other than such persons allowed? Answer, No. For what purpose are assessments made and under what authority? Answer. Mortuary, indemnity and expense fund; by order of board of directors. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class? Answer. Five hundred and sixteen dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. B. PARKER. Secretary, STEPHEN BALL.

Uncorporated May, 1868. Commenced business of life insurance April, 1867.] Principal office, 230 Asylum street, Hartford, Conn.

Attorney for service of process in Iowa, Auditor of State.

HALLINCE SHEET.

Amount of net or invested assets December 31st of previous year....... \$1,605,582.05 INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as

Gross amount of membership fees required or represented by application, without deductions.\$ 92,458 00 Annual dues as per contract, without any deduction whatever .. 261,248.59 Assessments: Mortuary, \$1,566,974.41; expense, \$46,728.82; safety Medical examiner's fees paid by applicant, \$21,053.59; advance

(Assessments paid in advance, \$8,446 46) Total income E1,894,487.75 Total net resources..... \$3,500,019.80

DISBURSEMENTS DURING THE YEAR 1896.

Advance payments applied, \$7.807.49; nafety funds dividends applied, \$88,384.54; seven year dividends applied, \$2,772.75;

Commissions and fees retained by or paid or allowed to agents		
	06,121.00	
	7,800.00	
	10,500.00	
	44,553,77	
	44,000.11	
	84,157.31	
	247111191	
	25,222.00	
	gotamano.	
Advanced to officers and agents, to be repaid out of future sala-		
ries or commissions All other items, viz: Office expenses, 81,120.28; postage, 83,913.84;		
	19,388,52	
total	20,000,00	
stockholders' dlvldends	88,468.07	
Stockholders' dividends. Transferred to stock department on account of dues	1001000000	
A despect assessments applied, 57,500,497		
(Total expenses, ECO,743.10.)		,850,053 32
Total disbursements	91	*880/009 se
	81	619,966.48
Balance		
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
Loans on mortgages (first liens) on real estateNone.		
Loans on mortgages (first field) on real estates. Loans secured by pledge of bonds, stocks or other marketable	27,000.00	
Loans secured by pledge of bonds, stocks or other	242,793.93	
Cost value of bonds and stocks owned absolutely		
Cost value of bonds and stocks owned account. Agents' ledger balances. Cash in office. Agents' reserve fund account.	2,009.85	
county to colling		
Cash in Unice account		
Cash deposits in Jane on emergency		
Cash deposits in Sank on called and cash deposited in trust Principal sum of the investments and cash deposited in trust	1,180,857.01	
Cash deposits in Jane on contract and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn., as a safety fund with Security Company of Hartford, Conn. (Sarmers and	1,180,857.81	
Cash deposits in Jane on content and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposits: First National bank, 87,009; Farmers and All other deposits: First National bank, 87,009; Co., \$189.00.	1,180,857.81	
Cash deposits in Jane on content and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposits: First National bank, 87,009; Farmers and All other deposits: First National bank, 87,009; Co., \$189.00.	1,180,857.81	
Cash deposits in Sank on energence and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposits: First National bank, 87,09; Farmers and Mechanics bank, 85,55,89; Geo. P. Bissell & Co., \$189.00; Martin Martin Martin State (1997).	1,180,857.81	
Cash deposits in Jank on energates and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn., as a safety fund All other deposits: First National bank, 87,009; Farmers and Mechanics bank, 85,505 80; Geo. P. Bissell & Co., \$189.00; Nevada National bank, 84,600; total	1,180,857.81	
Cash deposits in Sans on entergeneral cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a satety tund All other deposites: First National bank, 67,009; Farmers and Mechanics bank, 68,505 80; Geo. P. Bissell & Co., 8189 80; Nevada National bank, 84,600 total Total net or invested assets	1,180,857.21 167,255.49 81,619,966.48	
Cash deposits in Sans, on entergarder and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposits: First National bank, 87,009; Farmers and Mechanics bank, 85,556 80; Geo. P. Bissell & Co., \$189.00; Nevada National bank, 84,000; total. Total net of invested assets: Deduct depreciation of assets to bring same to market value Deduct depreciation of assets to bring same to market value.	1,180,857.51 167,935.49 81,619,966.48 24,340.88	
Cash deposits in Sans, on entergarder and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposits: First National bank, 87,009; Farmers and Mechanics bank, 85,556 80; Geo. P. Bissell & Co., \$189.00; Nevada National bank, 84,000; total. Total net of invested assets: Deduct depreciation of assets to bring same to market value Deduct depreciation of assets to bring same to market value.	1,180,857.51 167,935.49 81,619,966.48 24,340.88	\$1,595,725.60
Cash deposits in Sans on entergency and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a satety tund All other deposites: First National bank, 87,000; Farmers and Mechanics bank, 85,555 80; Goo. P. Bissell & Co., \$189.00; Nevada National bank, \$4,001 total. Total net or invested assets Deduct depreciation of assets to bring same to market valuand agents' balance unsecured. Total net or invested assets, less depreciation.	1,180,857.51 167,255.49 81,619,966.48 24,240.88	\$1,093,725.60
Cash deposits in Sans on energaces and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Coan, as a safety fund All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 88,505 sp; Geo. P. Bissell & Co., \$189.00; Newada National bank, 84,600; total. Total net or invested assets Deduct depreciation of assets to bring same to market valuand agents balance unsecured. Total net or invested assets, less depreciation. NON-INVESTED ASSETS.	1,180,857.51 167,555.49 81,619,966.48 24,240.88	\$1,965,725.60
Cash deposits in Sans on entergeneral and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a satety tand All other deposites: First National bank, 67,000; Farmers and Mechanics bank, 68,505 80; Goo. P. Bissell & Co., 8189 80; Nevada National bank, 84,600; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due, S	1,180,857.21 167,255.49 81,619,906.48 24,240.88	\$1,565,725.60
Cash deposits in Sans on outseases and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites Pirst National bank, 67,009; Farmers and Mechanics bank, 685,508 50; Geo. P. Bissell & Co., \$189,00 Nevada National bank, \$4,400; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due, \$8 accrued, \$4,500; total	1,180,857.01 167,035.49 81,619,066.48 24,040.88 .8 4,516.00	\$1,965,725.60
Cash deposits in Sans on outseases and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites Pirst National bank, 67,009; Farmers and Mechanics bank, 685,508 sp; Geo. Pr. Bissell & Co., \$189,00 Nevada National bank, \$4,400; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due, \$8 accrued, \$4,509; total	1,180,857.01 167,035.49 81,619,066.48 24,040.88 .8 4,516.00	\$1,505,705.60
Cash deposits in Sans on each series and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites First National bank, 87,009; Farmers and Mechanics bank, 85,508 sp; Geo. F. Bissell & Co., \$18900 Nevada National bank, \$4,000 total Total net or invested assets Deduct depreciation or assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation NON-INVESTED ASSETS Interest due, \$, accrued, \$4,345; total Non Rents due and accrued Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances.	1,180,857.31 187,935.49 81,619,966.48 . 24,240.88 . 8 4,516.00	\$1,595,705.60 # 4,516.00
Cash deposits in Sans on earth and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a satety tund All other deposites: First National bank, 847,009; Farmers and Mechanics bank, 85,509 89; Geo. P. Bissell & Co., \$189,00; Nevada National bank, \$4,600; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents balance unsecured. Total net or invested assets, less depreciation. NON-NYERTAL ASSETS. Interest due, \$; accrued, \$4,516; total. Rents due and accrued Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances.	1,180,857.31 167,935.49 81,619,966.48 . 24,940.88 . 8 4,516.00 	# 4,516.00
Cash deposits in Sans on earth and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a satety tund All other deposites: First National bank, 847,009; Farmers and Mechanics bank, 85,509 89; Geo. P. Bissell & Co., \$189,00; Nevada National bank, \$4,600; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents balance unsecured. Total net or invested assets, less depreciation. NON-NYERTAL ASSETS. Interest due, \$; accrued, \$4,516; total. Rents due and accrued Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances.	1,180,857.31 167,935.49 81,619,966.48 . 24,940.88 . 8 4,516.00 	
Cash deposits in Sans on earth and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a satety tund All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 865,508 80; Geo. P. Bissell & Co., \$18,900; Newada National bank, \$4,000; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents balance unsecured. Total net or invested assets, less depreciation. Non-Invested Assets Interest due, \$; accrued, \$4,516; total. Rents due and accrued. Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Total non-invested assets.	1,180,857.01 167,035.49 81,619,966.48 . 24,240.88 . 8 4,516.00 o.	# 4,516.00 #1,600,241.60
Cash deposits in Sans on outseases and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites Pirst National bank, 67,009; Farmers and Mechanics bank, 68,508 50; Geo. P. Bissell & Co., \$18900 Nevada National bank, \$4,400 total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVERTED ASSETS. Interest due, \$	1,180,857.21 167,235.49 81,619,066.48 24,240.88 .8 4,516.00 	# 4,516 00 #1,600,241.60
Cash deposits in Sans on earseast and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites: First National bank, 84,00; Earmers and Mechanics bank, 85,50,80; Geo. P. Bissell & Co., \$18,90; Nevada National bank, \$4,00; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents balance unsecured. Total net or invested assets, less depreciation. SON-INVESTAL ASSETS. Interest due, \$; accrued, \$4,516; total. Hents due and accrued Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Gross assets Losses adjusted, due and unpaid.	1,180,857.31 167,235.49 81,619,066.48 	# 4,516 00 #1,600,241.60
Cash deposits in Sans on outseases and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites Pirst National bank, 67,009; Farmers and Mechanics bank, 68,508 50; Geo. P. Bissell & Co., \$18900 Nevada National bank, \$4,400; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVERTED ASSETS. Interest due, \$	1,180,857.31 167,255.49 81,619,096.48 24,240.88 .8 4,516.00 o. o. o. o. o. o. o. o. o. o.	# 4,516 00 #1,600,241.60
Cash deposits in Sans on earks. Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund. All other deposites: First National bank, 84,00; Farmers and Mechanics bank, 865,50 Sp; Geo. F. Bissell & Co., \$189.00; Nevada National bank, \$4,00; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents balance unsecured. Total net or invested assets, less depreciation. SON-INVESTAD ASSETS. Interest due, \$; accrued, \$4,516; total. Hents due and accrued. Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Total non-invested assets. Losses adjusted, due and unpaid. Taxes due and accrued. Non Non Taxes due and accrued. Non Non Taxes due accrued.	1,180,807.21 167,255.49 81,619,966.48 24,240.88 8 4,046.00 6. 6 200,000	# 4,516 00 #1,600,241.60
Cash deposits in Sans on outseases and cash deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites Pirst National bank, 67,009; Farmers and Mechanics bank, 68,508 50; Geo. P. Bissell & Co., \$18900 Nevada National bank, \$4,400; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVERTED ASSETS. Interest due, \$	1,180,807.21 167,255.49 81,619,066.48 24,260.88 8 4,516.00 0. 0. 0. 0. 0. 0. 0. 0. 0.	8 4.516 00 81,630,241.60
Cash deposits in Sans on earseasce and each deposited in trust Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 865,508 89; Geo. F. Bissell & Co., \$18900 Nevada National bank, \$4,000 total Total net or invested assets Defact depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVESTAD ASSETS. Interest due, \$; accrued, \$4,516; total Hents due and accrued. Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and secund. Non Total non-invested assets. Losses adjusted, due and unpaid. Taxes due and accrued. Non Borrowed money and interest accrued on same. Non Borrowed money and interest accrued on same. Non Advance assessments \$4,008.15; hours or dividend obligation.	1,150,807.21 107,255.49 21,619,006.48 24,040.88 8 4,516.00 0. 0. 90,000 101.000 102.000 103.000 104.000 105.000 105.000 106.000 107.000 107.000 108.0000 108.00000 108.00000 108.00000 108.0000 108.0000 108.0000 108.0000 108.0000 108.00000 108.00000 108.00000 108.0000 108.00000 108.00000 108.00000	8 4.516 00 81,630,241.60
Cash deposits in Sans on eark are and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund. All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 865,508; Geo. P. Bissell & Co., \$18,900; Nevada National bank, \$4,000; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents balance unsecured. Total net or invested assets, less depreciation. SON-INVERTAL ASSETS. Interest due, \$; accrued, \$4,516; total. Rents due and accrued Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Total non-invested assets. Losses adjusted, due and unpaid. Taxes due and accrued. Salaries, rents and office expenses due and accrued Non Borrowed money and interest accrued on same. Nor Borrowed money and interest accrued on same. Solaries, rests and office expenses due and accrued. Nor Borrowed money and interest accrued on same.	1,150,807.21 107,255.49 21,619,006.48 24,040.88 8 4,516.00 0- 0- 0- 0- 0- 0- 0- 0- 0- 0- 0- 0-	# 4,516.00 #1,600,241.60
Cash deposits in Sans on eark are and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund. All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 865,508; Geo. P. Bissell & Co., \$18,900; Nevada National bank, \$4,000; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents balance unsecured. Total net or invested assets, less depreciation. SON-INVERTAL ASSETS. Interest due, \$; accrued, \$4,516; total. Rents due and accrued Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Market value of real estate over cost and encumbrances. Non Total non-invested assets. Losses adjusted, due and unpaid. Taxes due and accrued. Salaries, rents and office expenses due and accrued Non Borrowed money and interest accrued on same. Nor Borrowed money and interest accrued on same. Solaries, rests and office expenses due and accrued. Nor Borrowed money and interest accrued on same.	1,150,807.21 107,255.49 21,619,006.48 24,040.88 8 4,516.00 0- 0- 0- 0- 0- 0- 0- 0- 0- 0- 0- 0-	# 4,516.00 #1,600,241.60
Cash deposits in Sans on each series and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 865,508; Geo. P. Bissell & Co., \$18,900; Nevada National bank, \$4,000; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due, \$	1,180,807.21 107,255.49 81,619,900.48 24,240.88 4,016.00 0,000.00 8 200,000 1,004,412.99	# 4,516.00 #1,600,241.60
Cash deposits in Sans on each series and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 865,508; Geo. P. Bissell & Co., \$18,900; Nevada National bank, \$4,000; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due, \$	1,180,807.21 107,255.49 81,619,900.48 24,240.88 4,016.00 0,000.00 8 200,000 1,004,412.99	# 4,516.00 #1,600,241.60
Cash deposits in Sans on castascust and cash deposited in trust with Security Company of Hartford, Conn. as a satety tund All other deposites First National bank, 847,009; Farmers and Mechanics bank, 85,508 sp; Geo. P. Bissell & Co., 818,90; Nevada National bank, 84,600; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. Total net or invested assets, less depreciation. Non-New Total net or invested assets. Rents due and accrued. Non-New Total non-invested assets. Gross assets Liamiatres. Losses adjusted, due and unpaid. Taxes due and accrued. Salaries, rents and office expenses due and accrued. Non-Norden due and accrued. Salaries rents and office expenses due and accrued. Nordance assessments 84,566,12; bonus or dividend obligation of the control of	1,180,807.21 107,255.49 21,619,000.48 24,940.88 4,616.00 6,6 6,7 9,800.00 90,80 100,000 11,004,412.9	# 4,516.00 #1,600,241.60
Cash deposits in Sans on each series and cash deposited in trust with Security Company of Hartford, Conn. as a safety fund All other deposites: First National bank, 87,009; Farmers and Mechanics bank, 865,508; Geo. P. Bissell & Co., \$18,900; Nevada National bank, \$4,000; total. Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due, \$	1,180,807.21 107,255.49 21,619,000.48 24,940.88 4,516.00 6,6 6,7 8 200.00 90,80 100,000 11,004,412.9	# 4,516.00 #1,600,241.60

CONTINGENT MOBIUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not ye Mortuary assessments due and unpaid		218,000,00	
Mortuary assessments not yet called for 000; resisted, \$21,000; reported, \$64,000;	losses unadjusted, #23,- total	103,000.00	
Total due from members Deduct estimated cost of collection	None.	226,000.00	
Net amount due from members			# 326,050,00
CONTINGENT MO	STUARY LIABILITIES.		
Losses adjusted, not yet due (number of Losses in process of adjustment (number Losses reported (number of claims 8) Losses resisted (number of claims 8) All other contingent liabilities	of claims 9	218,000,00 23,000,00 64,000,00 21,000.00	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

\$ 325,000.00

Total contingent mortuary liabilities.....

	Marine 1		ALMOY GUY A.	
		L BUSINESS IN 1893.		SS IN IOWA ING 1896.
	Number.	Amount,	Number.	Amount.
Policies or certificates in force December 31. 1895	42,638	8 89,486,700.00	828 8	1,671,000.00
Andrews and the state of the st	5.841	Minetel Control of Control of Control		27,800 00
Total Deduct number and amount which have ceased to be in force during 1895		\$100,329,900.00	1	1,698,500.00
	4.515	8,747,700 00	45	80,500.00
Total policies or certificates in force December 31, 1896. Losses or claims on policies or certificates		\$ 91,582,200.00		1,618,000.00
capaid December 3, 1995 Losses and claims on policies or certificates	123	384,250.00		
Incurred during year 1896	546	1,363,500.00	7	14,000.00
Total Losses and claims on policies or certificates	669	8 1,097,750.00	78	14,000 00
Policies or certificates terminated by dusth	536	1,851,877.87	7	14,000.00
during 1806. Policies or certificates terminated by hapse	604	1,353,500.00	8	14,000.00
during 1896	3,911	7,884,200.00	97	66,500.60

MISCELLANGOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Hfe?

Answer. Fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be naid, regardless of amount realized from assessments to meet the same?

Answer. No: except some policies are issued where the first seven years mortality payments are fixed by a quarterly advance charge based on 10 per cent loaded actuaries, not seven year term rates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. None other than as provided by contract.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer, Graded,

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. According to age at date of levy by a table derived from the American and actuaries' tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, one hundred and eighty thousand, eight hundred and fiftyseven dollars and twenty-one cepts.

For what purpose, how is it created and where deposited?

Answer. By a payment once only of \$10 per \$1,000 of amount insured; in the Security company.

Are the officers and directors elected at annual meeting of members? Answer, No.

If not, how are they selected?

Answer. Directors by stockholders; officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

For what purpose are assessments made and under what authority?

Answer. To pay death claims.

What sum of money would an ordinary assessment for the payment of a single cercate produce in each class?

Answer. Fifteen thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

IMPERIAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GROBGE C. McMuntay.

Secretary, WILLIAM BOWEN.

[Incorporated December 31, 1804, Commenced business January 5, 1805.]

Principal office, 403 and 403 Equitable building, Des Moines, Iowa. Attorney for service of process in Iowa. Wm. H. Baily.

BALANCE SHEET.

Amount of not or invested assets December list of previous year \$ 402.77 INCOME DURING THE YEAR 1836.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by

221			
Annual dues as per contract, without any deduction whatever			
None			
Assessments: Mortuary, \$1,550.00; expense, \$3,059; total	4,009.50		
Total paid by members	6,091.50		
Advances to agents repaid	52.95		
Clash received from all other sources			
(Assessments paid in advance, \$19.50.)			
Total income		8	6,143,75
		-	6,635,52
Total net resources		21	0,000,00
DISBURSEMENTS DURING THE YEAR 1895.			
Losses and claims	1,119.84		
Advanced payments returned to rejected applicantsNone.			
Total paid to members	1,119,84		
Commission and fees retained by or paid or allowed to agents on account of fees and dues	2,204 78		
Commissions paid or allowed for collecting assessments	28.40		
Salaries of managers and agents not paid by commissions. None.			
Salaries of officers. \$: other compensation of officers	1,500.00		
Salaries and other compensation of office employes	278.00		
otherwise			
Rent, S147.50; taxes, S; advertising; and printing, 8219.20;			
total	7166.70		
Advanced to officers and agents, to be repaid out of future salaries or commissions	30.68		
All other items, viz.: General experise, \$76.50; books and	1000		
stationery, \$17.98; postage, \$246.87; furniture and fixtures,			
89 15; licenses, 810; recording fees, 75 cents; traveling expense,	487.85		
\$94.60; interest, \$32; total	904.00		
(Total expenses, \$4,891.50)			
Total disbursements			6,011.34
Balance			625.18
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
None.			
Loans on mortgages (first liens) on real estateNone.			
Loans secured by piedge of bonds, stocks or other marketable			
collaterals			
Agents' ledger balances	8 35.43		
Cash in office			
Cash deposits in banks on emergency or reserve fund account: F. A. Baylles, treasurer	625.18		
All other depositsNone.	- Constant		
Total net or invested assets	8 060,61		
Deduct depreciation of assets to bring same to market value and			
agenta' balance unsecured	35.43		
Total net or invested assets, less de preciation		*	025.18
NON-INVESTED ASSETS.			
Interest due and accruedNone.			
Rents due and accruedNone.			
Market value of real estate over cost and encumbrances. None.			
Market value of bonds and stocks over cost			
Gross assets		8	635 16

LIABILITIES.

LIABILITIES.			
Lesses adjusted, due and unpaid None Tasses due and accrued None Borrowed money \$500; interest accrued on same, \$8; total. \$6 Advance assessments, bonus or dividend obligations None All other (not including contingent mortuary) None.	258.00		
Total actual liabilities		8	258.00
Balance, net assets		8:	167.18
CONTINGENT MORTUARY ASSETS (OR RESOURCES MORTUARY assessments called and not yet due	318.00		
Net amount due from members. CONTINGENT MORTGARY LIABILITIES. Losses adjusted, not yet due. Nohe- Losses in process of adjustment (number of claims, 5) Losses reported (number of claims, 2).	8 225.00 53.00 40.00		115.00
Losses resisted (number of claims, I) All other contingent liabilities. None. Total contingent mortuary liabilities.		•	818 00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND ANOUNT.

	TOTAL BUSINESS OF 1896.		DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year	418	\$1,103,000.00 1,037,000.00	418 609	\$ 1,103,000.00 1,037,000.00
Total. Deduct number and amount which have ceased to be in force during 1804.	1,027	82,140,000 00 1,001,000,00	1,007 485	\$ 2,140,000.00 1,001,000.00
Total policies or certificates in force Dec. 31, 1895. Losses and claims on policies or certificates provided Dec. 31, 1895.	560	81,139,000.00 92.28	848	5 1,139,000.00 92.28
Losses and claims on policies or certificates incurred during the year 1896.	- 64	1,027.56	64	1,027,50
Total. Losses and claims on policies or certificates paid during the year 1996. Policies or certificates terminated by death during 1896. Policies or certificates terminated by lapse during 1896.	67 60 None 465	8 1,119.84 1,119.84 None 1,001,000.00	60 None 465	\$ 3,119.84 3,119.84 None 1,001,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Hife?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same!

Answer. No.

16

226	IOWA INSURAR	CE REPORT.
To now most o	of the mostney assessments	used for any purpose except to pay mor-
tuary claims?	it the mortanty assessments	and the any purpose encept to pay mine
_ Answer. Tv	wenty-five per cent.	
Answer, No	sty an emergency or reserve	iunar
	ers and directors elected at a	nnual meeting of members?
Answer. Ye	16.	Indian confident to smallenate)
Answer. No		issuing a certificate to applicants?
Are certifies	ites issued to persons other th	an the families or heirs of the member?
Answer. No	0.	
Are assignm Answer. No	ents of certificates to other t	nan such persons allowed?
For what no	rpose are assessments made	and under what authority?
	or payment of claims and ex	penses in accordance with the articles of
What sum	of money would an ordinary	assessment for the payment of a single
certificate prod	uce in each class?	
Asswer. Or	ae thousand, one hundred and	sixteen dollars and seventy-five cents.
		The second second
	ANNUAL ST	ATEMENT
For th	e year ending December 31	, 1896, of the condition of the
		With the state of
IOWA	MUTUAL ACCIDENT	INSURANCE COMPANY,
Organized unde		owa, made to the Auditor of State of the
	State of Iowa, pursuant to	o the laws of said State.
President, In	AA KNAPP.	Secretary, EDGAR L. IRVING
[Inco	rporated March 25, 1894. Com	menced business March 14, 1894.]
Pracipal office,	Nora Springs, Iowa.	
	BALANCE	SHEET.
Amount of not	or Invested assets December 3	lst, of previous year 8 33 18
Action and the second	INCOME DURING	
477		
	paid by members to the associations for commissions of	
	of membership fees required	or represented by
application	, without deductions	₩ 10,108.25
	s per contract, without any	
	Mortuary, \$5,789; expense, \$2,	

Total paid by members \$ 17,999.40 Interest and rent due and accrued None.

Advances 1,250.00 Cash received from all other sources None
Paymaster's orders and premium notes 1,208.50

\$ 20,457.00

\$ -20,491.08

Total income

Total net resources.....

(Assessments paid in advance, \$111.50.)

DISBURSEMENTS DURING THE YEAR 1890.			
Losses and claims. Advanced payments returned to rejected applicantsNone.			
Total paid to members	8 5,106.8		
account of fees and dues. Commissions paid or allowed for collecting assessments. None.	5,185.0		
Coal and lights. Salaries of officers, \$1.20; other compensation of officers, \$; total	21.5		
Madical examination of office employes	714.4		
Rent, \$335; taxes, \$; advertising and priester, \$1 00 70.	200		
Advanced to officers and agents to be repaid out of future sala- ries or commissions	1,888.70		
books, furniture, etc. \$22.65; directors' fees, \$4.00; exchange, \$32.57; express and traight, \$27.50; etails fees \$4.00; exchange,			
(Advanced assessments applied, \$) (Total expenses, \$12.519 22)	T,624.30	ű.	
Total disbursements		1	18,710,10
Balance		8	1,774.98
NET OR INVESTED ASSETS.			
Cost value of real estate, exclusive of incumbrancesNone. Loans or mortrages (first liens) on real estateNone. Loans secured by pledge of bonds, stocks or other marketable collisionsNone. Cost value of bonds and stocks owned absolutelyNone.			
Agenta ledger balances \$ Cash in office. Cash deposits to banks on emergency or reserve fund account	490 am 76.18		
All other deposits	1,208.50		
Total not or invested assets	1.774.98		
Total net or invested assets, less depreciation			1,774.96
NON-INVESTED ASSETS.			
Interest due, \$ accrued, \$ total None. Forniture, supplies, etc. (present value) \$ Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost None.	00.00		
Total non-invested assets			800.00
Gross assots		8	2,374.08
LIABILITIES.			
Losses adjosted, due and unpaid (number of claims) Ralaries, rents and office expenses due and accrued. Borrowed money, \$ interest accrued on same, \$ total. Advance assessments, \$ is bonus or dividend obligations. All others (not including contingent mortuary). Total accusal Habilities	None. None. None.		
Balance, net assets		1	2,874.98

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

	3,080.00		
	1,953.00		
	1,137.00		
		6	1,127.00
5	311.63		
	8	1,963.06 \$ 1,127.00 \$ 311.63	1,963.0e 8 1,197.00 8 5 311.63

EXHIBIT OF POLICIES OR CERTIFICATES-NUMBER AND AMOUNT.

Total contingent mortuary liabilities.....

				188 IN IOWA ING 1896.
	Number.	Amount.	Number.	Amount
Policies or certificates in force December 31,		\$3,937,100 00	1,401	\$ 3,937,100.00
Policies or certificates written during the year 1896.	1,501	4.241,590.00	1,055	2,041,390 00
Total	3,205	\$8,178,600.00	2,456	8 5,978,490.00
to be in force during 1898	1,965	5,497,090.00	734	1,641,700.00
Total policies or certificates in force December 31, 1896 Losses and claims on policies or certificates Junpaid December 31, 1895.	1,240	\$2,681,600 CO	1,722	8 4,336,790.00
Losses and claims on policies or certificates incurred during year 1:96	194	5,166 88	161	4,381.20
Total,		8 6,166.88	161	# 4,381.20
Losses and claims on policies or certificates paid during the year 1896. Policies or certificates terminated by death	194	5,166.88	161	4,381.20
during 1896 Policies or certificates terminated by lapse during 1896	1,965	5,497,090,00	734	1,641.700.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortnary claims?

Answer No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums in each class and division.

Are the officers and directors elected at annual meeting of members?

Answer, Yes, Directors elected by members; officers by vote of directors.

Is a medical examination required before issuing a certificate to applicantal Answer. No.

Are certificates issued to persons other than the families or heirs of the member? Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

311.63

For what purpose are assessments made and under what authority?
To pay losses and expenses by authority of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand, eight hundred and twenty dollars and twenty-five cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition or the

IOWA NATIONAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDWIN H. CONGER.

Secretary, J. J. WILKINSON.

[Incorporated October 15, 1894, Commenced business January 2, 1895.]

Principal office, Manhattan building, Des Moines, Iowa. Attorneys for service of process in Iowa, Carr & Parker.

BALANCE SHEET.

Amount of not or invested assets December 31st, of previous year....... \$ 10,028.36

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as

Gross amount o	d membership f	ces required or	represented by	
application,	without deducti	OSS.		
Annual dues as	per contract, wi	thout any dodn	ction whatever	550,61
Assessments:	Mortuary, 8853.0	5: expense, inc	luded in annual	
dues; total		oranie o maniero	minimum manner	950,03

1150.03	Medical examiner's fees paid by applicantNone
B. 11,545,68	Total paid by members
	Interest. 5; rent, \$; total

Unalt: recel	Tron Per	all other	sources.	VIZI From Hir	ECCOUNT,	
\$1,385; ;	cusrantee	fund depo	osits, cash.	\$511.94; inter	est on	
guaran	tee notes.	\$254.73; guar	rantee fund	l notes, \$1,213.40	Pitotal 3,365,15	
Assessmen	sts maid to	advance. &	mA.			

Total income		6,910,
Total net resources.	-	10,989.

DISBURSEMENTS DURING THE YEAR 1896. Losses and claims..... \$ 1,329.59 Advanced payments returned to rejected applicants..... Total paid to members..... \$ 1,331,49 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... Commissions paid or allowed for collecting assessments. None. Salaries of managers and agents not paid by commissions...... 10 00 Salaries of officers, \$1,000.63; other compensation of officers, \$ total.... 1,000.63 Salaries and other compensation of office employes. None. Medical examiner's fees, whether paid direct by members or otherwise..... 94 50 Rent, \$120; taxes, \$; advertising and printing, \$505.56; total ... 425,56 Advanced to officers and agents, to be repaid out of future salaries and commissions None. All other items, viz: Advances of officers repaid, \$505.50; postage, 267,45; state fees, \$25.75; traveling expenses, \$46.96; all other (tems, 800 79; total 1.035.45 (Advanced assessments applied, none) (Total expenses, \$2,946 09.) Total disbursements..... # 4,980.59 Balance £ 12,658,61 NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. 310.06 Loans secured by pledge of bonds, stocks or other marketable collaterals......None. Cost value of bonds and stocks owned absolutely...........None. Guarantee fund notes 11,641.23 Agents' ledger balances...... None. Cash in office 430 H3 Cash deposits in banks on emergency or reserve fund account: Citizens National bank..... 276.55 Total net or invested assets \$ 12,658.61 Deduct depreciation of assets to bring same to market value and agent's balance unsecured.......None. Total net or invested assets, less depreciation..... 12,658.61 NON-INVESTED ASSETS. Interest due, \$14; accrued, 8....; total...... \$ Rents due and accruedNone. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost None. Total non-invested assets..... 14.00 Gross assets..... \$ 12,672,61 TITABILITATES. Losses adjusted, due and unpaid (number of claims,) . None. Salaries, rents and office expenses due and accrued None.

Borrowed money, 180, bills payable; interest accrued on same,

Advance assessments, \$... ; bonus or dividend obligations, \$... ;

All other (not including contingent mortuary)...... None.

Total actual liabilities

Balance, net assets.....

50.00

\$ 12,592,61

CONTROLS MORTIARY ASSETS (OR RESOURCES).

Contribute montenant montes for management
Mortuary assessments called and not yet due
Mortuary assessments due and unpaid
Mortuary assessments not yet called for losses unadjusted, \$: resisted,
\$; reported, \$; total
Total due from members
Deduct estimated cost of collection
Net amount due from members

CONTINUEST MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	None
Losses in process of adjustment (number of claims,)	None
Losses reported (number of claims,)	None
Losses resisted (number of claims,	Some
All other contingent liabilities.	None
Total contingent mortuary liabilities	KOHE

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	DUNINE	SS IN IOWA ING 1894.
	Number.	Amount.
Folicies or certificates in force December 31, 1895	827 889	8 515,000,00 536,000.00
Total. Deduct number and amount which have ceased to be in force during 1896.	986 978	\$ 1,051,000.00 501,000.00
Total policies or certificates in force December 31, 1996 Losers and claims on policies or certificates unpaid December 31, 1995 and claims on policies or certificates incurred during the	288	8 460,000.00 2,000.00
y-ar 1896	-	2,000.00
Total Less a and claims on policies or certificates paid during the year 1895. Policies or certificates terminated by death during 1896. Policies or certificates terminated by lapse during 1896.	2	1,329 59 2,060,00 589,000,00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Three thousand dollars.

Do the cortificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessment to most the same? Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortunry claims?

Answer, No. Does the association or company issue endowment certificates or policies or under-

take and promise to pay to members during tife, without regard to physical condition, any sum of money or thing of value? Auswer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer, Graded. If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuary tables; assessment levied on age at entry. Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Four hundred and thirty-three dollars and ninety-four cents.

For what purpose, how is it created and where deposited?

Answer. For excessive mortality; by interest on guarantee fund and by loading of premiums above actuacy mortality table; deposited with auditor of state and Citizons National bank.

Are the officers and directors elected at annual meeting of members?

Answer. Directors only.

If not, how are they selected?

Answer. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what authority?

Answer. For mortality and contingent expenses; by the authority of board of directors, in accordance with the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Seven hundred dollars.

ANNUAL STATEMENT

Por the year ending December 31, 1896, of the condition of the

JEWELERS AND TRADESMENS COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Principal office, 253 Broadway, New York City.

President, SAMUEL W. SAXTON.

(Assessments paid in advance. \$)

BALANCE SHEET.

Amount of net or invested assets December list of previous year \$ 13,191.72

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by Annual dues as per contract, without any deduction whatever. \$ 11,472.94 Assessments: Mortuary, \$61,577.13; expense, \$8,161.33; total..... 69,738.46 Medical examiner's fees paid by applicant..... Total paid by members \$ 81,517 40 Interest, \$229.43; rent, \$...; total..... Advances to agents repaid......None. Cash received from all other sources.....

Total income..... Total net resources.....

8 82,048,33 8 95.843.05

Secretary, E. S. Johnson.

1.50

DISBURSEMENTS DURING THE YEAR 1850.

Losses and claims..... 8 52,973.00

Advanced payments returned to rejected applicants.....None. Total paid to members..... \$ 52,975.00 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 8.488.27 Commissions paid or allowed for collecting assessments...... Salaries of managers and agents not paid by commissions..... Salaries of officers, \$6,500; other compensation of officers, \$ total..... # 500.00 Salaries and other compensation of office employes..... 2,964,00 Medical examiner's fees, whether paid direct by members or otherwise..... 506.00 Rent, \$1,000; taxes, \$572.32; advertising and printing, \$942.35; total 2,514.57 Advanced to officers and agents, to be repaid out of future sal-All other items, viz.: Adjusting, investigating and legal expenses.... 18,301.90 Postage.... (Advanced assessments applied, \$) (Total expenses, \$30,722.74.) Total disbursements..... \$ 83,701.74 Halance..... § 11,538.31 NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. Loans secured by pledge of bonds, stocks or other marketable collateralsNone Cost value of bonds and stocks owned absolutely None. Agents' ledger balances...... None. Cash in office \$ 827.43 Cash deposits in banks on emergency or reserve fund account: United States Trust Co..... All other deposits: Chatham National bank..... Deductadepreciation of assets to bring same to market value Total net or Invested assets, less depreciation - 11.538.3 NON-INVESTED ASSETS. Interest due and accrued None.

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ...)... None. Salaries, rents and office expenses due and accrued......None. Borrowed money and interest accrued on same None. Advance assessments and bonus or dividend obligations. None All other (not including contingent mortuary).......None. Total actual liabilities......None. Balance, net assets....

Rents due and accrued.......None. Market value of real estate over cost and encumbrances. None.

Gross assets....

\$ 11,586,B1

11,588,81

IOWA INSURANCE REPORT.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	2,476.50 led.	
Total due from members Deduct estimated cost of collection	₹ 40,715.97	
Net amount due from members		\$ 37,
CONTINGENT MORTUARY LIABILITIES		

315.07

38,500,00

Losses adjusted, not yet due (number of claims, 7)	
Losses reported (number of claims,). Nor Lesses resisted (number of claims, 9).	
All other contingent liabilities	
Total contingent mortuary liabilities.	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DUNING 1896.	
	Number.	Amount,	Number.	Amount,
Policies or certificates in force December 31, 1895. Policies or certificates written during the year 1895.	1,738	84.011,800.00 633,500.00		\$ 4,000.00
Total Deduct number and amount which have ceased to be in force during 1896	2,041	\$4,644,600.00 620,500.00	4	8 4,000 00
Total policies or certificates in force December 31, 1895 Losses and claims on policies or certificates unpaid December 31, 1895 Losses and claims on policies or certificates incurred during year 1890	1.745	\$4.024.100.00 35,500.00 63,000.00	1	\$ 4,000.00
Total. Losses and claims on policies or certificates paid during the year 1896 Policies or certificates terminated by death during 1896, Policies or certificates terminated by lapse during 1896.	22	\$ \$8,500.00 52,975,00 63,000.00 557,500.00		

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Hito:

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mortnary claims? If so, what amount and for what purpose?

Answer. For contesting, investigating and settling claims. For collecting assess-

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In lovying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer, Yes.

If mortality tables are used, please name them, and state if amesaments are levied on age at entry, or on age at date of assessment. Answer. American experience table of mortality. At age when assessments are

called if found necessary. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand and seventy dollars and thirty-four cents.

For what purpose, how is it created and where deposited?

Answer. To pay claims if needed; if not, to be used in decreasing amount of or number of assessments.

Are the officers and directors elected at annual meeting of members? Answer. Directors.

If not, how are they selected?

Answer. Officers elected by directors,

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such members allowed.

Answer, Yes.

For what purpose are assessments made and under what authority?

Answer. To pay death claims according to law.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Ten thousand, six hundred and six dollars and fifty-three cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

KNIGHTS TEMPLARS AND MASONS LIFE INDEMNITY COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iows, pursuant to the laws of said State.

President, GRORGE M. MOULTON.

General Manager, W. H. GRAY.

[Incorporated May 5, 1884. Commenced business May 27, 1884.]

Principal office, Masonic Temple; Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year \$ 315,783.27 INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as

follows: Gross amount of membership fees required or represented by application, without deductions...... \$ 8,724.75

Annual dues as per contract, without any deduction whatever. 21,924.60

Assessments: Mortuary, 8337,224.54; expense, \$102,504.08; total Medical examiner's fees paid by applicant	609,729.52	
Total paid by members		
nterest	17,889,13	
Advances to agents repaid	6,825 87	
		LUBORES.
Total income		\$ 465,086.27
Total net resources		8 790,849.54
DISBURSEMENTS DURING THE YEAR 1896.		
cosses and claims	\$304,108.08 546.79	
Total paid to members Commission and fees retained by or paid or allowed to agents on		
account of fees and dues. commissions paid or allowed for collecting assessments None. alaries of managers and agents not paid by commissions. None.	2000	
alaries of officers	6,500.00	
alaries and other compensation of office employes	7,685,80	
otherwise. lent, \$3,000; taxes, \$645.12; advertising and printing, \$3,400.63; total		
dwanced to officers and agents, to be repaid out of future sala-	7,105.75	
ries or commissions		
expenses, \$697.84; legal expenses, \$1,900.79; dividend bonds, \$20,116.96; disability claims, \$2,625.60; profit and loss, \$127.41; total.		
Advanced assessments applied, #30,105.47.) Fotal expenses, \$24,826.47.)	49,569.61	
Total disbursements		\$ 399,251.22
Balance		8 891,598.32
NET OR INVESTED ASSETS.		
ost of real estate in cash, exclusive of encumbrancesNone.		
oans on mortgages (first liens) on real estate	8 349,452.50	
gents' ledger balancesNone.		
ash in office	780.22	
First National bank.	33,773.81	
Illinois Trust and Savings bank	6,651,79	
Il other deposits: With Missouri insurance department	1,000.00	
Total net or invested assets	\$ 391,598,32	
and agent's balance unsecuredNone.		21 W. W. W.
Total net or invested assests, less depreciation		8 391,598.32
NON-INVESTED ASSETS.		
sterest due and accrued	8 4,972.50	
	4 4.01E-00	
Total non-invested assets		8 4.972.50
Gross assets		8 396,570,82

LAARITTEEN.

LABILITIES.	
Losses ad Justed, due and unpaid (number of claims) None. Taxes due and accrued. None. Salaries, reats and office expenses due and accrued. None. Borrowed money, 8 interest accrued on same, 8 total, None. Advance assessments, 816,833.74; benus or dividend obligations, 817,793.06; total. \$ 28,626.80 All others (not including contingent mortuary), vis: judgment (appealed). Total actual liabilities.	8 33,626.80
Balance, net assets	8 362,944,02
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet due None. Mortuary assessments due and unpaid None. Mortuary assessments not yet called for losses unadjusted, \$ resisted, Mortuary assessments not yet called for losses unadjusted, \$ resisted, None. Total due from members. None. Deduct estimated cost of collection. None. Note amount due from members. None.	
CONTINGENT MORTUARY LIABITATIES.	
Losses adjusted, not yet due (number of claims.). None.	
Total contingent mortuary liabilities	# 29,631.38

Total contingent mortuary liabilities. EXHIBIT OF CURTIFICATES OR POLICIES NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUNINESS IN IOWA DUBING 1896.	
	Number.	Amount.	Number.	Amount
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year 1895	7,509	2,725,675.00	\$66 40	8 2,521,036.00 93,500.00
Total. Deduct number and amount which have ceased to be in force during 1896.	8,578 1,105	828,450,076,00 8,500,178,00	806 113	\$ 2,614,535.00 804,000.00
Total policies or certificates in force December 31, 1893 Losses and claims on policies or certificates unpaid locember 31, 1895. Losses and claims on policies or certificates incurred during year 1896	7,472 15 79	834,029,898.00 45,411.89 288,337,82	693	\$ 2,310,536.00 5,118.50 16,604.41
Total Losses and claims on policies or certificates paid during the year 1886. Policies or certificates terminated by death during 1896. Policies or certificates terminated by lapse	94 86 79	8 838,789.41 394,108.03 288,327.00 3.211,851.00	777.33	\$ 21,922.9 21,922.9 15,604.0 267,196.0

MIRCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life)

Answer. Five thousand dollars.

Gross amount paid by members to the association or its agents.

without deductions for commissions or other expenses, as

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

In lavying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assess-

Answer. Carlisle table is used; age at date of assessment.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Three hundred and fifty-seven thousand, nine hundred and seventy-one dollars and fifty-two cents.

For what purpose, how is it created, and where deposited?

Answer. For protection of members; surplus after deducting expenses from the sum of the entrance fees, annual dues and 25 per cent of assessments; First National and Illinois Trust and Savings banks.

Are the officers and directors elected at annual meeting of members? Answer, Yes.

Is a medical examination required before issuing a certificate to applicants? Answer, Yes.

Are certificates issued to persons other than the family or heirs of the member?

Are assignments of certificates to other than such persons allowed? Answer, No.

For what purpose are assessments made, and under what authority? Answer. To pay losses and expenses: under authority of the board of directors

and the laws of the state of Illinois, under which the company is incorporated. What sum of money would an ordinary assessment for the payment of a single cer-

tificate produce in each class?

Answer. Twenty-five thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

Organized under the laws of the State of Massachusetts, made to the Auditor of State. of the State of Iowa, pursuant to the laws of said State.

President, GEORGE A. LITCHFIELD.

Secretary, E. S. LITCHFIELD.

[Incorporated February 8, 1878. Commenced business October 13, 1879.]

Principal office, Boston, Mass., 60 State street.

BALANCE SHEET.

follows: Gross amount of membership fees required or represented by application, without deduction \$ 201,380,16 Annual dues as per centract, without any deduction whatever. 229,575,13 Assessments: Mortuary reserve, expense...... 2,524,741.25 Medical examiner's fees paid by applicant None. Interest, \$21,302.29; rent, # ...; total Cash received from all other sources 3,300,70 (Assessments paid in advance, \$) Total income..... \$3,081,603.62 84,183,917.89 Total net resources DISBURSEMENTS DURING YEAR 1896. Losses and claims
Cash returned to policy-holders (dividends) 2. 583,474,57
Compliance and claims Commissions and fees retained by or paid or allowed to agents Commissions paid or allowed for collecting assessments Salaries of managers and agents not paid by commissions. None. Salaries of officers, \$25,938 30; other compensation of officers, 25,058,50 #....; total..... 29,616,71 Salaries and other compensation of office employes..... Medical examiner's fees, whether paid direct by members or 36,507,18 otherwise, Rent. \$4,187.63; taxes, \$11,590.23; advertising and printing, \$41,-57,639,17 871.31; total Advanced to officers and agents to be repaid out of future sal-

(Total expenses, #611,321.03.) \$3,268,785.20 Total disbursements..... 8 895,182,19 Balance

Cost value of real estate in cash, exclusive of encumbrances.... \$ 230,638.01 Loans on mortgages (first liens) on real estate Loans secured by pledge of bonds, stocks or other marketable collaterals Agents' ledger balances 100,173,37 14,330,96 Cash in office.... Cash deposits in banks on emergency or reserve fund account: Lincoln National bank, \$2,197.79; National Granite bank, \$10,-

\$17.458.26; traveling expenses, \$1.454.70; legal expenses, \$48,-

207.47; sundries, \$5.294.80; examining commission expenses,

NET OR INVESTED ASSETS.

All other expenses, viz: Postage, \$10,467.37; agency expenses,

(Advance assessments applied, \$)

000; Winnishmer National bank, \$5,000; Spanish bankers' accentances. \$425.45; treasurer of Massachusetts (cash), \$2 108.50; Insurance department of Missouri, \$1,000; Puerto Blcc government, 8696.77; Banco del Callao, Peru, \$14,563 12; Banco National de Mexico, \$10,840 to; all other deposits. International Trust company, \$2,603.47; total..... Total net or invested assets...... \$ 595,133.19

Deduct depreciation of assets to bring same to market value,

Total net or invested assets, less depreciation

RMS, 1922, 19

NON-INVESTED ASSETS.

Interest due and accrued. Rents due and accrued. None. Fremiums in hands of foreign department and in process of transmission. Fremiums in process of collection in foreign department secured Market value of real estate over cost and encumbrances. Market value of bonds and stock over cost.	8,95×.55 52,875 90 23,958 70 118,161.99 15,497.35 13,860.33	
Machinery and stock in printing department	10,000.00	8 232,753,72
Total non-invested assets		81,127,885.91
Gross assets		EASTERNOON FA
LIABILITIES,		
Losses adjusted, due and unpaid. Taxes due and accrued. Salaries, rents and office expenses due and accrued. Borrowed money, \$\delta\$; Interest accrued on same, \$\delta\$ total. Advance assessments, \$\delta\$ bonus or dividend obligations, \$\delta\$ to All other (not including contingent mortuary).	NoneNoneNoneNone.	
Balance, net assets CONTINGENT MORTUARY ASSETS (OR RESOURCE	765).	\$1,134,850 VI
Mortuary assessments, called and not yet due	8 305,000.00 316,000.00	
Total due from members	'e Hilliannua	
Net amount due from members		8 711,000.00
Losses adjusted, not yet due (number of claims, 112). Losses in process of adjustment (number of claims, 54). Losses resported (number of claims, 50). Losses resisted (number of claims, 6). All other contingent liabilities. Nose	76,550.00 19,650.00	
Total contingent mortuary liabilities		e 619,450,60

EXHIBIT OF CERTIFICATES OR POLICIES - NUMBER AND AMOUNT.

			BUSINESS IN IOWA DUBING 1896.	
	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1885. Policies or certificates written during the year 1890.	51,940	8112.508,750 00 14.900,730 00	100 8	303,900 00
Total Deduct number and amount which have ceased to be in force during 1996.	88,483 22,084	#197,469,500.00 93,611,000.00	200 8	315,900.00 209,700.00
Total policies or certificates in force December 31, 1895. Losses and Calams on policies or certificates uspaid December 31, 1895. Losses and Calams on policies or certificates	174		87 8	11E,900.00
losses and claims on policies or certificates incurred by death during the year 1806	115		2	8,000.00
Total Losses and claims on policies or certificates paid during the year 1895. Abatement by compromise and disability set- tiements during the year 1896.	994		1 2	\$11,000.00 \$,121.00 4,379.00
Total Policies or certificates terminated by death during 1886. Folicies or certificates terminated by disability Policies or certificates terminated by Japan	695 115	312,400,00		9,500,00 8,000,00

MISCELLANSOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee of premium is allowed any dividend or endowment return.

Answer. Policies written for fixed amount. All premiums and emergency or reserve fund held for their payment.

Is any part of the mortuary assessments used for any purpose except to pay mort-

uary claims? If so, what amount and for what purpose? Answer. Not exceeding one-thirtieth of 1 per cent bi-monthly on amount insured

Does the association or company issue endowment certificates or policies, or undertake and premise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer. No except to return any overpayment which experience shall show to

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded. If mortality tables are used, please name them, and state if assessments are levied

on age at entry or on age at date of assessment.

Answer. Nearly like American tables; age at entry.

Has the society an emergency or reserve fund? Answer. Yes.

What is the amount thereof? 16

9 DT.003.90

744.05

Commission and fees retained by or paid or allowed to agents on

Answer. Seven hundred and eight-five thousand, one hundred and seventy-five dollars and two cents. For what purpose, how is it created and where deposited? Answer. To guarantee payment of policies in full; created by loading mortuary rates 33% per cent. Deposited with state treasurer and authorized banks of deposit and investments authorized by law. Are the officers and directors elected at an annual meeting of members?

Answer. No.

If not, how are they selected? Answer. Biennially by active members.

What sum of money would an ordinary assessment for the payment of a single

certificate produce in each class? Answer. One hundred and twenty-two thousand, three bundred and sixty-seven

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MASONIC AID ASSOCIATION OF DAKOTA,

Organized under the laws of the State of Dakota, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Secretary, GILBERT F. STEVENSON. President, LEVI B. FRENCH.

Incorporated, March, 1886. Commenced business, December, 1886. Principal office, Yankton, S. Dak.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 31,245.52

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows: Gress amount of membership fees required or represented by

application, without deductions \$ 4,225.00 Annual dues as per contract, without any deduction whateverNone. Assessments: Mortuary expense..... 67,175,37

Total paid by members..... \$ 71,463.37 1.081.57 Interest, \$1,081.07; rent, none Advances to agents repaid None. Assessments paid in advance..... 8 73,929,29 Total income

8 104,474.83

Total net resources..... DISBURSEMENTS DURING THE YEAR 1896.

Lesses and claims..... \$ 56,000.00 Advanced payments returned to rejected applicants, not

Total paid to members \$ 56,009.00

account of fees and dues	4,228.00		
Salaries of managers and acents nor note la sagarments None,			
	A 1000 100		
	1,500 (t) 1,200 co		
medical casumer's rest whether hald direct by manhar on	4,400 00		
	150.50		
	039.06		
maraneed to omicers and agents, to be repeate out of former			
salaries or commissions			
Postage	1222		
Traveling expense of agents.	933.00 1.361.70		
	S19.28		
(Advanced assessments applied, none.)	009.80		
(Total expenses, \$11,471.52.)			
Total disbursements			AND 1000 000
		2	67,671.02
Balance		8	87,000.00
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrance			
None			
Loans on mortgages (first liens) on real estate	26,750 00		
Loans secured by piedge of bonds, stocks or other marketable			
collaterals			
Cost value of bonds and stocks owned absolutely	3,500.00		
Agents' ledger balances			
Cash in office	1,543.22		
None.			
All other deposits:			
First National bank, Yankton, S. Dak	4,000.08		
Merchants National bank, St. Paul, Minn.	1,000 00		
Total net or invested assets.	87,008 80		
Deuget depreciation of assets to bring same to market value and	01,000 00		
agents' balance unsecuredNone.			
Total net or invested assets, less depreciation.	-		37.001.30
		-	W1149/06/00)
NON-INVESTED ASSETS.			

THE RESERVE AND DESIGNATION OF THE PERSON OF	**************************************
Rents due and accrued	None
Market value of real estate overcost and es	scumbrances. None.
Market value of bonds and stocks over cost	None
Total non-invested assets	None.
Gross assets	

LIABILITIES.

Losses adjusted, due and unpaidNone.
Taxes due and accrued
Salaries, rents and office expenses due and accrued None
Borrowed money and interest accrued on same None.
Advanced assessments, \$744 M; bonus or dividend obligations.
1 1
All other (not including contingent mortuary) None.

the desire in the control of the con	-744.85
Balance, net assets	16,258.95

CONTINUEST MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	None.
Mortuary assessments Carried and March	Nomin.
Mortuary assessments due and unpaid	Southern Co.
realsted and reported.	None.
Manager Aug toom mambers	None
Net amount due from members.	
Net amount due from members	- Laure

CONTINUENT MORTUARY LIABILITIES.

one,	413								tue	until	-	justed,			
one.	11/2						23	22.	***	Kons	DOS	langua.	8 35C	TOWN BY	
OWE.	- 5							mm.	(SIII)	(3)121	1001	Dinces.	n fiti	LOSED	
one.								127	200	Links	Reims	CORPID	20.02	W11 04	
												coutin			

EXHIBIT OF CERTIFICATES OF POLICIES -NUMBER AND AMOUNT.

	TOTAL	BORINESS 7 1006.
	Number.	Amount.
Policies or certificates in force December 31, 1835. Policies or certificates written during the year 1801.	4,210 755	\$ T,812,000.00 1,154,000.00
Policies or certificates written and the	6,063	\$ 8,500,000 00
Total. Deduct number and amount which have ceased to be in force dur- lag 1898.	_	885,000 00
Total policies or certificates in force December 31, 1836	4,040	\$ 7,761,000.07 14,000.00
Losses and claims on policies or certificates incurred during year Losses and claims on policies or certificates incurred during year		40,000.0)
	33	\$ 56,000.00
Total Losses and claims on policies or certificates paid during the year 1800. Policies or certificates terminated by death during 1800. Policies or certificates terminated by lapse during 1800.	1 33	56,000.00 42,060 D 809,000 O

MISCELLANEOUS QUEETIONS.

What is the maximum amount of the certificate or certificates issued on any one Hiter

Answer. Two certificates; total \$5,000. Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mortunry claims?

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age) If mortality tables are used, please name them, and state if assessments are levied on age at cutry or on age at date of assessment.

Answer. Assessments are graded at entry and raised after ten years; American mortality tables are used.

Has the society an emergency or reserve fund)

Answer. Yes.

What is the amount thereof?

Answer. Thirty-two thousand and twenty-eight dollars and eighty-seven conta-For what purpose, how is it created and where deposited?

Answer. To pay death claims when the death rate shall exceed nine per thousand per annum-

Are the officers and directors elected at annual meeting of members? Answer Directors are elected at anoual meetler, officers are elected by directors.

Is a medical examination required before issuing a certificate to applicanta? Answer, Yes.

Are certificates issued to persons other than the family or listes of the member? Answer, No.

Are assignments of cartificates to other than such persons allowed? Answer, No.

For what purpose are assessments made and under what authority?

To pay death claims as soon after receipt of proofs of death as possible; by the executive committee.

What sum of money would an ordinary assessment for the payment of a single corrificate produce to such class?

Answer. Three thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MASONS AND ODD FELLOWS UNION AID ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iows, pursuant to the laws of said state.

President, W. H. NORRIS.

Secretary, M. BERRILIER.

19 00

MIS.55

[Incorporated May 12, 1805. Commenced business June 19, 1892.] Principal office, Munchester, Iowa.

BALANCE SHEET.
Amount of net or invested assets December sist, of previous year \$ 1,000.08
INCOME DURING THE YEAR DOM.
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:
Gross amount of membership fees required or represented by application, without deductions. 4 1,532.00 Annual dees as per contract, without any deduction whatever
Assessments: Mortuary, \$5.795 51; expense, \$5.255 54; total 11,141,55 Medical scaminar's fees paid by applicant 179 56
Total paid by members 8 15,002.85 Interest and rest. None. Advances to awate repaid. None.

The state of the s		
Total income.		12.5
Total not resources	1	13.6

Cash received from all other sources, viz : Change of brookclary

DISBURSEMENTS DURING THE TEAB 1806.	1000000000		
Losses and claims 8 Advanced payments returned to rejected applicants	6,253.11		
Total paid to members	6,310.11		
Commissions and fees retained by or paid or allowed to agents	- Control &		
on account of fees and dues	1,397.05		
Commissions paid or allowed for collecting assessments	383 90		
Salaries of managers and agents not paid by commissions	2,000.00		
Salaries and other compensation of officersNone.			
Salaries and other compensation of office employes	533 00		
Medical examiners' fees, whether paid direct by members or	-		
otherwise	179.00		
Rent, \$150.00; taxes, \$11.00; advertising and printing, \$217.75; total	378.75		
Advanced to officers and agents, to be repaid out of future sal-			
aries or commissions			
86.90; total	190.99		
Office supplies, \$205.85; legal services, \$200.00; postage, \$134.95;	190.00		
total	641,80		
Traveling and sundry expenses	958.18		
(Advanced assessments applied, none.)	2377723		
(Total expenses, \$6,068.67)			
Total disbursements			12,978.78
		-	
Balance			950.85
NET OR INTESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
None.			
Loans on mortgages (first liens) on real estateNone.			
Loans secured by pledge of bonds, stocks or other marketable			
collateralsNone.			
Cost value of bonds and stocks owned absolutelyNone.			
Agents' ledger balancesNone.			
Cash in officeNone.			
Cash deposits in banks on emergency or reserve fund account: Mortuary fund deposited at Delaware County State bank,			
Manchester	851.22		
General fund deposited at First National bank, Manchester	123.61		
All other deposits	102.03		
	-		
Total net or invested assets 8	950.85		
Deduct depreciation of assets to bring same to market value			
and agents' balance unsecuredNone.			
Total net or invested assets, less depreciation		3	989.85
NON-INVESTED ASSETS.			
Interest due and accruedNone.			
Bents due and accrued			
Market value of real estate over cost and encumbrances. None.			
Market value of bonds and stocks over cost			
Total non-invested assets	-71		
Gross assets	CHER		980.85
LIABILITIES.			
Losses adjusted, due and unpaid (number of claims, none). None.			
Taxes due and accrued			
Salaries, rents and office expenses due and accrued			
Advance assessments and bonus or dividend obligations. None.			
All other (not including contingent mortuary)			
Total actual liabilities			
			960,65
Balance, net assets			100,00

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

		1,500.00	Mortuary assessments called and not yet due None. Mortuary assessments due and unpaid. Mortuary assessments not yet called for losses unadjusted. \$; resisted, \$; reported, \$1.200; total. \$ Total due from members. None. Deduci estimated cost of collection None.
1,500 0	1	1	Net amount due from members
		1,500.00	CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims, 1) \$ Losses in process of adjustents (number of claims, none). None. Losses reported (number of claims, none) None. All other contingent liabilities None.
1,800.0	3		Total contingent mortuary Babilities

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		BUSINE	ING 1995.
Namber.	Amount	Number.	Amount,
1,438	#1,594,000.00 201,000.00	1,438	8 1,594,000.00 363,000.00
1,741 218 30	81,807,000 00 230,000 00 60,000.00	1,741 213 30	\$ 1,897,000 00 230,000 00 60,000 00
1,495 None 10	\$1,007,000.00 None 10,000.00	1,498 None 10	8 1,607,000 00 None 10,000.00
10 9 10	8 10,030 00 9,000.00 10,003.00	10 0 10	8 10,000.00 9,000.00 10,000.00
	1,438 803 1,741 218 20 1,495 None 10	1,438 \$1,504,000,00 303,000,00 1,741 \$1,807,000 60 218 230,000,00 1,404 \$1,007,000,00 None None 10 10,000,00 10 \$10,000,00 9 9,000,00	OF \$299. DCS Column Colum

MISCRIDANBOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life!

Answer. Two 61,000 certificates.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer, No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, 10 per cent for expenses.

Does the association or company Issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sun of money or thing of value?

Answer. No.

In legging mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to ago? If mortality tables are used, please name

DIDTE

1.091.10

4,819,92

41.05

748.00

490.00

015.50

659.80

1,352.55

6,400.00

3,100.85

5,074.50

2,466.65

555.70 622.75

YES DE

400 46

\$ 10,990 N1 16.339.44

16,019,44

539 AT

4,806.44

\$ 11,952.43

10,758 H7

.......

umbrancesNone.

tions, B....

\$ 6,500 00

B 16 219 44 t value and

25.00

them, and state if assessments are levied on age at entry, or on age at date of assessment. Answer. Graded on age at entry. Has the society an emergency or reserve fund? Answer, No. Are the officers and directors elected at annual meeting of members? Answer. Directors are elected at the annual meeting of the members. Officers are elected by the board of directors. Is a medical examination required before issuing a certificate to applicants? Answer, Yes. Are certificates (ssued to persons other than the families or heirs of the member? Answer. No. Are assignments of certificates to other than such persons allowed? Answer. No. For what purpose are assessments made and under what authority? Answer. To pay death losses, and by authority of the articles of incorporation and order of the board of directors. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class? Answer. Right hundred and fifty-two dollars and twenty-two cents. ANNUAL STATEMENT For the year ending December 31, 1896, of the condition of the MERCHANTS LIFE ASSOCIATION. Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State. President, A. H. KUHLEMEIER. Secretary, A. B. HAWKINS. [Incorporated April 4, 1894. Commenced business June 14, 1894.] Principal office, National State Bank building, Burlington, Iowa. Attorney for service of process in Iowa, J. J. Seerley. BALANCE SHEET. Amount of net or invested assets December 31st of previous year \$ 9,605.89 INCOME DURING THE YEAR 1826. Gross amount paid by members to the association or its agents.

without deductions for commissions or other expenses, as

application, without deductions..... # 6,884.00

Total paid by members..... \$ 15,500.58 Interest, #179.89; rent, #.....; total

1,917 90

851.80

649.78

5,29L10

425,00

179.89

1,625 00

94.15

6.44

17,606.65

\$ 27,221,95

Gross amount of membership fees required or represented by

Guarantee fund.....

Assessments: Mortuary, \$60,75; expense, \$; total.....

Surplus fund.....

Medical examiner's fees paid by applicant.....

Advances to agents repaid......

Cash received from all other sources, viz: Advanced by directors to pay cost of organization

Assessments paid in advance.....

Total income

Total net resources

Annual dues as per contract, without any deduction whatever ..

follows:

Losses and claims 1
Guarantee deposits returned to deceased
Advanced payments returned to applicants on canceled certifi-
cates
Total paid to members
Commissions and fees retained by or paid or allowed to agents
on account of fees and dues.
Commissions paid or allowed for collecting assessments
Salaries of agents not paid by commissions.
Salaries of agents not paid by contains some
Salaries and other compensation of officers
Salaries and other compensation of office employes
Medical examiner's fees, whether paid direct by members or
otherwise
Bent, 8400; taxes, \$; advertising, \$81.60; printing, \$170.90; total
Advanced to agents, to be repuld out of future salaries or com-
missions. All other items, viz: State fees, \$86; postage, \$131.45; furniture
All other items, viz: State fees, \$86; postage, \$131.45; furniture
and flytures, \$2.75; telegrams, \$4.76; traveling expenses,
garage: express, \$2.53; medical director, \$61.50; stationery,
\$79.77; miscellaneous, \$310.14; total
(Advanced assessments applied, \$)
(Total evnenses, 80.301.41.)
Total disbursements
Balance
NET OR INVESTED ASSETS.
Cost value of real estate in cash, exclusive of encumbrances
None.
Towns on mortrages first Hens) on real estate
Consented acts a of members in good standing
y and he plades of bonds stocks or other marketable
collaterals
Envelop notes of members in good standing
None.
Agents ledger balances. None.
Charle to office None.
That deroute in banks on emergency of reserve lung account
All other deposits: Merchants National bank, Burlington, Iowa
Att other deposits, storemann statement
Total net or invested assets
Deduct depreciation of assets to bring same to market value and
Total net or invested assets, less depreciation
WOW-INVESTED ASSETS.
a commend at the first total
Rents due and accrued
Market value of real estate over cost and encumbrances. None
Market value of bonds and stocks over cost None
Total non-invested assets
Total non-invested assets
Gross assets
CTABLETTES.
Losses adjusted, due and unpaid (number of claims). None
Total actual liabilities
Potal actual manifeles
Balance, net ussets

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	447.00	
Total due from members	447.92	
Net amount due from members		447.92
CONTINGENT MORTUARY LIABILITIES.		
Losses adjusted, not yet due (aumber of claims I). Losses in process of adjustment (number of claims. None. Losses reported (aumber of claims.). Losses resisted (number of claims.). All other contingent ilabilities None.	647.00	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

Total contingent mortuary liabilities.....

	TOTAL	BUSINESS OF 1896.		ESS IN IOWA LING 1896.
	Number.	Amount.	Number.	Amount
Policies or certificates in force December 31, 1895. Policies or certificates written during the year 1896. Certificates restored during the year 1895.	424 837	\$ 848,000 00 714,000 00 2,000 00	424 357	\$ 818,000.00 714,000.00 2,000.00
Total. Deduct number and amount which have ceased to be in force during 1896.	782 86	81,564 000 00 172,030.00	783 88	\$ 1,564,000.00 172,007.00
Total policies or certificates in force December 31, 1886 Losses and claims on policies or certificates unpaid December 31, 1846 Losses and claims on policies or certificates incurred during year 18-6	696 1 2	81,392,000 co 297 38 800 32	803 1 2	8.1,392,003.00 207.33 800.33
Total Losses and claims on policies or certificates paid during the year 1896. Policies or certificates terminated by death during 1896. Policies or certificates terminated by lapse during 1896.	2 2	8 1,097.70 849.78 4,000.00 168.000.00	3 2 2 81	\$ 1,097.50 649.78 4,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or ce-tificates issued on any one life?

Answer. Six thousand deliars in three certificates of \$2,000 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardles of amount realized from assessments to meet the same? Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to ago? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of secessment.

Answer. American mortuary tables. Assessments levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

447.98

What is the amount thereof?

Answer. Thirteen thousand, one hundred and thirty dollars and four cents.

For what purpose, how is it created and where deposited?

Answer. The association has a guarantee and surplus fund, amounting to \$13.00 ot. This fund is created by deposits of members at time of entry and the interest collected upon all funds of the associatioe, and is for the purpose of paying losses in excess of a ratio of ten per annum per 1,000 members.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected by the vote of the members at annual meetings, and the officers are elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For mortuary and expense fund. By resolution of the board of directors.

Answer. For mortuary and expense rund. By resolution of the court of the single certificate produce in each class?

Answer. Five hundred and seven dollars and fifty-six cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Lowa, pursuant to the laws of said State.

President, William Provin. Secretary, Frank Bowlers.

[Incorporated August 15, 1887. Commenced business October 1, 1887.]

Principal office at Westfield, Mass.

Attorney for service of process in Iows. C. G. McCarthy, Auditor of State, Des Moines, Iows.

BALANCE SHEET.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses as

follows:

Gross amount of mambership fees represented by application.

sthout deductions.... 29,490.00

without deductions.

Annual dues as per contract, without any deduction whatever.

Assessments.

Medical examiner's fees paid by applicant.

None.

Total paid by members..... 8 147,3%6.40

nterest	486.03		
dvances to agents repaid			
R. R. stock	58.00		
dvanced to pay expense of management occasioned by big fire.	3,020.51		
Assessments paid in advance, \$4,258.50.)	- Contract		
Total income			150,870.03
Total net resources		8	172,407.92
DISBURSEMENTS DURING THE YEAR 1896.			
osses and claims \$	80,382.00		
dvanced payments returned to rejected applicantsNone.	-		
Total paid to members 8	80,382.60		
ommissions and fees retained by or paid or allowed to agents on account of fees and dues	34,741.51		
ommissions paid or allowed for collecting assessments	5,788.65		
alaries of managers and agents not paid by commissions	6,410 00		
daries of officers, \$480.00; other compensation of officers,			
\$3,950.08; total	4,430.08		
staries and other compensation of office employes	5,025 00		
otherwise	842.00		
ent, \$719.99; taxes, \$1,973.00; advertising and printing, \$1,315.16;	A STATE OF THE PARTY OF THE PAR		
total	4,087.63		
dvanced to officers and agents, to be repaid out of future sal-			
aries or commissions			
contingent expenses, \$1.588 54; traveling expenses, \$3.151.75;			
furniture and fixtures, \$588.70; total	10,793 20		
rotested checks and advanced assessments returned to de-			
ceased members' families	446.57		
Advanced assessments applied, \$4,182.50.) Fotal expenses, \$72,367.63.)			
Total disbursements		-	180,750.20
Balance		1	19,717.60
NET OR INVESTED ASSETS.		-	20,411.00
ost value of real estate in cash, exclusive of encumbrances			
ost value of roal estate in cash, exclusive of encumorances			
cans on mortgages (first liens) on real estateNone.			
cans secured by pledge of bonds, stocks or other marketable			
collaterals	W 500 50		
ost value of bonds and stocks owned absolutely	2,580.00		
ash in office			
ash deposits in banks on emergency or reserve fund account:			
Deposited with treasurer of the Commonwealth of Massa-	100000		
chusetts	12,516.44		
ill other deposits: Hampden National bank	4,621.95		
	\$ 19,717.69		
Total net or invested assets			
Deduct depreciation of assets to bring same to market value			
deduct depreciation of assets to bring same to market value and agent's balance unsecuredNone.			19.717.6
deduct depreciation of assets to bring same to market value and agent's balance unsecured		-	19,717.60
Deduct depreciation of assets to bring same to market value and agent's balance unsecured		6	19,717.60
leduct depreciation of assets to bring same to market value and agent's balance unsecured	DIRECTOR OF THE PARTY OF THE PA	8	19,717.69
leduct depreciation of assets to bring same to market value and agent's balance unsecured. None. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due and accrued. None. Versiture and faxtures. Lents due and accrued. None.	DIRECTOR OF THE PARTY OF THE PA	6	19,717.60
leduct depreciation of assets to bring same to market value and agent's balance unsecured	5 5,000.00		19,717.60
leduct depreciation of assets to bring same to market value and agent's balance unsecured	DIRECTOR OF THE PARTY OF THE PA		
Deduct depreciation of assets to bring same to market value and agent's balance unsecured	5 5,000.00		19,717.69 5,150.00

LIABILITIES.

LIABILITIES				
Losses adjusted, due and unpaid number of clair Taxes due and accrued Salaries, reals and office expenses due and accrue Borrowed money and interest accrued on same. Advance assessments, \$2.169.60; bonus or divider \$; total. All other (not including contingent mortuary), vi penses forming councils.	d oblig	None. None. atlons,	,169.00 144.22	
Total actual liabilities		issume :		8 2,913.22
Balance, net assets	Section 1	ediceres;	- 3	8 21,951 47
CONTINGENT MONITURY ASSE				
Mortuary assessments called and not yet due Mortuary assessments due and unpaid Not yet called, disability claims unadjusted Mortuary assessments not yet called for los \$20,000 00: resisted, \$13,000 00: reported, \$3,000.	ses una	djusted,	5,990.92 8,000 00	
Total due from members Deduct estimated cost of collection			9,561.42 8,978.07	
Net amount due from members	000000			8 75,583 NS
CONTINGENT MORTGARY	LIABII	ITIES.		
Losses adjusted, not yet us that the losses in process of adjustment (number of claims. I). Losses resisted (number of claims. I). All other contingent flabilities.	********	********	5,000.00 13,000.00 425.00 10,201.25	
Losses reported (number of claims, D	DIES-NI	IMBER AND	13,000.00 425.00 10,204.25 AMOUNT.	\$ 48,629 25 88 IN IOWA LING 1890.
Losses reported (number of claims, D. Losses resisted number of claims, B. All other condingent fisbilities Disability claims (201). Total contingent mortuary liabilities	TOTAL	BUSINESS F 1:00.	13,000.00 425.00 10,201.25 AMOUNT.	88 IN IOWA LING 1888.
Losses reported (number of claims, 1). Losses resisted (number of claims, 2). All other contingent flabilities. Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR FOLIO	TOTAL O	BUSINESS F 1:00.	13,000.00 425.00 10,201.25 AMOUNT. BUSINE DUR	85 IN IOWA ING 1898.
Losses reported (number of claims, 1). Losses resisted (number of claims, 2). All other contingent flabilities. Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLIC Policies or certificates in force Dec. 31, 1893. Policies or certificates written during the	TOTAL O	BUSINESS F 1:00.	13,000.00 425.00 10,204.25 AMOUNT. BUSINES 1008 1008 1008 1008 1008 1008 1008 100	88 IN IOWA LING 1808.
Losses reported (number of claims, 1). Losses resisted (number of claims, 3). All other contingent flabilities. Disability claims (201). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force Dec. 31, 1895. Policies or certificates written during the year 1896.	TOTAL 6 5 7 8 1 1,778 5,802 7 7 12 5	BUSINESS F 1600.	13,000.00 425.00 10,801.25 AMOUNT. BUSINE DUR 	88 IN IOWA LING 1896. \$ 297,000.00 110,250.00
Losses reported (number of claims, 1). Losses resisted (number of claims, 2). All other contingent flabilities. Disability claims (20). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLIC Policies or certificates in force Dac. 31, 1895. Folicies of certificates written during the Beinstatements. Total. Total amount which have	TOTAL 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	BUSINESS F 1:00.	13,000.00 425.00 10,204.25 AMOUNT. BUSINE DUR 25, 11, 12, 13, 14, 15, 16, 17, 18, 18, 18, 18, 18, 18, 18, 18, 18, 18	85 IN IOWA INO 1896. 8 297,000.00 110,250.00 8 407,850.00 128,700.00
Losses reported (number of claims, 1). Losses resisted (number of claims, 2). All other contingent flabilities. Disability claims (20). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLIC Policies or certificates in force Dac. 31, 1895. Folicies of certificates written during the Beinstatements. Total. Total amount which have	TOTAL 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	MBER AND BUSINESS P. 1606 BUSINESS	12,000.00 425.00 10,204.25 AMOUNT. BUSINE DUS 93 36 125 39	85 IN IOWA INO 1896. \$ 297,000.00 110,250.00 \$ 407,850.00 128,700.00 \$ 279,150.00
Losses reported (number of claims, 1). Losses resisted (number of claims, 2). All other contingent flabilities. Disability claims (20). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLIC Policies or certificates in force Dac. 31, 1895. Folicies of certificates written during the Beinstatements. Total. Total amount which have	TOTAL 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	MBER AND BUSINESS F 1606. 417.026,640.00 22,775,400.00 471,031,640.00 21,385,500.00 469,642,540.00	12,000.00 425.00 10,204.25 AMOUNT. BUSINE DUR 125 23 35 125 39 39 30	88 IN IOWA LING 1890. 2 297,000.00 110,220.00 8 407,550.00 128,700.00
Losses reported (number of claims, 1). Losses resisted number of claims, 2). All other contingent finbilities. Disability claims (20). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICE EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force Dac 31, 1920. Policies or certificates written during the year leading. Estimate of the continuation of the policy liabilities. Total	TOTAL 5 8 8 8 11,778 5,802 7(2) 18,371 12,256 6,111 12,256	ET, 036, 040.00 27,716, 000.00 27,716, 000.00 21,385,500.00 400,042,640.00 101,012,00	13,000.00 425,000 10,201 in anount i	85 18 10WA NO 1890. 18 10WA 18
Losses reported (number of claims, 1). Losses resisted number of claims, 2). All other contingent fiabilities. Disability claims (20). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICE EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force Dac 31, 1992. Policies or certificates written during the Beinstaements. Total policies or circificates in force Dec 31, 1992. Losses and amount which have consed to be in force during 1898. Losses and column on policies or certificates unpaid Dec 31, 1893. Losses and claims on policies or certificate unpaid Dec 31, 1893. Losses and claims on policies or certificate incurred during year 1898.	TOTAL 11,778 5,802 742 18,377 6,111 12,256 6 1,150 1,165	MBER AND BUSINESS b' 1600. 441,006,640.00 22,711,400.00 27,031,040.00 21,385,000.00 40,042,000.00 10,012.00 5 120,012.0	BUSINE BU	88 1N 10WA A 1NO 1896. 1N 10WA A 1NO 1896. 1N 10WA A 1NO 1896. 1N 10 1897. 1N 10 110 110 110 110 110 110 110 110 1
Losses reported (number of claims, 1). Losses resisted number of claims, 2). All other contingent fisbilities. Disability claims (20). Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICE EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force Dec. 31, 1895. Policies or certificates written during the year 1896. Esinstatements. Total. Deduct number and amount which have cussed to be in force during 1896. Total policies or cirtificates in force 1806. Losses and claims on policies or certificates in force 1806.	TOTAL 6 2 2 11,772 5,802 7,72 12,837 7 6,111 12,296 6 1,1465 5,655 6 555	MBER AND ESTRESS F 1600.	13,000.00 425,000 10,201.25 AMOUNT. BUSINES DUR 93 36 128 30 10 118 0 111 0 111	88 IN 10WA 1NG 1896. 8 297,000.00 110,225.90 8 497.150.00 8 498.29 8 498.29 8 498.29

MISCRLLANGOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life? Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mortmary claims? Answer No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Answer. No.

In larying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed aums. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifteen thousand, ninety-six dollars and forty-four cents.

For what purpose, how is it created and where deposited?

Answer. For purpose of emergency. Deposited with treasurer of state of Massachusetts.

Are the officers and directors elected at annual meeting of members?

Is a medical examination required before issuing a certificate to applicantal Answer, No.

Are certificates issued to persons other than the families or helrs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority? Answer. To pay death and indemnity claims resulting from accident.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

METROPOLITAN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. G. SAVAGE.

Secretary, C. H. BUNKER.

(Incorporated January 20, 1885. Commenced business January 20, 1885]

Principal office, southeast corner Monroe street and Fifth avenue, Chicago, III.

BALANCE SHEET.

INCOME BURISO THE YEAR 1800.

without deductions for commissions	on orthographics and	
September of the second	or other exposition, as	
follows		
AND DESCRIPTION OF THE PARTY OF		
Gross amount of membership free requi	red or represented by	
application, without deductions	Charles of the Control of the Contro	A THE RESERVE
approximite without tost serious		\$ 18,758.05
Annual dues as per contract, without as	the Andrews and the statement	
armining open me hav construct attended	ok sauthering approach	
	None	
A selection of the Control of the Co		
Assessments: Morturry, 827,007 03; expen	190, SM, 586, 651 1053 1 1	57,048.00
Medical examiner's fees paid by applican	Marine Committee of the	
warmer armonas a rose heat of whiteen	Sunt.	

Total paid by members	8 98,412.47
Interest, \$62; rent, \$; total	03.00
Advances to agenta reguld.	3,355,10
Cash received from all other sources	
(Assessments paid in advance, \$)	

-								
3	Sotal	nex	RESORTE	enciviti			- 1	\$ 107,061 B

DISSUMMENTS DURING THE YEAR 1800.	
Losses and claims. Advanced payments returned to rejected applicants	\$ 25,735.00 510.48
Total paid to members	
on account of fees and dues. Commissions paid or allowed for collecting assessments. Salaries of managers and specis not paid by commissions. None.	
Salarius of officers, \$12,000; other compensation of officers, \$	14,000 00
Halaries and other compensation of office employes	
egwise. Hent, \$1,000 taxes, \$171.51; advertising and printing, \$0,971.75;	
Advanced to officers and agents to be repute out of future sal-	
All other Hems. vis.: Postage, \$2.0130; expense, \$60.18; direc-	\$50.27

aries or countistons	150.17
All other Rems, vis.: Postage, \$2.002.81; expense, \$601.18; direc-	
tors' compensation, 4041 Ill; auspense account, \$62 42; travel-	
ing expenses, \$1.50k.81: legal acryicos, \$328.65; total	5,790 (0)
Advanced assessments applied, 2)	
Total expenses, \$61.007.01.1	
Total dispursements.	

8. 3	00,	360
	-	

T,069.87

new our superiors address

Cost value of real setute in cash, exclusive of encumbrances		
Loans on mortgages (first Hens) on real estate, None.		
Loans secured by piedge of bonds, stocks or other marketable		
Cost value of bonds and stocks owned absolutely		
Agents' ledger balances		959 88
Cash in office		1,858,01
Furniture and fixtures		1,670.41
All other deposits		2,011.23
Total net or invested assets.	8	7,949,87
Defact depreciation of assets to bring same to market value and agents' balance unsecured		
SECURE OF STREET, STRE		

Total not or invested assets, less depreciation.....

Interest due and accrued NON-INFESTRI Rents due and accrued	ASSET			
		None.		
The state of the s		None.		
Market value of real estate over cost and encu Market value of bonds and stocks over cost				
Total non-invested assets				
Gross assets				8 T.988 ST
LIABILITIS	16.			4. 1,000.01
Losses adjusted, due and unpaid (number of c	laims .			
Taxes due and accrued		None.	-	
Salaries, rents and office expenses due and acc Borrowed money, \$; interest accrued on			1,039.3	1
UHDI UMAMAMAMAMAMAMAMAMAMAMAMAMAMAMAMAMAMAMA		None.		
Advance assessments, \$; bonus or dividend				
All other (not including contingent mortus				
credit balances			1.5	
Total actual liabilities.				# 1040 82
Balance, net assets				8 0,948.05
CONTINGENT MORTUARY AS			4	@ 0,1790.UA
Indemnity and mortuary assessments called a				8
Mortuary assessments due and unpaid		None.	T. C. S. C. C.	
Mortuary assessments not yet called for lo §; resisted, §; reported, §; total.				
Total due from members			******	
Deduct estimated cost of collection			1,186 4	
Net amount due from members		NAME OF TAXABLE PARTY.	******	E TO THE STREET
CONTINGENT MORTUA				8 10,677.86
Losses in process of adjustment (number of cl Losses reported (number of claims) Losses resisted (number of claims)				
All other contingent liabilities Total contingent mortuary liabilities		None	. Woman	8 2,469.67
All other contingent liabilities		None	AMOUNT	
All other contingent liabilities Total contingent mortuary liabilities	CIES-S	None	BUSINE	
All other contingent liabilities Total contingent mortuary liabilities	TOTAL	UMBER AND	BUSINE	SS IN TOWA
All other contingent liabilities Total contingent mortuary liabilities	TOTAL	UMBER AND	BUSINE	SS IN TOWA
All other contingent liabilities Total contingent mortuary liabilities	TOTAL COLUMN	None. None. None. UMBER AND L DUSINESS F 1898.	BUSINE DUI	SS IN IOWA
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POL	Number.	UNDER AND	Number.	SS IN IOWA
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICY Policies or certificates in force Dec. 31, 1885 Policies or certificates written during the year	TOTAL COLUMN	None. None. None. UMBER AND L DUSINESS F 1898.	BUSINE DUI	SS IN IOWA
All other contingent liabilities Total contingent mortuary liabilities	Number.	UNDER AND	Number.	SS IN IOWA
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICY Policies or certificates in force Dec. 31, 1855 Policies or certificates written during the year 1868	TOTA COLEGE S	NoneNoneNoneNone	DUSINE DUS	88 IN IOWA LING 1896.
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POL. Policies or certificates in force Dec. 31, 1895 Policies or certificates in force Dec. 31, 1895 Folicies or certificates written during the year 1896. Total. Deduct number and amount which have ceased to be in force during 1896	TOTA aio aio C III N 7,134 5,884	None	1,946 1,642	88 IN TOWA LING 1896.
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICIES OF CONTINUATES OF POLICIES OF CERTIFICATES OF POLICIES OF CERTIFICATES OF POLICIES OF CERTIFICATES OF POLICIES OF CERTIFICATES OF CERTIFICA	TOTA 100 A 100	None	1,946 1,642	8 720,700.00 483,800.00
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICIES OR CERTIFICATES OR POLICIES OF CERTIFICATES OR POLICIES OF CERTIFICATES OR POLICIES OF CERTIFICATES IN TOTAL Deduct number and amount which have ceased to be in force during itse Total policies or certificates in force Dec. 31, 1898 Losses and claims on policies or certificates.	TOTA 100 A 100	None	BUSINE DOS 1,048 1,642 3,588 9,212	8 720,700,00 483,000,00 51,003,700,00
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICIES OF CONTINUATES OF POLICIES OF CERTIFICATES OF POLICIES OF CERTIFICATES OF POLICIES OF CERTIFICATES OF POLICIES OF CERTIFICATES OF CERTIFICA	TOTA 100 A 100	None	1,948 1,642 1,578	\$70,700.00 \$1,003,700.00 \$1,003,700.00 \$1,003,700.00 \$11,700.00
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICIES OF CERTIFICATES OR POLICIES OF CERTIFICATES OR POLICIES OF CERTIFICATES OR POLICIES OF CERTIFICATES OF POLICIES OF CERTIFICATES OF CERTIFI	TOTA 100 A 100	None	1,948 1,642 3,888 2,212 1,370	SR IN TOWA KING 1896. B B B B B B B B B B B B B B B B B B B
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICIES OR FOLICIES OR CERTIFICATES OR POLICIES OR CERTIFICATES OR POLICIES OR CERTIFICATES OR POLICIES OR CERTIFICATES IN FORCE OF TOTAL OR CERTIFICATES IN FORCE OR CERTIFICATES IN CONSENS AND CASINA OR POLICIES OR CERTIFICATES IN CONSENS AND CASINA OR POLICIES OR CERTIFICATES IN CONSENS AND CASINA OR POLICIES OR CERTIFICATES IN CASE. LOSSES AND CASINA OR POLICIES OR CERTIFICATES IN CASE.	TOTA 100 A 100	None. None. None. None. None. L northers by 1696. 44 44, 602,500 00 2,877,500 00 87,180,100 00 1,833,350 00 2,469 67 36,515 03 8 88,984 70	1,948 1,642 3,583 2,212 1,378 409	88 IN TOWA LING 1896. 8 750,700.00 481,000.00 5 1,003.700.00 632,000.00 671,702.61 9,960.40 11,051.51
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICIES OR CERTIFICATES WITHOUT TOTAL Deduct number and amount which have ceased to be in force during 1896. Total policies or certificates in force Dec. 31, 1895 Losses and claims on policies or certificates unpusid Dec. 31, 1895 Losses and claims on policies or certificates locurred during the year 1896. Total. Total.	TOTA TOTA	None	1,948 1,642 3,888 9,912 1,378 25 400 434	88 IN TOWA KING 1896. 8 720,700,00 483,000.00 \$ 1,003,700.00 671,750.00 1,072.81 9,860.40
All other contingent liabilities Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICIES OR FOLICIES OR CERTIFICATES OR POLICIES OR CERTIFICATES OR POLICIES OR CERTIFICATES OR POLICIES OR CERTIFICATES IN FORCE OF TOTAL OR CERTIFICATES IN FORCE OR CERTIFICATES IN CONSENS AND CASINA OR POLICIES OR CERTIFICATES IN CONSENS AND CASINA OR POLICIES OR CERTIFICATES IN CONSENS AND CASINA OR POLICIES OR CERTIFICATES IN CASE. LOSSES AND CASINA OR POLICIES OR CERTIFICATES IN CASE.	TOTA 100 A 100	None. None. None. None. None. L northers by 1696. 44 44, 602,500 00 2,877,500 00 87,180,100 00 1,833,350 00 2,469 67 36,515 03 8 88,984 70	1,948 1,642 3,583 2,212 1,378 409	88 IN TOWA LING 1896. 8 750,700.00 481,000.00 5 1,003.700.00 632,000.00 671,702.61 9,960.40 11,051.51

MISCRILLANEOUS OURSTIONS.

What is the maximum amount of the certificate or certificates issued on any one Tife?

Answer. Five thousand dollars.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer, No. Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, wishout regard to physical condition. any sum of money or thing of value? Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums according to class and amount of certificata. Has the society an emergency or reserve fund?

Answer, No.

Are the officers and directors elected at annual meeting of members? Answer, Yes.

Is a medical examination required before issuing a certificate to applicants? Are certificates issued to persons other than the families or heirs of the member?

Answer, No. Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority? Answer. Mortuary, indemnity and expense; by board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Sixteen thousand, Sve hundred and nine dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Assistant Secretary, R. L. RINES President, G. R. STRUBLE.

Uncorporated January 17, 1882. Commenced business April 8, 1882. Reorganized November 19, 1886.]

Principal office, Toledo, Iowa-

BALANCE SHEET.

Amount of net or invested assets December list of previous year \$ 20,756.66

INCOME DUBING THE TRAB 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by Annual dues as per contract, without any deduction whatever. \$ 4,137.42 Assessments: Mortuary, 620,354.01; expenso, \$4,934.50; endow-

17

Reinstatements		
Total paid by members \$ 31.617.27		
Interest, \$1,010; rent. \$400; heat, \$100; total		
Advances to agents repaid		
Cash received from all other sources		
(Assessments paid in advance, none.)		
Total income	8	83,127.27
Total net resources		68,683,98
		(Marie Contract)
DISBURSEMENTS DURING THE YEAR 1896.		
Losses and claims \$ 15,885.21		
Advanced payments returned to twelve-year members 344.92		
Total paid to members \$ 16,231.13		
Commission and fees retained by or paid or allowed to agents on		
account of fees and dues		
Commissions paid or allowed for collecting assessments		
Salaries of managers and agents not paid by commissions 1,451.49		
Salaries of officers, \$425; other compensation of officers, ₹;		
total		
Salaries and other compensation of office employes		
otherwise		
Advanced to officers and agents to be repaid out of future sal-		
aries and commissions		
All other items, viz: Contingent expenses, \$742.02; exchange,		
postage and express. \$855.12; traveling expenses, \$1.110.66; legal		
and examination expenses, \$345.53; sundries, \$910 10; state		
authorities, #281.77; total		
authorities, \$251,77; total		
authorities, 828.77; total 4,245.30 (Advanced assessments applied, 8) (Total expenses, \$11.700.98.)		
authorities, \$251,77; total		27,971.09
authorities, 828.77; total 4,245.30 (Advanced assessments applied, 8) (Total expenses, \$11.700.98.)	1 1	27,971 09 31,912 84
authorities, 283.77; total 4,245.20 (Advanced assessments applied, \$) (Total expenses, \$11,70.98.) Total disbursements Balance	1 1	
authorities, 283.77; total 4,245.20 (Advanced assessments applied, \$) (Total expenses, \$11,70.98.) Total disbursements.	# I #	
authorities, 283.77; total 4,245.20 (Advanced assessments applied, \$) (Total expenses, \$11,70.95.) Total disbursements. Balance NET OR INVESTED ASSETS.	# I #	
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11,700,08.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41	# I #	
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11,700.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41	# # #	
authorities, 283.77; total (4,245.20) (Advanced assessments applied, \$) (Total expenses, \$11,700.93.) Total disbursements. Balance. NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on mortgages (first liens) on real estate. 16,500 00	# # # # # # # # # # # # # # # # # # #	
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11,709.08.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on morigages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable	1 1	
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11.70.93.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12.271.41 Loans on morigages (first liens) on real estate	111	
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,739.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on morigages (first liens) on real estate. Loans secured by pledge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Cosh in effice, hands of treasurer. 2,301.64	111	
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11.730.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 13.271.41 Loans on morigages (first liens) on real estate	-1-	
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,739.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on morigages (first liens) on real estate. Loans secured by pledge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Cosh in effice, hands of treasurer. 2,301.64	1.14	
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11.730.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on mortgages (first liens) on real estate	111	
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,739.98.) Total disbursements Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on morigages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. Cash is office, hands of treasurer. Cash deposited in banks on emergency or reserve fund account None. All other deposits: Accounts payable. 500.00	1.1	
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11.730.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 13.271.41 Loans on mortgages (first liens) on real estate	1.1	
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,739.98.) Total disbursements Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on morigages (first liens) on real estate. 16,509 on 16,000 on 16,0	*!*	
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,730.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans so mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Cash also liec, hands of treasurer. Cash deposited in basis on emergency or reserve fund account None. All other deposits: Accounts payable. Son.00 Total net or invested assets. \$ 34,912.84 Deduct depreciation of assets to bring same to market value and agent's balance unsecured. None.	* 1 *	81,912 84
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,739.98.) Total disbursements Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on morigages (first liens) on real estate. 16,509 on 16,000 on 16,0		
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,730.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans so mortgages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Cash also liec, hands of treasurer. Cash deposited in basis on emergency or reserve fund account None. All other deposits: Accounts payable. Son.00 Total net or invested assets. \$ 34,912.84 Deduct depreciation of assets to bring same to market value and agent's balance unsecured. None.		84,912.84
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11.730.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12.271.41 Loans on mortgages dirst liens) on real estate. 16,500 00 Loans secured by pledge of bonds, stocks or other marketable collaterals. 5,349.39 Cost value of bonds and stocks owned absolutely. None. Agents ledger balances. None. Cash in office, hands of treasurer. 2,301.64 Cash deposited in banks on emergency or reserve fund account None. All other deposits: Accounts payable. 500.00 Total net or invested assets to bring same to market value and sgent's balance unsecured None. Total net or invested assets, less depreciation. NON-INVESTED ASSETS.	1 1	84,912.84
authorities, 283.77; total (Advanced assessments applied, \$) (Total expenses, \$11.730.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12.271.41 Loans on mortgages dirst liens) on real estate. 16,500 00 Loans secured by pledge of bonds, stocks or other marketable collaterals. 5,349.39 Cost value of bonds and stocks owned absolutely. None. Agents ledger balances. None. Cash in office, hands of treasurer. 2,301.64 Cash deposited in banks on emergency or reserve fund account None. All other deposits: Accounts payable. 500.00 Total net or invested assets to bring same to market value and sgent's balance unsecured None. Total net or invested assets, less depreciation. NON-INVESTED ASSETS.		81,912 84
authorities, 283.171; total (Advanced assessments applied, \$) (Total expenses, \$11,739,98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans on morigages dirst liens) on real estate. Loans secured by pledge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents ledger balances. None. Cash in office, hands of treasurer Cash deposited in banks on emergency or reserve fund account of the company of the compan		81,912 84
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,739.98.) Total disbursements. Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans so morigages (first liens) on real estate. Loans secured by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Cash is office, hands of treasurer. Cash deposited in banks on emergency or reserve fund account None. All other deposits: Accounts payable. Total net or invested assets. * 34,912.84 * Beduct depreciation of assets to bring same to market value and agent's balance unsecured. None. Total net or invested assets, less depreciation. **Non-invested assets.* * Non-invested assets. * Son-invested assets. * Son-	11	81,912 84
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,730,98.) Total disbursements Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans sourced by piedge of bonds, stocks or other marketable collaterals. Cost value of thonds and stocks owned absolutely. None. Agents ledger balances. None. Cash is office, hands of treasurer. Cost value of bonds and stocks owned absolutely. None. All other deposits: Accounts payable. Total net or invested assets. \$ 34,912.84 Deduct depreciation of assets to bring same to market value and agent's balance unsecured. None. Total net or invested assets, less depreciation. NON-INVESTED ASSETS. Interest due, \$necrued, &SSI.15 total. \$ 881.15 Rents due and accrued. None. Market value of road estate over cost and accumbrances. None. Market value of road estate over cost and accumbrances. None.	# # # # # # # # # # # # # # # # # # #	34,912.54
authorities, 283.17; total (Advanced assessments applied, \$) (Total expenses, \$11,732,98.) Total disbursements Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances \$ 12,271.41 Loans sourced by piedge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. Cash is office, hands of treasurer. Cash deposited in banks on emergency or reserve fund account All other deposits: Accounts payable. Total net or invested assets. Total net or invested assets. **Suppless None. Total net or invested assets, less depreciation. None. None. None. None. None. None. None. None. Son.INVESTED ASSETS. Interest due, \$: nocrued, 8881.15 total. **B81.15 Registed for state over cost and encumbrances. None.	# # B	81,912 84

LIABILIVINS

LIABILITIES.	
Losses adjusted, due and unpaid (number of claims, 2) & 8.019.24 Taxes due and accrued	
Salaries, rents and office expenses due and accrued	
Advance assessments, \$; bonns or dividend obligation, \$; total	
Total actual liabilities	8 3,719.24
Balance, not assets	9 31,574.75
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet disc	
Total due from members. # 18,347.80 Deduct estimated cost of collection. 1,654.83	
Net amount due from members	B 14,713.14
GONTINGEST MORTGARY CLAIMS.	
Losses adjusted, not yet due (number of claims)	
Total contingent mortuary Habilities	# 12,003 10

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	OF 1896.		DURING 1896.	
	Number.	Amount.	Number.	Amount
Policies or certificates in force Pec. 31, 1835 Policies or certificates written during the year 1836	1,941	\$3,481,000.00 200,000.00	971	\$ 1,557,800.00 186,000.00
Total. Deduct number and amount which have ceased to be in force during 1895.	2,088 777	\$3,690,000.00 1,277,000.00	1,083	\$ 1,913,000.00
Total policies or certificates in force December 31, 1888 Losses and claims on policies or certificates unpaid December 31, 1880. Losses and claims on policies or certificates incurred during year 1886.	1,811 12 18	82,413,000 60 19,000.00 26,000.00	763 6 7	\$ 1,800,000.00 9,000.00 15,000.00
Total. Losses and claims on policies or certificates paid during the year 1966. Colicies or certificates terminated by death during 1995. Colicies or certificates terminated by lapse during 1995.	25 15 13 755	# 45,000.00 24,000.00 26,000.00 1,853,000.00	13 8 7	\$ 24,000.00 15,000.00 15,000.00

IL104.01

IOWA INSURANCE REPORT. MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims? Answer. None other than as per contract with members.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No: certificates provide for a division of reserve fund in tweive years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assess-

Answer. Tables deduced from actuaries' and American experience tables.

Has the society an emergency or reserve fund?

Answer, Yes,

What is the amount thereof?

Answer. Thirty thousand, one hundred and fifty-nine dollars and sixty-seven cents.

For what purpose, how is it created and where deposited?

Answer. To meet amount due under twelve-year certificates; a pro rata division part to meet amounts due under old certificates.

Are the officers and directors elected at annual meeting of members? Answer, Yes.

Is a medical examination required before issuing a certificate to applicanta? Answer, Yes.

Are certificates issued to persons other than the family or heirs of the member? Answer. No.

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made, and under what authority?

Answer. To pay death claims; under authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand, seven hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MUTUAL LIFE ASSOCIATION OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, E. C. BLACKMAR.

Secretary, O. P. WORSLEY.

[Incorporated July 15, 1895. Commenced business February 1, 1896.]

Principal office, Red Oak, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year, advanced by the directors for the purpose of paying the preliminary expenses of

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by application, without deductions..... \$ 3,490 00 Annual dues as per contract, without any deduction whatever .. \$ 738.39 Payments for mortality 1.200.SE 191.98 Annual dues as per contract for year 1897 paid in advance...... Total paid by members..... # 8,639.35 (Assessments paid in advance, 8) f 8,020.05 Total income..... 9 10.053.68 Total net resources..... DIRECTSUMENTS DURING THE YEAR ISSU. Losses and claims..... 8 3,000.00 580.00 Advanced payments returned to rejected applican's..... Total paid to members \$ 3,540,00 Commission and fees retained by or paid or allowed to agents on account of fees and dues 1,055,64 Commissions paid or allowed for collecting assessments ... None. Salaries of managers and agents not paid by commissions...... Salaries of officers, \$100; other componsation of officers, \$! 100.00 total 85.00 Salaries and other compensation of office employes Medical examiner's fees, whether paid direct by members or otherwise Rent, 8; taxes, 8; advertising and printing, 8527.85; 527.55 total Advanced to officers and agents, to be repaid out of future 285.00 salaries or commissions All other items, vir. 55.65 State fees 31,50 Furniture and fixtures 74.40 (Advanced assessments applied, \$) (Total expenses, #4,277.67) S 7,887,67 Total disbursements..... # 2.100.01 Balance NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate...... None. Loans secured by pledge of bonds, stocks or other marketable Cost value of bonds and stocks owned absolutely None. Cash in office..... T.128.44 Cash deposits in banks on emergency or reserve fund account ... Premium notes on policies now in force..... All other deposits...... None-Total net or invested assets...... 8 2,195.01 Deduct depreciation of assets to bring same to market value and

Total net or invested assets, less depreciation

NON-INVESTED ASSETS.

Interest due and accrued. None. Rents due and accrued None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None.			
Gross assets		ī	2,196.01
LIABILITIES.			
Losses adjusted, due and unpaid			
Salaries, rents and office expenses due and accrued. Balance of mortality fund for 1896 in excess of losses incurred and now added to policies in force and to be paid to the mem-	8 879.00		
bers at death in addition to the insurance. Borrowed money, \$; interest accrued on same, \$; total None.	1,266.82		
Advance assessments, \$; bonus or dividend obligations, \$; total. None. Advance mortality payments for year 1897 All other (not including contingent mortuary). None.	131.28		
Total actual liabilities	_		1,771.10
Balance, net assets		8	424.91
CONTINGENT MORTUARY ASSETS (OR RESOURCE	s).		
Mortuary payments for year 1897 called and not yet due Mortuary assessments due and unpaid			
S: resisted S: reported S: total None			
\$; resisted, \$; reported, \$; total None. General fund payments for 1897 called and not yet due as per			
; resisted, \$; reported, \$; totalNone. General fund payments for 1897 called and not yet due as per contract	843 25		
 resisted, \$; reported, \$; total None. General fund payments for 1897 called and not yet due as per 			
resisted, \$; reported, \$ totalNone. General fund payments for 1897 called and not yet due as per- contract			5,700 37
F. : resisted, f : resported, f total None. General fund payments for 1897 called and not yet due as per contract. Total due from members. Daduct estimated cost of collection		*	5,700 ar
F. : resisted. 6 reported. 8 total None. General fund payments for 1897 called and not yet due as per contract. Total due from members. Deduct estimated cost of collection. Net amount due from members.			5,709 a7

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1892		BUSINESS IN 109 DURING 1396.			
	Number.		Amount	Number.		Amount.
Policies or certificates in ferce Dec 31, 1895 Policies or certificates written during the year 1990	None 203	4	None 293,500.00	None 203		None 203,500.00
Total Deduct number and amount which have ceased to be in force during 1896.	290 5	8	298,500 00 5,000 00	293 5	8	293,500,00 5,000.00
Total policies or certificates in force Dec. 21, 1895. Lesses and claims on policies or certificates anguld Dec 31, 1895. Leases and claims on policies or certificates facured during year 1896.	288 None	8	268,500 00 None 3,000 00	None	5	288,500.00 None 3,000.00
Total Losses and claims on policies or dertificates paid during the year 1895.	3		3,000.00	3	8	3,000.00
Policies or certificates terminated by death during 1895. Policies or certificates terminated by lapso during 1895.	3 2		3,000 00 3,000 00	2		3,000.00

MIRCELLANGOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one ife?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Answer, No.

is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No: the balances of mortality unused for each year is added to the policy and paid therewith at death.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of values?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer, Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table of mortality: fixed rates; age of entry.

Has the society an emergency or reserve fund?

Answer, No.

Are the officers and directors elected at annual meeting of members?

Answer. Directors only.

If not, how are they selected?

Answer. Officers by the board of directors, who are elected by the members.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Salaries of managers and agents not paid by commissions \$ 50,850.25

Answer. In the event of a death rate exceeding fifteen deaths to each one thousand members, each policy-holder is to pay one-fifteenth of his annual rate for mortality on each death per thousand members in excess of the fifteen.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, one hundred and sixty-seven dollars and ninety-six cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FREDERICK A. BURNHAM.	Secretary, Charles V	CAMP.
[Incorporated under chapter 267, laws of 1873.	Commenced business Febru	ary 9, 1881.7
[Re-incorporated under cha	pter 175, laws of 1881.	
Principal office, Mutual Reserve building, Nos. street, New York city,	305, 307 and 309, Broadway, co	rner Duane
BALANCE SI	IKET.	
Amount of net or invested assets December 31s	t of previous year	#3,967,310,25
INCOME DURING TH	E YEAR 1896.	
Gross amount paid by members to the association without deductions for commissions or of follows:		
Gross amount of membership fees required of application, without deductions. Annual and exponse dues as per contract, wit tion whatever. Assessments: Mortuary Medical examiner's fees paid by applicant.		
Total paid by members. Interest, \$115.071.67 : rent, \$150.021.10; total Advances to agents repaid. Cash received from all other sources, viz: Fe in policies, etc. Special deposits received during 1898, \$594.10 assessments, \$509.020;	None os for alterations 1,180 24 12.07; applied on	
Total income		85,858,476,97
Total net resources		E0.825,790 20
DISBURSENENTS DURING		
Losses and claims. Cash dividends to policy-holders. Advanced payments returned to rejected appl Commission and fees retained by or paid or all account of fees and dues. Commission or exchange paid banks and colle	#3,967,683 94 22,820.59 icants 200.90 owed to agents on 489,983.49	

Salaries of managers and agents not paid by commissions \$ 50,590.25 Salaries of officers, \$104,781.08; other compensation of officers,	
\$: total	
(Of this amount \$11.451.50 were on account of cost of levying and collecting \$4.340.498 55 of assessments.)	
Salaries and other compensation of odice employes 247,005.20	
(Of this amount \$140 013.95 were on account of cost of levying and collecting \$4,340,498.85 of assessments.)	
Medical examiner's fees paid by office, \$30,472.59; by members,	
838.572; total 69,644.80 Remt, 8217,542.02; taxes, 823,794.87; advertising and printing, 888	
514.46; total 320,911.25 Advanced to officers and agents, to be repaid out of future com-	
missionsNone.	
All other items, viz: Investment expenses, \$1,930; legal expenses,	
87,392 67: traveling expenses, \$10,391.55; actuarial expenses, \$14,227; postage, \$33,155.09; agency expenses, \$35,760.19; general	
office expenses, \$03,070.25; total. 155,733.56 Expenses investigating and adjusting \$0,907.983.94 of death claims 75,533.41	
(Advanced assessments applied, included above, \$509,832.84.)	
(Total expenses, \$1.506,002.53)	
	80,585,417.69
Balance	84,540,875.03
NET OR INVESTED ASSETS.	
Cost value of real estate in cash, exclusive of encumbrances \$ 528,822 04	
Loans on mortgages (first liens) on real estate 1,933,100.00	
Loans secured by pledge of boads stocks or other marketable	
collaterals	
Agents' ledger balances	
Furniture and fixtures	
Cash in office	
ferred since December 31, 1888, to New York city banks) 232,229 81	
Cash deposits in banks on emergency or reserve fund account. 565,677,60 All other deposits. 223,777,61	
The state of the s	
Total pet or invested assets	
Total net or invested assets, less deduction	\$4,021,140.29
NON-INVESTED ASSETS.	
Interest due, \$10,349 15; accrued, \$10,517 55; total	
Rents due, \$2.274.28; accrued, \$3,433.33; total	
Death losses paid in anticipation of February 1, 1897, assessment 101,130.27	
Market value of real estate over cost and encumbrances 8,631.46 Market value of hands and stocks over cost value 21,201.16	
And the state of t	
Total non-invested assets	8 164,709.30
Gross assets	84,185,849.50
LIABILITIES. Losses adjusted, due and unpuid	
Taxes due and accruedNone.	
Salaries, rents and office expenses due and accrued None,	
The same a later and the same and the same at the same	
Advance assessments and dues	
Contained by bond obligations	
All other (not including contingent mortuary)	
Total actual liabilities	8 415,792.16
Balance, net assets	#8,770,145.43

CONTINGENT MOSTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due \$1,476,997.39. Mortuary assessments due and unpaid 75,568.71 Annual and expense dues in process of collection or called and not yet due 195,289.89.	
Total due from members	
Net amount due from members	81,573,697.51
CONTINGENT MORTUARY LIABILITIES,	
Losses approved, not yet due (number of claims, 104)	
121)	
Total contingent mortuary liabilities	8 927,326.48

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	OF 1896.		DURING 1896.	
	Number.	Amount.	Number.	Amount
Policies or certificates in force Dec. 31, 1895 Policies and certificates written during the	105,878	\$308,639,371.00	875	\$ 2,042,100.00
year 1896	80,986	73,026,830.00	233	590,000.00
Total Deduct number and amount which have	106,814	8381,685,701 00	1,107	\$ 2,632,100.00
ceased to be in force during 1896	18,865	58,659,810 00	205	493,£00.00
Total policies or certificates in force December 31, 1895. Losses and claims on policies or certificates	118,449	\$825,026,061.00	882	# 2,135,000.00
Losses and claims on policies or cartificates	256	838,140.00	None	None
incurred during the year 1896	1,336	4,381,915 00	6	9,000,00
Total Losses and claims on policies or certificates	1,602	8 7,169,364.22	6	8 9,000.00
Policies or continue year 1896	1,331	2,967,083.94	3	3,750,00
during 1896. Policies or certificates not taken during 1896. Policies or certificates terminated by expire	1,836 5,600	4,331,215 00 17,112,5/5,00	6 91	9,000.00 185,500 00
during 1896.	11,427	35,215,850.00	128	299,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Maximum certificate or policy, American money, 800,000,

Is the association paying the maximum amount specified in the certificates or policies, except where same have been avoided by fraud or by breach of their conditions? Answer, Yes.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No. except that the accumulated reserve or emergency fund, now exceeding \$3,500,600, is a guarantee fund for the payment of death claims in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Only items required to be paid by the constitution or by-laws of the association.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No endowment policies issued. From any surplus fund, if any existing at the end of five, ten and fifteen years from date of policy, the association may apportion certain sums to the members towards the payment of future assessments or dues or otherwise.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American experience tables. At assessment age determined by the rules of the association.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three million, tive hundred and seven thousand, eight hundred and eighteen dollars and forty-five cents.

For what purpose, how is it created, and where deposited?

Answer. The surplus assets of the association, as determined by the terms of their several contracts, are deposited with trust companies or banks and government officials for the payment of the contingent obligations of the association, as arplaised in its constitution or by-laws. The emergency fund is a surplus for the payment of death claim.

Are the officers and directors elected at annual meeting of members)

Answer. The directors are slected at such a meeting and they in turn select the officers.

Number of death claims compromised or resisted, and brief statement of reason? Answer. Nunty-four claims compromised on account of suicide, intemperance and misrepresentation in securing opticies.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Seven hundred and twenty-three thousand, six hundred and nineteen dollars and sixty-six coats.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

NATIONAL LIFE ASSOCIATION, OF HARTFORD, CONNECTICUT,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, D. S. FLETCHER.

Secretary, H. T. BRAMAN.

[Incorporated under special charter of April, 1886. Commenced business as a corporaration March, 1888.]

Principal office, Hartford, Conn.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 203,380.81

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as fol- lows:		
Gross amount received in cash for mortuary purposes	569,818 97 238,638 00	
Total paid by members. # Interest, 19.446.25; rent, 88,440.25; total. Cash received from all other sources, viz: Balance profit and loss account.	805,717.03 17,886.75 9,896.26	
Total income		8 832,500.04
Total net resources		£1,156,880.85
DISBUBSEMENTS DURING THE YEAR 1856.		
Losses and claims	462,884.81 27,940.11 10,008.37	
Total paid to members 8	-580,833.20	
Commissions and fees retained by or paid to or allowed agents on account of fees and dues.	185,599,81	
Salaries of managers and agents not paid by commissions	6,545,74	
Salaries of officers, \$21,625; other compensation of officers,\$; total	21,625,00	
Salaries and other compensation of office employes	10,181 90	
Medical examiner's fees, whether paid direct by members or otherwise. Rent, 82,304.42; taxes, 81,711.49; advertising and printing, 85,-	9,616 50	
677 61; total	10,343 39	
to stockholders, \$3,000; total	20,528 80	
fixtures, possage and exchange, real estate expenses, etc (Total management expenses, \$250,522 14)	16,380.87	
Total disbursements		5 731,655.43
Balance		\$ 425,225,42
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances 8 Loans on mortgages (first liens) on real estate Loans secured by pledge of bonds, stocks or other marketable	206.812.50 72,692.57	
collateral	5 080.94	
Loans secured by other collateral	24,606 02	
Cost value of bonds and stocks owned absolutely	80,560 01	
Cash in office, \$7.534.74; on deposit in bank, \$15,059.52; total	22,501.26	
Agenta' ledger balances	9,709.75	
Total net or invested assets		# 425,225.49
NON-INVESTED ASSETS.		
Interest due, \$600 51; accrued, \$1,189.17; total		
encumbrances	9,221.75	
Total non-invested assets		8 10,071.43
Gross assets		\$ 436,196.85

LIABILITIES.

umber.	mount	Number.	Amoust.
			RES IN IOWA ING 1806.
s) sims, 360.	None.		\$4,407,106.00
			¥1,854,356,32
ss cost	of collec-	45,500.00	
********			# 436,198 K5
	None.		
	SETS (O) SS COST SS CO	ss cost of collec- **LAST LABBLITIES. \$4 None. ins. 30, net \$ i, uchnarjes table. \$6.	PURE NORS. NORS. NORS. NORS. NORS. NORS. SETS (OR REMOUTERS). SS COST Of COLLECT. # 45,000,006.31 *4,000,006.31 *4,000,006.31 **NORS. **NORS. **S. **NORS. **S. **NORS. **S. **NORS. **S. **NORS. **S. **NORS. **S. **S. **S. **S. **S. **S. **S. *

	TOTAL BUSINESS OF 1896.		BUREN	REH IN IGWA	
	Number.	Amount	Number.	Amoust.	
Policies or certificates in force December 31, 1895 Policies or certificates written during the year 1886.	76,461 4,761	\$10,741,500.00 9,047,088.00	42 33	8 106,000.00 63,250.00	
Total Deduct number and amount which have ceased to be in force during 1896.	20,662	\$10,688,588.00 8,882,943,00	75 II	8 174,310 00 13,500.00	
Total policies or certificates in force De- cember 34, 1898. Losses and claims on policies or certificates anguld December 31, 1895. Losses and claims en policies or certificates	132	\$32,305,500.00 100,250.00 550,850.00	None 1	\$ 150,810.00 None 2,500.00	
locurred during the year 1896. Total Losses and claims on policies or certificates paid during the year 1896.	285	6 631,100.00 463,884.81	1	8 2,500 00 2,500 00	
Policies or certificates terminated by death during 1896 Policies or certificates terminated by lapse during 1896	33030	550,850.00 7,632,096.90	1 5	1,500.00	

MISCELLANSOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Is the association paying the maximum amount specified in the certificate or policy except where same have been avoided by fraud or breach of their conditions? Answer, Yes.

^{*} Deferred premium liens on natural premium policies amounting to \$2.314.570 are not included as hereforor in assets or surplus, although available in payment of future claims on such insurance.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same! If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Policies are issued for a definite amount, guaranteed by a reserve fund. and the right to make premium calls sufficient to meet liabilities; policy-holders may participate, after six years, in surplus over \$100,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer, No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer. The association does not now issue endowment policies.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assess-

Answer, Actuaries combined experience table of mortality; levied at age of entry, with right to advance age or increase the premium call at the option of the association.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Two hundred and thirty-nine thousand, two hundred and ninety-six dollars and eighty-seven cents.

For what purpose, how is it created and where deposited?

Answer. To provide for the increasing cost due to advancing age, for which purpose premiums are loaded over current mortality; invested in interest-bearing securities.

Are the officers and directors elected at annual meeting of members, or how selected?

Answer. Directors are elected by stockholders; officers are elected by directors. If the association agrees not to assess for a death loss beyond a certain sum, give

all the facts in relation thereto. Answer. The association has the right to make premium calls sufficient to meet

Number of classes of members of the association. Maximum, minimum and aver-

age age of the members of each class. Maximum amount of certificates of each class. Answer. Have no classes; issue different forms of policies.

Does the association restrict its certificate or policy issue to a certain age? If so, what?

Answer. Yes; between 18 and 60 years of age.

Is a modical examination required before issuing a certificate or policy to applicants? Answer. Yes.

Are certificates issued to persons other than families or heirs of a member?

Answer. Yes, to any one having a legal insurable interest, Are assignments of certificates to other than such persons allowed? If so, state governing rule.

Answer. Only to persons having a legal insurable interest.

Number of death claims compromised or resisted, and brief statement of reason. Answer. Fourteen; cause, fraudulent and untrue statements in application, or in health certificates for reinstatement.

Has the association paid all its death claims in full, and has it the ability to contique to pay its certificates or policies to the full limit named therein? Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of

NATIONAL ACCIDENT SOCIETY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, purguant to the laws of said State.

President, CRAS. H. WEIR.

Secretory, Jas. I. BARNER.

(Incorporated November, 1888. Commenced business December 18, 1885.)

Principal office, 260 Broadway, New York, N. Y.

Attorney for service of process in lows, Loran W. Reynolds, Boone, Iowa-

BALANCE HERET.		
Amount of net or invested assets December litst of previous year	8	11,251.85
INCOME DURING THE YEAR 1886.		
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by		
application, without deductions		
Assessments: Mortuary, \$30,501.63; expense, \$21,781.6; total		
Total paid by members. \$ 05,791,79 Interest, \$700,791,79 Advances to agonts reguld None. Cash received from all other sources None. (Assessments paid in advance, \$1)		
Total income		88,074.20
Total net resources	8	94,328,14
DESCRIBEMENTS DURING THE YEAR 1896.		
Losses and claims		
Total paid to members. 8 16,578,07 Commission and fees retained by or paid or allowed to agents on account of fees and dues. None.		
accounts of rees and ones. Commissions paid or allowed for collecting assessments		
total 6,000,00		
Halaries and other compensation of office amployes		

Medical examiner's fees, whether paid direct by members or otherwise......None. Hent, \$1,400; taxes, \$45.28; advertising and printing, \$6,420.99; total....

Advanced to officers and agents, to be repaid out of future salaries or commissions		
All other items, viz.: \$ 885.33 Traveling expenses \$ 855.35 State license, etc. 515.60		
Sundries		
(Advanced assessments applied, 8) (Total expenses, \$if.837.16)		
Total disbursements	8	58,415 21
Balance		23,910.91
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
Loans on mortgages (first Hens) on real estate		
collaterals		
Cost value of bonds and stocks owned absolutely \$ 16 361.25		
Agents' ledger balances		
Cash deposited in banks on emergency or reserve fund account:		
Washington Trust company		
Indemnity fund, etc., National Park bank		
company, \$5,117.54; total. 3,679.12 All other deposits: Expense fund, etc., Washington Trust com-		
pany 6,916.49 Central National bank, \$1,420.07; Irving National bank,		
#1,720.84; total		
Total net or invested assets		
Total not or invested assets, less depreciation		35,267.16
NON-INVESTED ASSETS.	155.11	and and a
Interest due and accrued		
Rents due and accrued		
Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost		
Total non-invested assets, furniture, etc		11,000 00
Gross assets	-	38,267,16
LIABILITIES	*	444
Losses adjusted, due and unpaid		
Taxes due and accrued		
Rorrowed money, \$; interest accrued on same, \$; total		
None.		
Advance assessments, 85,124 50; bonus or dividend obligations, 8; total		
All other (not including contingent mortuary) 250.00		
Total actual liabilities	8	5,874.50
Balance, net assets	8	32,802 55
CONTINGEST MOBIUARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due \$ 14,527.00		
Mortuary assessments due and unpaid		
\$1,488.48; resisted, \$4,050; reported, \$1,350.70; total		
Total due from members 8 21.416.18		
Deduct estimated cost of collection	-	40 DEC T
Net amount due from members		20,216.1

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,). None- Losses in process of adjustment (number of claims, 20	\$ 1,498.48 1,350.70 4,000.00	
Total contingent mortuary liabilities		8 6,889,18

EXHIBIT OF CERTIFICATES OR POLICIES -NUMBER AND AMOUNT.

	OF 1896.		BUSINESS IN IOWA DURING 1806.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1805 Policies or certificates written during the year 1806	4,170	837,266,750 00 11,608,000.00	319	# 1,105,000 00 \$01,700 00
Total. Deduct number and amount which have ceased to be in force during 1896.	5,613 1,565	\$48,894,750.00 02,000,750.00	171	# 1,506,750,00 689,000,00
Total policies or certificates in force December 31, 1895. Losses and claims on policies or certificates inpuid December 31, 1895. Losses and claims on policies or certificates incurred during year 1895.	3,109 40 201	838,885,000.00 0,107.84 17.859 41	107 E 17	8 917,750.00 48.50 3,931.00
Total. Lesses and claims on policies or certificates paid during the year 1896. Policies or certificates terminated by death opens 1896.	271 225	6 23,467,25 16,578.07	19 15	\$ 3,637.60 3,637.60
during 1896. Policies or certificates terminated by lapse during 1806.	2.503	-	4******	

MISCHLIAREDES QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Asser. They do not

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. It is not.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value.

Answer. It does not.

Has the society an emergency or reserve fund?

Answer. It has.

What is the amount thereof?

Answer. Fifteen thousand, eight hundred and ninety-three dollars and fifty-nine cents.

For what purpose, how is it created and where deposited?

Answer. For the purpose of paying claims against the society. In the safe deposit vault of the National Park bank; cash deposited in Washington Trust company.

Are the officers and directors elected at annual meeting of members?

Answer. They are.

Is a medical examination required before issuing a certificate to applicants?

Answer. It is not.

18

8 6,453.45

Are certificates issued to persons other than the families or heirs of the member? Answer. They are not.

Are assignments of certificates to other than such persons allowed? Answer. They are not.

For what purpose are assessments made and under what authority?

Answer. For the purpose of paying the expenses of and the claims for death and disbillity made upon the society under the authority of the by-laws of the society and the laws of the state of New York, under which the society was incorporated.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fourteen thousand, five hundred and twenty-seven dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

NATIONAL MASONIC ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. L. Clarke. Secretary, J. A. Doverman. [Incorporated July 12, 1889. Commenced business July 31, 1889.]

Principal office, Des Moines, Iowa.

BALANCE SHERT. Amount of net or invested assets December Sist of previous year....... 8 13,863,18

INCOME DURING THE YEAR 1806.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Total net resources.....

Gross amount of membership fees required or represented by application, without deductions. \$ 50,325.00 Annual dues as per contract, without any deduction whatever.

DISBURSEMENTS DURING THE YEAR 1896.

98,883.04

Losses and claims. Advanced payments returned to rejected applicants.		38,483.14 97.30
Total paid to members Commission and fees retained by or paid or allowed to agents on	8	38,580.44
account of fees and dues		20,325 00
Commissions paid or allowed for collecting assessments		2,090.43
Salaries of managers and agents not paid by commissions		1,708 60

Salaries of officers, \$5,208.23; traveling expenses and other com-		
	701:	
Salaries and other compensation of office employes	00	
otherwise		
	-	
	10	
reports, forther posture, \$1,150 75; everence and returness		
\$30.75; legal expenses. \$2,817.30; typewriter and supplies. \$156.45; office furniture, \$191.55; total		
(Advanced assessments applied, 8800.)	RY:	
	5	
Total disbursements		79,107.09
Balance	8	14,215.95
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
None		
Loans on mortgages (first Hens) on real estate. None		
Loans secured by pledge of bonds, stocks or other marketable		
collaterals		
Cost value of bonds and stocks owned absolutely		
Cash in office		
Cash deposits in banks on emergency or reserve fund account:		
Citizens National bank 8 19 144	000	
All other deposits: Citizens National bank 2,101.		
Total net or invested assets # 14,365.1	k.	
Deduct depreciation of assets to bring same to market value and		
agents' balance unsecured		
Total net or invested assets, less depreciation	- 6	14,245.95
		34,280,30
Interest due and accruedNone.		
Rents due and accrued		
Market value of real estate over cost and encumbrances. None.		
Market value of bonds and stocks over cost		
Total non-invested assetsNone.		
Gross assets	8	16,245,05
LIABILITIES.		
Losses adjusted, due and unpaid		
Taxes age and accrued		
Balaries, ronts and office expenses due and accrued None. Borrowed money and interest accrued on same		
Advance assessments, \$162; bonus or dividend obligations, \$;		
total \$ lex.	000	
All other (not including contingent mortuary)	61	
Total actual liabilities		302.00
	-	
Halance, net assets		13,580.18
CONTINGENT MORTUARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due		
Mortuary assessments due and unpaid \$ 2,500.0	0	
Mortuary assessments not yet called for losses unadjusted, \$1.		
073.50; resisted, \$; reported, \$1,079.95; total 5,153.4	5	
Total due from members \$ 5,652	5	
Deduct estimated cost of collection		

Net amount due from members.....

CONTINGENT MORTGARY LIABILITIES.

Losses adjusted, not yet due (number of claims, .) None. Losses in process of adjustment (number of claims, 0) Losses reported (number of claims, 21). Losses resisted (number of claims,	8 3,078.50 1,079.93		
Total contingent mortuary liabilities		8	4,150

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

8 4,153,45

	TOTAL BUSINESS OF 1896.		BUSINESS IN 101 DUMING 1896.		
	Number.	Amount	Number.	Amount,	
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year	5,644	\$24,143,750.00	2,168	\$ 9,431,250.00	
1896	4,065	16,129,600.00	1,113	4,091,500.00	
Total	9,709	\$40,273,250.00	8,281	\$13,522,750,00	
ceased to be in force during 1896	3,637	14,903,000.00	1,061	4,970,220,00	
Total policies or certificates in force Dec. 31, 1896. Losses and chaims on policies or certificates unpaid Dec. 31, 1895.	6,072	\$25,370,250.00	2,220	8 9,852,700.00	
incurred during year 1896	433	42,636.59		************	
Total Losses and claims on policies or certificates	433	\$ 42,636.59	181	\$ 23,947.00	
Policies or certificates terminated by death	407	38,483.14	172	23,526 44	
Policies or certificates terminated by large		9,500.00	1	1,500.00	
during 1896	3,633	13.993,500.00	1,000	4,285,750.00	

MISCRLLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Necessary expense of protecting and collecting same.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount theroof?

Answer. Twelve thousand, one hundred and forty-four dollars.

For what purpose, how is it created and where deposited?

Answer, Payment of benefits. Created by assessment. Deposited in Citizens National bank.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Three directors elected annually by members at annual meeting of members. Officers elected annually by board of directors.

Is a medical examination required before issuing a certificate to applicants? Answer, No.

Are cortificates issued to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority? Answer. For payment of benefits and necessary expenses; under authority of the

executive committee. What sum of money would an ordinary assessment for the payment of a single cer-

rificate produce in each class? Answer. Twelve thousand, one hundred and forty-four dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition or the

NORTH AMERICAN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Illicois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, F. N. GAGE.

Secretary, A. E. FOHREST.

[Incorporated May 13, 1886. Commenced business June 15, 1886.]

Principal office, 217 La Salle street, Chicago, Ill.

Attorney for service of process in Iowa, O. B. Ayres, Erq., Des Moines, Iowa. BALANCE SHRET.

Amount of not or invested assets December 31st of previous year \$ 25,775.18

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follower

Gross amount of membership fees required or represented by application, without deductions...... \$ 11,940 00

Annual dues as per contract, without any deduction whatever, None.

Assessments: Indomnity and mortuary, \$17,8(4.0); reserve and expense, 53,688.09; total

Total paid by members..... # /5,481 II

Interest, \$1,001.07; rent, \$.....; total......

(Assessments paid in advance, \$)

9 04,482.50 Total income..... \$ 96,057,28 Total net resources.....

DISBURSEMENTS DURING THE YEAR 1896.			
Losses and claims. Membership fees rebated and returned to members	£ 15,495.83 11,916.00		
Advanced payments returned to rejected applicants	199.44		
Total paid to members	20000		
Commission and fees retained by or paid or allowed to agents on	\$ 11,001,00		
account of fees and dues	4,186.78		
Commissions paid or allowed for collecting assessments	4,083.00		
Salaries of managers and agents not paid by commissions	4.916.64		
total	6,650.00		
Salaries and other compensation of office employes	4.184.57		
Medical examiner's fees, whether paid direct by members or			
otherwise			
Rent, \$2,000.15; taxes, \$271.54; advertising and printing, \$2,015.04; total	Value of		
Advanced to officers and agents, to be repaid out of future sala-	4,370.73		
ries or commissions			
All other items, viz: Postage, \$2,344.46; expense, \$66f.20; legal			
expense and adjusting, \$1,085; office furniture and fixtures,			
\$230.60; physician's fees, \$734.50; traveling expenses, \$1,309.52;			
total(Advanced assessments applied, #)	6,455.88		
(Total expenses, \$3(,863.16.)			
		2	
Total disbursements		8	62,414.45
Balance			30,842,94
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of incumbrances			
Loans on mortgages (first liens) on real estate			
Loans secured by pledge of bonds, stocks or other marketable			
collaterals Cost value of bonds and stocks owned absolutely			
Agents' ledger balances	21,027.89 170.30		
Cash in office	782.42		
Cash deposits in banks: Northwestern National bank, Chicago,			
Ill., \$5,862.39; St. Louis National bank, St. Louis, Mo., \$1,000;			
total	7,832.39		
All other depositsNone.			
Total net or invested assets	# BJ.842.93		
Deduct depreciation of assets to bring same to market value and			
agent's balance unsecuredNone.			
Total net or invested assets, less depreciation		8	33,642.00
NON-INVESTED ASSETS.			
Interest due, \$; accrued, \$278.75; total	8 276,75		
Rents due and accrued			
Office furniture and fixtures	1,270,00		
Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost			
Total non-invested assets	-	8	1,526.75
Gross assets		-	35,360.68
		-	THE COUNTY
LIABILITIES.			
Losses adjusted, due and unpaid (number of claims). None. Taxes due and unpaid			

Salaries, rents and office expenses due and accrued...... None.

Borrowed money, \$: interest accrued on same.... None.

All others (not including contingent mortuary). None. Total actual liabilities. Balance, not assets CONTINGENT MORTUARY ASSETS (OR RESOURCES). Mortuary expense and indemnity assessments called and not yet due, not. # 13,480.00 Mortuary assessments due and unpaid. None Mortuary assessments due and unpaid. None. Total due from members. § 18,460.03 Deduct astimated cost of collection. None.	8	3,778.80 81,890.88
Balance, not ussets. CONTINGENT MONITUREY ASSETS OR RESOURCESS. Mortuary expense and indemnity assessments called and not yet due, net. Mortuary assessments due and unpaid. Mortuary assessments due and unpaid. Mortuary assessments not yet called for losses unadjusted, to the continuous assessments. To the continuous assessments and yet called for losses unadjusted, none. Total due from members. 8 13,406.03	8 8	- Contract
Mortuary expense and indemnity assessments called and not yet due, net \$ 13,468.00 Mortuary assessments due and unpaid None Mortuary assessments due and unpaid None \$ 17,468.00 Mortuary assessments not yet called for losses unadjusted, \$ 17,000 mortuary assessments and yet called for losses unadjusted, \$ 10,400.00 Mortuary assessments and yet called for losses unadjusted, \$ 10,400.00 Mortuary assessments and yet called for losses unadjusted, \$ 10,400.00 Mortuary assessments and yet lossessments assessments and yet lossessments are represented in the yet lossessments and yet lossessments are lossessments and yet lossessments and yet lossessments and yet lossessments are lossessments and yet lossessments and yet lossessments are lossessments and yet lossessments a	8	31,000.88
Mortuary expense and indemnity assessments called and not yet due, net \$13,460.00 Mortuary assessments due and unpaid. None Mortuary assessments not yet called for losses unadjusted, \$1, resisted, \$1, total. None. \$13,460.00 Mortuary assessments not yet called for losses unadjusted, \$1,000.00 Mortuary assessments not yet called for losses unadjusted, \$10,000.00 Mortuary assessments on the form of th		
due, net. \$ 13,480.00 Mortuary assessments due and unpaid. None Mortuary assessments not yet called for losses unadjusted, \$ treasted, \$ total. None. Total due from members \$ 13,400.03		
#; resisted, #; total		
The Real Property of the Control of Control		
Not amount due from members	A.	13,459.00
CONTINGENT MORTUARY LEADILITIES.		
Losses adjusted, not yet due (number of claims)		
Losses restated (number of claims)		
Total contingent mortuary liabilities	8	987,85
EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.		

	TOTAL BUSINESS IN 1806.		BUSINESS IN 10W DURING 1856,	
	Namber	Amoust.	Number.	Amount
Policies or certificates in force December 31.	5,847	8 25,066,950	148	8 008,500.00
Policies or certificates written during the year	3,637	18,154,950	193	688,850.00
Total	0,484	8 49,521,900	271	8 1,197,350.00
Deduct number and amount which have ceased to be in force during 1806.	3,910	17,069,900	148	600,350 00
Total policies or certificates in force December 31, 1806	8,544		125	597,000.00
unpaid December 21, 1896	183	15,405	15	882.80
Potal .	283	8 15,405	10	£ 592.55
Losses and claims on policies or certificates		15,405	15	052.60
Policies or certificates terminated by death during 1886.	- 0	2,650		
Policies or certificates terminated by lapse	3,937	17,0%6,950	140	900,880,00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

3,330 14

4,217.60

1,000.00

£ 68,861.74

B 1.240.75

\$ 70,100.40

68.831.74

.... 2 1,240 75

one. one.

280 IOWA INSURANCE REPORT. Answer, No. Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? Answer. No. Has the society an emergency or reserve fund? Answer, Yes. What is the amount thereof? Answer. Twenty-one thousand and twenty-seven dollars and eighty-two cents. For what purpose, how is it created and where deposited? Answer. For payment of claims; from collections from members; invested in bonds. Are the officers and directors elected at annual meeting of members? Is a medical examination required before issuing a certificate to applicants? Are certificates issued to persons other than the families or heirs of the member? Answer, No. Are assignments of certificates to other than such persons allowed? Answer. No. For what purpose are assessments made and under what authority? Answer. Payment of claims, reserve and expense. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class? Answer. Thirteen thousand, five hundred dollars. ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

NORTHERN LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. W. DOOLITTLE.

Secretary, E. H. HIBBEN.

[Incorporated May 20, 1882. Commenced business May 20, 1882] Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, J. L. Carney, Marshalltown, Iowa.

BALANCE SHEET. Amount of net or invested assets December 31st of previous year...... \$ 69,085,00

INCOME DURING THE YEAR 1895. Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as

Gross amount of membership fees required or represented by application, without deductions..... # 15,126.32 Annual dues as per contract, without any deduction whatever

.....None. Assessments: Mortuary, \$36,523.74; expense, \$24,774.90; total 61,298.64 Medical examiner's fees paid by applicantNone.

Total paid by members # 76,424.96

Interest, \$1,785 64; rent, \$; total	3,785.64 418.81		
Total income			80,629.44
Total net resources			149,714.44
DISBURSEMENTS DURING THE YEAR 1806.			
Losses and claims	42.000.00		
Total paid to members. Commission and fees retained by or paid or allowed to agents on	42,000.00		
account of fees and dues	13,185.35		
Commissions paid or allowed for collecting assessments	1,940.97		
Salaries of managers and agents not paid by commissions	3,850.06		
Salaries of officers, \$4,000; other compensation of officers, \$: total Salaries and other compensation of office employes, traveling	4,000.00		
and general office expenses	8,701.80		
Medical examiner's fees, whether paid direct by members or			
otherwise	443.95		
Rent, \$590; postage, advertising and printing, \$2.696 34; total	3,276,34		
Advanced to officers and agents, to be repaid out of future sal-	2,410 83		
aries or commissions	140,00		
All other items, viz: Accrued interest	002,50		
(Advanced assessments applied, 8)			
(Total expenses, \$33,852,70.)			
Total disbursements			80,852 70
		-	68,861.74
Balance			60,001.14
NET OR INVESTED ASSETS.			
Cost of real estate in cash, exclusive of encumbrances. None. Loans on mortgages (first lieus) on real estate	8 00,314.00		

Cost of real estate in cash, exclusive of encumbrances None.
Louis on mortgages (first liens) on real estate
Loans secured by pledge of bonds, stocks or other marketable
collateruls None.
Cost value of bonds and stocks owned absolutely
Cash in office
Cash deposits in banks on emergency or reserve fund account:
Mayahalltowa State bank
All other deposits: Deposited with superintendent of insurance
of Missouri
Total net or invested assets. Deduct depreciation of assets to bring same to market value
and agents' balancs unsecuredNone.
Total net or invested assets, less depreciation
NON-LEVERTED ASSETS.
Interest due, #; accrued, 81,240.75; total
Dears due and accepted None.
Market value of real estate over cost and sucambrances. None.
Market value of bonds and stocks over costNone.
Total non-invested assets

Gross assets

MARILLEIEN,	
Losses adjusted, due and unpaid (number of claims) None. Taxes due and accrued	
Balance, net assets	8 70,102.40
CONTINGENT MOBIUARY ASSETS (OR RESOURCES).	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Mortuary assessments called and not yet due. \$ 5,315.30 Mortuary assessments due and unpaid	
Total due from members \$ 5.345 30 Deduct estimated cost of collection	
Net amount due from members	8 80
CONTINUENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims). None. Losses in process of adjustment (number of claims). None. Losses reported (number (number of claims). None. Losses resisted (number of claims). None.	

EXHIBIT OF CERTIFICATES OR POLICES-NUMBER AND AMOUNT.

		BUSINESSS F 1895.		ess IN IOWA LING 1896.
	Number,	Amount.	Number.	Amount,
Policies or certificates in force Dec. 31, 1895	3,678	\$8,617,500.00	3,325	8 5,799,500.00
Policies or certificates written during the year 1896	1,380	2,565,000.00	504	766,000.00
Total. Deduct number and amount which have ceased to be in force during 1896	5,008	89,182,500.00 1.788,500.00	3,829	\$ 8,565,500.00 1,018,500.00
Total policies or certificates in force Decomber 3l, 1886. Losses and claims on policies or certificates Losses and claims on policies or certificates incurred during year 1888.	4,096 None	\$7,394,000.00 None 42,000.60	3,204 None	\$ 5,547,000 00 None 80,000 00
Total	21	8 42,000 00	17	\$ 33,000 00
Losses and claims on policies or certificates paid during the year 1896. Policies or certificates terminated by death	21	42,000 00	17	33,000.00
during 1806.	21	42,000.00	17	33,000 00
Policies or certificates terminated by lapse during 1896.	941	1,748,502.00	606	985,700 00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. All surplus from mortnary calls after paying all current death and disabilty claims and all interest collected is transferred to the reserve fund and can be used only to pay excess of death and total disability claims and to guarantee the payment of all policies in full.

Is any part of the mortuary assessments used for any purpose except to pay mortu-

ary claims?

Answer. Only in case of total disability.

Does the association or company issue indowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises prowided for?

Answer. Promises to return overpayments made by members. Such overpayments are deposited with the auditor of state as special deposit fund.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment,

Answer. Actuaries tables. Fixed rate at age of entrance.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Sixty thousand, three hundred and fourteen dollars.

For what purpose, how is it created and where deposited?

Answer. To meet increasing mortuary liabilities of the association and to guarantee the payment of all policies in full. By laying aside all surplus after payment of current death and disability ciaims; also all interest collected on mortgage loans. Deposited with auditor of state.

Are the officers and directors elected at annual meeting of members?

Answer. Yes. President, vice-president and directors are elected at the annual meeting. All other officers elected by the directors.

Is a medical examination required before issuing a certificate to applicants? Answer, Yes.

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed? Answer, No.

For what purpose are assessments made and under what authority? Answer. To pay death and total disability claims, etc.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Too thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of lows, pursuant to the laws of said State.

President, D. W. C. MERRIAM.

Secretary, L. EEPLOGLE.

[Incorporated October 25, 1881. Commenced business December 10, 1881.]

Principal office, 153-5 La Salle street, Chicago, Ill.

BALANUE SHRRT.

Amount of net or invested assets December 31st, of previous year.......... \$ 19,136.47

INCOME DURING THE YEAR THAN

INCOME DURING THE YEAR 1806.			
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:			
Gross amount of membership fees required or represented by	7 400		
Assessments: Mortnery 23 20 45, any deduction whatever.	7,077.00		
Reinstatements	\$1,632.61 60.00		
Total paid by members. Interest, 8:12.26; rent, 8; total. Advances to agents repaid	\$-51,851.85 813.36		
Cash received from all other sources			
Total income.			-
Total net resources		-	71,100.02
DIRBUREEKENTS DURING THE YEAR 1904.			
Losses and claims Advanced payments returned to rejected applicants None.	\$ 30,000.00		
Total paid to members.	8 33,000 00		
account of fees, does and renewals	1,419.00		
Salaries of managers and agents not not be by	70.71		
Salaries of officers, \$7.200; other compensation of officers, \$			
Salaries and other compensation of office employes. Medical examiners' fees, whether publidirect by members or	7,500.00 5,501.00		
Otherwise,	0.00		
Advanced to officers and agents to be repeated out of fatters.	900.28		
aries or commissions. None. All other items. viz.: Interest, \$12.99; directors, \$151.16; traveling, \$208.55; general expenses, \$474.74; total.			
(Advanced assessments applied, \$) (Total expenses, \$16,03.00)	847.70		
Total disbursements		-	100000
Balance		-	25,764.61
NET OR INVESTED ASSETS.			
Cost value of real estate, exclusive of ensumbrances None.			
Loans on mortgages (first liens) on real estate			
Cost value of bonds and stocks owned absolutely	17,410.60		
Agents' ledger balances None. Cash is office	791.00		
Cash deposits in banks on emergency or reserve fund account: Bankers National bank, 86,360.18; Columbia National bank	191.00		
#1,199.90; total	7,550.17		
Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balance unsecured	25,764.61		
Total net or lavested assets, less depreciation			25,716,01

Interest the and secreted. Sense, Bests due and secreted. None. Market value of real estate over cost and secretism. None. Market value of real estate over cost and secumbrations. None. Total som-three sends and selects over cost. None. Sec.	
Gross assets	8 25,764.63
LEABILITIES.	
Losses adjusted, due and unpaid (number of claims .). None- facts due and actived . None- failaries, rents and office expunses due and accrued . None- lors over money and interest accrued on santee . None- Advance assessments, borus or dividend obligations . None. All other into including contingual meetings) . None. Total accrued that titles . None.	
Ralance, net assets	8 25,764.61
CONTINGENT MONTEARY ASSETS (OR RESOURCES). MORTURET RESOURCES CALLED AND DORSE THE CONTINETY ASSESSMENTS AND ADDRESS OF THE CONTINETY ASSESSMENTS AND THE C	
Total due from nombers None Definet estimated cost of collection None Not amount due from members None	
CONTINGENT MORTCARY MARILETERS.	
Losses adjusted, not yet due (number of claims, 1). Losses in process of adjustment founder of claims . Nose. Losses reported (number of claims . Nose. Losses resisted (number of claims Nose. All other contingent liabilities	
Total contingent mortuary liabilities	6 E,000.00

EXHIBIT OF CHRISPICATIO OR POLICIES—NUMBER AND AMOUNT.

	TOTAL	F 1896.	DER	FS IN TOWA 180 1896.
	Number.	Amount	Number.	Amount.
Pulicies or certificates in force December 11.	5,907	8 3,5H7,000		
Policies or carifficates written during the year 1806.	69	100,000	85	\$ 60,000
Total	1,596	\$ 1,500,000	00	\$ 60,00
Deduct number and amount which have	111	113,000	15	25,00
Total policies or certificates in force December 31, 1886	1,485	8 1,415,000	35	\$ 4 35,00
Losses and claims on policies or certificates unpaid becomes it. 1865	None		*******	A
Losses and cialms on policies or certificates incurred during year 1895	28.	31,660		
Total	25	\$ 100,000		
Lesses and claims on policies or certificates paid during the year 1898.	99.	90,000		
Policies or certificates terminated by death	12	25,000		
Policies or certificates terminated by lapse during 180s.	- 59	T9,006	25	# 25,00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or promium is allowed any dividend or endowment return.

Answer. The certificates provide for the face, less such sum as may be due the association thereon. If the amounts from all other sources are insufficient to meet the same an extra assessment is made on the members.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Not of the mortuary portion.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No, except if the reserve fund exceeds \$100,000, a dividend return or surrender value of an equitable proportion of the reserve.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries'; age at entry.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Fifteen thousand, two hundred and sixty-nine dollars and eighty-eight cents.

For what purpose, how is it created and where deposited?

Answer. To accumulate a fund of \$100,000, the interest and excess of which fund to be distributed among members whose certificates have been in force ten or more years. Are the officers and directors elected at annual meeting of members?

Answer, Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority?

Answer. Made to pay death losses and expenses and to create a limited reserve; by authority of the by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three thousand, five hundred and eighty-three dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

NORTHWESTERN LIFE ASSURANCE COMPANY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, Dariel J. Aveny.

(Incorporated June 27, 1874. Commenced business July, 1874.)

Principal office. Home Insurance building. Chicago, III.

Attorney for service of process in Iowa, George B. Van Saua, Cedar Falls, Iowa.

BALANCE SURET.

Amount of act or invested assets December 31st of previous year........... \$ 870,611 91

Gress amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.

Annual dues as per contract, without say deduction whatever Assessments: Mortuary, 81,712,579.55; expense, \$432,190.55; reserve

(Assessments paid in advance, 3)

 total
 198,505,28

 Total paid by members
 \$5,505,103,9

 Interest, \$5,302,74; rent. \$ 1 total
 28,302,74

 Advances to agents repaid
 None.

 Cash received from all other sources
 None.

DISBURSEMENTS DURING THE YEAR 1806.

\$ 488,000,00

AND CARLES STORE CONTROL STORE CONTROL		
Board of trustees expense account	8. 3,000.00	
Salaries and other compensation of office employes	87,471.66	
otherwise	14,676.53	
filing state reports and taxes 86,633.57; total	39,113.18	
aries or commissions		
\$217.98; advance assessments, \$1,500.83; traveling expenses,		
\$15,074.24; postage, \$14,699.75; refitting office, \$754.81; incidental and miscellaneous expenses, \$3,840.81; forniture, \$975.74; legis-		
lative committee, \$407.95; legal expenses, \$5.532.53; bonds		
redeemed, \$114.10; sundry accounts outstanding, \$1,279.51; total	77,399,64	
(Advanced assessments applied, \$) (Total expenses, \$495,614.76.)		
Total disbursements		82,367,579,55
Balance		\$1,041,579.04
NET OR INVESTED ASSETS.		
Cost value of real estate, exclusive of encumbrances None.		
Loans on mortgages (first liens) on real estate	285,500.00	
collaterals		
Cost value of bonds and stocks owned absolutely	391,547.89 80,146.26	
Agents' and other ledger balances	973.23	
Cash deposits in banks on emergency or reserve fund account:		
Bills receivable	8,420.13	
Merchants National bank, \$25,000; Globe National bank, \$55,773 22; total	262,291.73	
Cash in New York agency	10,000.00	
Total net or invested assets	1,041,879.04	
Deduct depreciation of assets to bring same to market value and agent's balance unsecured, bonds,	1.915.19	
Total net or invested assets, less depreciation	ALCAMAT	\$1,030,063.85
NON-INVESTED ASSETS.		
Interest due, \$531 mortgages; accrued, \$2,103.33 bonds; \$4,274 27.		
mortgages; total	6,911.00	
Rents due and accrued		
Market value of bonds and stocks over cost		
Total non-invested assets		8 6,9 1.00
Gross assets		81,046.875.45
Suit for disability claim		
Suit for disability claim	10,000.00	
Taxes due and accruedNone.	10,000.00	
Salaries, rests and office expenses due and accrued None.		
Borrowed money, \$; Interest accrued on same, \$; total		
Advance assessments, \$16,827.61; bonus and dividend obligations,		
8 ; total. All other (not including contingent mortuary), viz: Advance	16,827.61	
Insurance fund, \$19,529.19; suspense, \$253 25; agent's and other		
credit balances, \$1,410.20; total	61,003.41	
Total actual liabilities		£ 88,331 05
Balance, net assets		\$ 938,544.40

CONTINUENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	8 45,000.00	
Total due from members. Deduct estimated cost of collection None.	\$ 503,000.00	
Net amount due from members		# 538,900.00
CONTINGENT MORTCARY LIABILITIES.		
Losses adjusted, not yet due (number of claims, 74)		

EXHIBIT OF CERTIFICATES OR POLICIES-SUMBER AND AMOUNT.

		L BURINESS OF 1890.		88 IN IOWA MG 1896,
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December il, 1865. Policies or certificates written during the year 1880.	\$4,996 4,795	\$129,484,500.00 11,548,500.00	£63 €	1,583,000.00
Total Deduct number and amount which have ceased to be in force during 1886.	49,761 9,677	8140,983,000.00 25,711,000.00	921 \$	1,769,500.00
Total policies or certificates in force December 31, 1908 cesses and ciaims on policies or certificates unpaid December 31, 1985 cesses and ciaims on policies or certificates	40,104	\$115,972,000.00 475,000.00	060 g	1,106,500.00 8,000.00
incurred during year 1896	505		26	90,509.00
osses and claims on policies or certificates paid during year 1896. ctaled by compromiss- alicies or certificates terminated by death	751 587	\$ 2,807,800,00 1,881,964.79 40,885.21	21	96,500.00 66,500.00
during ised. Olicies or certificates not taken Olicies or certificates terminated by lapse	595 643	1,921,500 00 1,494,000 00	28	90,500 00 5,000 00
during Deal	8,400	22,395.500.00	230	50T,500 CC

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No endowment returns.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? If so, how are these payments provided for?

Answer. Promises to return advance payments made by members; such advance payments are held in a special fund as a liability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assess. ment.

Answer. Whole life policies, actuaries, 4 per cent; limited payment policies, American, 4% per cent. Assessments governed by age at entry; also by age at date of BRUSSERIORE

Has the society an emergency or reserve fund?

Answer. Ves.

What is the amount thereof?

Answer. Fifty-nine thousand, three hundred and twenty-nine dollars and ninety-

For what purpose, how is it created and where deposited?

Answer. To return advance payments.

Are the officers and directors elected at annual meeting of members? If not, how

Answer. There are nine trustees, three of whom are elected each year for a term of three years. Officers are elected by board of trustees.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member?

Answer. Only where there is an insurable interest. Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority?

Answer. For payment of mortuary claims and for the expenses of the company in accordance with the contracts of the certificates or policies, by authority and under direction of the board of trustees.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred and twenty-one thousand, nine hundred and ninety-three dollars and fifty-two cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

ODD FELLOWS ACCIDENT COMPANY,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of sald State.

President, John J. WHIPPLE.

Secretory, JAY B. CRAWFORD.

[Incorporated August 17, 1892. Commenced business August 18, 1892.]

Principal office, 131 Devonshire street, Boston, Mass.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year...... \$ 10.313.15

INCOME DURING THE YEAR 1806. Gross amount paid by members to the association or its agents

without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by applications, without deductions. \$ 16.510.00 Annual dues as per contract, without any deduction whatever 24,080.15

(Assessments paid in advance, f)

Total income \$ 75,000,40 Total net resources \$ 85,820,63

DISSURSEMENTS DUBING THE YEAR 1898. Losses and claims Advance payments returned to rejected applicants...... None Total paid to members \$ 33,954.76 Commissions and fees retained by or paid or allowed to agents on account of fees and dues in the preliminary organization of local branches 25,079.06 Commissions paid or allowed for collecting assessments... None. Salaries of managers and agents not paid by commissions. None. Salaries of officers, \$6,000; other compensation of officers, none. 6,000 00 Salaries and other compensation of office employes..... 7,000.08 Medical examiners' fees, whether paid direct by members or Rent, \$1,000.08; taxes, \$... ; advertising and printing, \$1,535.14 total H.544.90 Advanced to officers and agents to be repaid out of future All other items, vis.: Admission to other states..... 453.30 Sundries..... 1543 50 Postage.....

(Total expenses, \$42,494.28.) Total disbursements Balance..... NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances . . . Loans on mortgages (first liens) on real estate. None. Loans secured by pledge of bonds, stocks or other marketable collaterals......None. Cost value of bonds and stocks owned absolutely None. Cash deposits in banks on emergency or reserve fund account:

(Advance assessments applied, \$)

Hancock National bank, \$1,207.64; cash in office and in transit, since received and deposited, \$5,729.12; cash in Wildey Savings bank, \$30.00; total...... # 8,006.70 All other deposits: Expense account, Hancock National bank, 81,459 21; cash in office, \$437.54; total.....

Deduct depreciation of assets to bring same to market value, Total net or invested assets, less depreciation.....

S 8.863.51

883,10

B 75,450,04

8 8,863,61

NON-INVESTED ASSETS. Interest due and accrued......None.

Rents due and accrued		
Total non-invested assets		
Gross assets	8	5,563.51
Losses adjusted, due and unpaid. Taxes due and accrued. None. Salaries, rents and office expenses due and accrued. None. Borrowed money and interest accrued on same. None. Advance assessments and bonus or dividend obligations. None. All other (not including contingent mortuary). None. Total actual liabilities. None.		
Balance, net assets	1	5,863 51

CONTINGENT MORTUARY AND DISABILITY ASSETS (OR RESOURCES) Assessments called and not yet due-disability..... \$ 6.082.00 Mortuary assessments not yet called for losses unadjusted, \$... ; Total due from members...... \$ 22,287.75

Net amount due from members..... \$ 22,287.75 CONTINGENT MORTUARY AND DISABILITY LIABILITIES.

\$ 12,350.00

Losses adjusted, not yet due (number of claims,) None.	
Losses in process of adjustment (number of claims,) None.	
Losses reported (number of claims, 25)	750.00
Losses resisted (number of claims, mortuary, 3, \$7,750; disability,	
1, 83,850).	11,600 00

Total contingent mortuary liabilities

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOLAL BUSINESS OF 1896.		BUSINESS IN 10W DURING 1895.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895	7,034	\$22,246,250.00	113	8 311,700.00
Policies or certificates written during the year 1896	3,302	10,184,750.00	149	463,500 00
Total Deduct number and amount which have ceased	10,336	\$32,881,000.00	262	\$ 775,250 00
to be in force during 1896	2,587	7,773,250.00	60	189,500.00
Total policies or certificates in force December 31, 1898. Losses and claims on policies or certificates unpaid December 31, 1895.	7,749	\$24,607,750.00 3,200.00	193	8 585,750 00
Losses and claims on policies or certificates incurred during year 1896.	584	411,004.76	- 11	254 61
Total	616	8 46,004.76	11	\$ 254.61
Losses and claims on policies or certificates paid during the year 1895. Policies or certificates terminated by death	\$65	0.0000000000000000000000000000000000000	11	254-6
Ouring 1895. Policies or certificates terminated by lapse during 1895.	2,582	7,500 00	89	189,500 0

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Five thousand dollars in case of death by accident and \$25 per week in case of total disability.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Amount realized from one assessment. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Auswer, No. Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition,

any sum of money or thing of value? Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer. Not graded.

Has the society an emergency or reserve fund?

Auswer. Yes.

What is the amount thereof?

Answer. Six thousand, nine hundred and sixty-six dollars and seventy-six cents. Are the officers and directors elected at annual meeting of members?

Is a medical examination required before issuing a certificate to applicants? Answer, No.

Are certificates issued to persons other than the family or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed?

Answer, No. For what purpose are assessments made and under what authority?

Answer. For the payment of disabilities as they mature; by authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer, Thirteen thousand, five hundred and sixty dollars and seventy-five cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

ODD FELLOWS ANNUITY ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, WILLIAM MUSSON.

Secretary, C. H. BAKER.

[Incorporated January 19, 1890. Commenced business January 19, 1896.]

Principal office, Des Motnes, Iowa-Attorneys for service of process in Iowa, C. C. and C. L. Nourse.

BALANCE SHEET.

Amount of net or invested assets December list of previous year.......... \$ 53,125.85

INCOME DUBING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by application, without deductions	0	
Assessments: Mortuary, \$33.025.72; expense, \$23,251.74; total 66,277.4 Medical examiner's fees paid by applicant 913,0		
Total paid by members. \$ 65,044 Interest, \$1,400.30; ront, \$100; total. 1,603.3 Advances to agents repaid. None. Case received from all other sources, viz. Advanced by officers. 1,487.0 Casessments paid in advance, \$1	0	
Total income		68,548.62
Total net resources		91,675.68
DISBURSEMENTS DURING THE YEAR 1896.		
Losses and claims	0	
Total paid to members	0	
on account of fees and dues		
Commissions paid or allowed for collecting assessments 2,632.0 Salaries of managers and agents not paid by commissions None.	0	
Salarles of officers, \$8,000; other compensation of officers, \$;		
total		
Salaries and other compensation of office employes	9	
otherwise	Ö	
Rent, \$600; taxes, \$75.00; advertising and printing, \$1,041.48; total. 1,717.3 Advanced to officers and agents, to be repaid out of future salarles or commissions	8	
All other items, vin.: Error in 1895 statement, \$24.10; advance by officers repaid, \$484.85; postage, \$888.80; traveling expenses, \$889.80; legal expenses, \$205; furniture and fixtures, \$60.20; state taxes and frées, \$448.97; contingent expenses, \$507.50; total 2,810.3	2	
(Advanced assessments applied, \$) (Total expenses, \$32,490.43)		
Total disbursements		68,240 43
Balance		23,435,25
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances \$ 2,000.0	0	
Loans on mortgages (first liens) on real estate	0	
Cost value of bonds and stocks owned absolutelyNone. Agents' ledger balances		
Cash in office		
Cash deposits in banks on emergency or reserve fund account: German Savings bank. Des Molnes, Iowa	5	
Total net or invested assets. # 23,433.2		
Deduct depreciation of assets to bring same to market value and agents balance unsecured		
Total net or invested assets, less depreciation		22,435,25

		CONTRACT TO	382.53	
Interest due, \$40; accrued, \$102.53; total		All even in		
Rent due and accrued. Market value of real estate over cost and encum	brances.	1	.00.000	
Market value of bonds and stocks over cost		None.		1,580.50
Total non-invested assets				
Gross assets		Constitute.	- 1	26,817.78
Losses adjusted, due and unpaid	64	None		
Payor Ane and accrued		None-		
Burrowed money. 1 : Interest accrued on so	me, Bii	.2 EOEB4		
Advance assessments. \$; bonus or dividend o	bligation	18, 81		
total		-None		
All other (not including contingent mortuary).	Alati W	gvances	1,487.00	
by officers			-	s 1,4H7.08
Total actual liabilities	*******			8 23,330.72
Balance, net assets				3 200,000,12
CONTINGENT MORTEARY ASS	RES (OR	Nome.		
Mortuary assessments called and not yet due Mortuary assessments due and unpaid		***************************************	1,804.00	
Morrower assessments not vet called for losses t	madjust	ed. #		
restated, \$; reported, \$; total		ra Monto.	-	
Total due from members			1,894.00	
Deduct estimated cost of collection			1100 00	# 1,704.00
the same of the state of the same of the s				1/101/00
Net amount due from members				
CONTINUEST MORTUAL	THAIL YE	LITTES.	IT 500.00	
CONTINUES MORTUAL	TILABLE TO A STATE OF THE STATE	LITTES.	1,000,00	
CONTINUEST MORTUAL LOSSES SIJUSTED, EOU yet due (number of claims Losses in process of adjustment faumber of cla	(¥ LIAH) , 41) itms, 3)	None.		
CONTINUENT MORTUAL LOSSES adjusted, not yet due (number of claims Losses in process of adjustment (number of cla Losses reported (number of claims)	(Y LIAB) , 40) stms, 3)	None		
CONTINUENT MOSTUAL LOSSES MIJUSTED, SON YEL DE MUMBER OF CELLINES. IN process of adjustment (number of claims Losses resisted (number of claims). Losses resisted (number of claims). All other contingent liabilities.	(Y LIAH), 410	NoneNone.		
Costinues adjusted, not yet due (number of claims Losses in process of adjustment (number of claims Losses reported (number of claims). Losses resisted (number of claims). All other contingent liabilities.	(Y LIAH) , 40 , 40 , 108, 3)	None None None	1,000.00	8 35,500.00
CONTINUENT MOSTUAL LOSSES MIJUSTED, SON YEL DE MUMBER OF CELLINES. IN process of adjustment (number of claims Losses resisted (number of claims). Losses resisted (number of claims). All other contingent liabilities.	(Y LIAH) , 40 , 40 , 108, 3)	None None None	1,000.00	8 39,500.00
Costinues adjusted, not yet due (number of claims Losses in process of adjustment (number of claims Losses reported (number of claims). Losses resisted (number of claims). All other contingent liabilities.	CTES - NU	None None None None None None None None	1,000.00	IS IN IDWA
Costinues adjusted, not yet due (number of claims Losses in process of adjustment (number of claims Losses reported (number of claims). Losses resisted (number of claims). All other contingent liabilities.	CTES - NU	None None None	1,000.00	
Costinues adjusted, not yet due (number of claims Losses in process of adjustment (number of claims Losses reported (number of claims). Losses resisted (number of claims). All other contingent liabilities.	CIES-ST	None None None None None None None None	MOONE.	is IN IOWA ING 1808
Costinues adjusted, not yet due (number of claims Losses in process of adjustment (number of claims Losses reported (number of claims). Losses resisted (number of claims). All other contingent liabilities.	CIES-ST	None None None None None None None None	MOONE.	is IN IOWA ING 1808
Costinues adjusted, not yet due (number of claims Losses in process of adjustment (number of claims Losses reported (number of claims). Losses resisted (number of claims). All other contingent liabilities.	CIES-ST	None None None None None None None None	MOONE.	es IN IOWA
Costinues adjusted, not yet due (number of claims Losses in process of adjustment (number of claims Losses reported (number of claims). Losses resisted (number of claims). All other contingent liabilities.	CTES - NU	None None None None None None None None	MOONE.	NO 1898
Constraints Montrel Loases adjusted, not yet due fumber of claims Loases in process of adjustment (number of claims Loases reported (number of claims Loases reported (number of claims Loases reported (number of claims All other contingent liabilities Total contingent mortuary liabilities Exhibit of Centificates on Fold Exhibit of Centificates on Fold Continued to Centificate on Fold Continued to Centifica	CIES-NO TOTAL O LOSS LOSS LOSS LOSS LOSS LOSS LOSS	None None None None None None None None	MOONE.	18 IN 10WA 1803 5598 4 100 0H 4 8 3,783,800.00
CONTENDENT MOSTULA Loases adjusted, not yet due tumber of claims Losses reported (aumber of claims and the second of the second	CITES NU TOTAL O	None None None None None None None None	MOONE.	NO 1898
CONTINUENT MORTULA Loases adjusted, not yet due faumber of claims Losses reported (number of claims .). Losses reported (number of claims .). All other contingent habilities. Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR FOLIA Policies or certificates in force Dec. 41, 1895. Policies or certificates written during the year 1896.	CIRS-NU TOTAL O LOSS A.012 A.012	None None None None None None None None	MOONT. BURINES BURI	18 IN 10WA 1803 5598 4 100 0H 4 8 3,783,800.00
CONTENDENT MORTULA Leases adjusted, not yet due number of claims Leases in process of adjustment number of claims Leases reported (number of claims). Leases related (number of claims). All other contingent Habilities. Total contingent mortuary Habilities. EXHIBIT OF CRITICIATES ON POLI	CIES -NO TOTAL O 4,000 40 TOTAL O 4,013 507 4,099	MORE AND 3 MORE AND 3 MUSINESS 1880. 80,024,500.00 3,168,400.00 87,190,500.00	1,000.00 MOONE, BURINER DUR 3,750 466	8 3,783,900.00 565,000.00
CONTENDENT MORTULA Losses adjusted, not yet due tumber of claims Losses reported (number of claims). Losses reported (number of claims). All other contingent liabilities. Total contingent mortuary liabilities. EXHIBIT OF CRITIFICATES OR POLITICATES OR POLITICATES OF POLITICATES OF POLITICATES OF POLITICATES OF CRITIFICATES OF POLITICATES OF PO	CIES -NO TOTAL O 4,000 4,000 4,000 4,000 4,000	None None None None None None None None	1,000.00 MOONT. BURINGE DUR. S. S. Tell S. S. Tell 466 B.219	# 1N 10WA ING 1508 # 3,783,800.00 # 4,200,800.00 # 4,500.00
Constraints of the control of the co	TOTAL TO	MORE AND 3 MORE AND 3 MUSINESS 1880. 80,024,500.00 3,168,400.00 87,190,500.00	1,000.00 MOONT. BURINGE DUR. S. S. Tell S. S. Tell 466 B.219	8 3.753.800.00 8 3.753.800.00 8 5.250.800.00
CONTENDENT MORTULA Losses adjusted, not yet due tumber of claims Losses reported inumber of claims Losses reported inumber of claims. Losses related inumber of claims. Total contingent Habilities. Total contingent mortuary Habilities. Exhibit of Chriticales on Policies or certificates in force Dec. at 1886. Policies or certificates in force Dec. at 1886. Policies or certificates written during the real 1886. Total Deduct number and amount which have caused to be in force during 1886. Total policies or certificates in force Dec. at 1886. R. 1886.	TOTAL O STATE	NONE NONE NONE NONE NONE NONE NONE NONE	1,000.00 MOUNT. BUSINESS DUR 2,750 466 1,219 822	# 1N 10WA ING 1508 # 3,783,800.00 # 4,200,800.00 # 4,500.00
CONTENDENT MORTULA Loases adjusted, not yet due tumber of claims Loases reported (number of claims of claims of claims of claims of claims). Losses reported (number of claims of claims). All other contingent liabilities. Total contingent involves it liabilities. EXHIBIT OF CRITICIAES OR POLITICIAES OF CRITICIAES OR POLITICIAES OF CRITICIAES OR POLITICIAES OR	CIES -NO CIES -	None None None None None None None None	1,000.00 MOONT. BUSINESS DUR. 2,753 466 1,219 2,897	8 1N 10WA 1NG 1598 8 3.753.800.00 555,000.00 \$ 4.208.800.00 \$ 24,000.00
CONTENDENT MORTULA Loases adjusted, not yet due faminer of claims Loases reported (anaber of claims .). Losses repeated (number of claims .). All other contingent labilities. Total contingent mortuary liabilities. EXHIBIT OF CHITICATES OR POLICIATES OR POLICIA POLICIATES OR POLICIATES OR POLICIATES OR POLICIATES OR POLICIA	ETES-NO TOTAL SERVICE TOTAL SERVICE SE	NOME NOME NOME NOME NOME NOME NOME NOME	1,000.00 MOONT. BUSINESS DUR. 2,753 466 1,219 2,897 85	# IN IOWA ING \$500 # U # 3.753,800.00 655,000.00 # 4.200,500.00 # 434,000.00
CONTINUENT MORTULE LOSSES SIJUSTED, SON THE MORTULE LOSSES PROPITED (SUMBLE PROPINED STATES) LOSSES PROPITED (SUMBLE PROPINED STATES) All other contingent labilities. Total contingent mortuary liabilities. EXHIBIT OF CRITICIAES OR FOLK EXHIBIT OF CRITICIAES OR FOLK Policies or certificates in force Dec. 21, 1885. Policies or certificates written during the year 1886. Total policies or certificate for continuent mortuary labilities. Total continuent mortuary liabilities. Total policies or certificates written during the year 1886. Losses and claims on policies or certificate upund Dec. 31, 1885. Losses and claims on policies or certificate lander disting the year 1888. Total Total continuent policies or certificate upund Dec. 31, 1885.	ECTRS NO COTAL O COTAL	None.	1,000.00 MOUNT. BUSINESS DUST. 2,753 466 3,753 486 3,219 823 2,807 85 16	8 3,735,000.00 55,000.00 5,200,000.00 2,400,000.00 2,400,000 2,400,000 2,400,000 2,400,000 2,400,000 2,400,000 2,400,000
CONTINUENT MORTULE LOSSES SIJUSTED, SON THE MORTULE LOSSES PROPITED (SUMBLE PROPINED STATES) LOSSES PROPITED (SUMBLE PROPINED STATES) All other contingent labilities. Total contingent mortuary liabilities. EXHIBIT OF CRITICIAES OR FOLK EXHIBIT OF CRITICIAES OR FOLK Policies or certificates in force Dec. 21, 1885. Policies or certificates written during the year 1886. Total policies or certificate for continuent mortuary labilities. Total continuent mortuary liabilities. Total policies or certificates written during the year 1886. Losses and claims on policies or certificate upund Dec. 31, 1885. Losses and claims on policies or certificate lander disting the year 1888. Total Total continuent policies or certificate upund Dec. 31, 1885.	ECTRS NO COTAL O COTAL	None None None None None None None None	1,000.00 MOONT. BUSINESS DUS NOS SES SES SES SES SES SES SES SES SES S	8 3,753,900.00 9 4,200,900.00 9 4,200,900.00 9 4,200,900.00 27,459.00 28,000,00 8 3,000,00 21,000.00 21,000.00 21,000.00
CONTINUENT MORTULA Loases adjusted, not yet due faminer of claims Loases in process of adjustment faminer of claims Losses reported (number of claims .). All other contingent insultities. Total contingent insultities. EXHIBIT OF CENTIFICATES ON POLICY Policies or cortificates in force liee, al, 1896. Follows or certificates written during the year 1896. Total contingent months and amount which have consent to be in force during 1896. Tutal policies or certificates in force Dec. 31, 1896. Tutal policies or certificates in force Dec. 31, 1896. Losses and citatus on policies or certificates usuand Dec. 31, 1896. Losses and citatus on policies or certificate usuand Dec. 31, 1896.	CTES - NO TOTAL O TOTAL O 4.019 A.090 A.090 A.4411 B. 30 B. 42 B. 42 B. 42 B. 43 B. 43 B. 44 B.	None.	1,000.00 MOONT. BUSINESS DUST SE	8 3,735,000.00 55,000.00 5,200,000.00 2,400,000.00 2,400,000 2,400,000 2,400,000 2,400,000 2,400,000 2,400,000 2,400,000

MISCRILLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Four thousand dollars in division A and \$1,000 in division B.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount restized from assessments to meet the same)

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer, No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age! If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of

Answer. Amount of benefits graded according to age in class A, and payments are fixed amounts without regard to age. In class B graded payments (annual, semiannual, or quarterly) at approximately the actuaries' table of mortality, and both classes are subject to increased annual cost not exceeding the natural life rate, based on the actuaries' table of moriality.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Twenty-one thousand, nine hondred dollars and cleven cents.

For what purpose, how is it created and where deposited?

Answer. To pay death losses. By quarterly, semi-annual and annual assessments or payments. The excess of amount received above that necessary to pay death claims, goes to this fund. Amount deposited with the auditor of state of Iowa, \$13,850; balance in hands of treasurer of the association.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants! Answer. Yes.

Are certificates issued to persons other than the families or helts of the member? Answer. No.

Are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay mortuary claims and expenses, as provided by amended and substituted articles of incorporation and by-laws,

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars in class or division A, and \$2,000 in class or division B.

ANNUAL STATEMENT

For the year ending December 31, 1896, or the condition of the

PEOPLES ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Printlent, F. W. CHAMS.

Secretary, A. W. STILES.

[Incorporated May 14, 1905. Communiced business May 18, 1805.] Principal office, Des Motnes, Lows.

BALANCE SHEET.

Amount of not or invested assets December 31st of previous year......

INCOME DURING THE TEAT 1606.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as tollows

Gross amount of membership tees required or supresented by T 3.301.00 application, without deductions Annual dness as per contract, without any deduction whatever 2.144.75 Assessments: Mortnary, \$1,430; expense, \$715.75; total

Total paid by members..... # 2,443.75 Cash received from all other sources, etc. Advanced by incor-300 00

porators..... (Assessments paid in advance, \$30.) Total Iscense

Total net resources..... DISSUBBREMENTS DURING THE YEAR 1895.

Losses and claims Advanced payments returned to rejected applicants None. Total paid to members 872,80 Commission and fees retained by or paid or allowed to agents on 451,80° account of fees and duce Commissions paid or allowed for collecting assetsments 63.55 Salaries of managers and agents not paid by commissions. None. Salaries of officers, \$513.30; other compensation of officers, \$

Salaries and other compensation of office suppoyes. Medical examinar's fees, whether paid direct by members or None, otherwise..... Rept, 839; taxes, \$ | advertising and printing, \$130.10; total

975 TO

533.50

262.21

8 3,549,75

4,185.65

Advanced to officers and agents, to be repaid out of future sal- aries or commissions			
All other items, viz: Postage, \$104.75; sundries, \$94.45; traveling			
and adjusting \$522.81: total	722,02		
Total disbursements	-		2,934.92
Balance		8	1.230,73
NHT OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
Loans on mortgages (first lieus) on real estate None. Loans secured by pledge of bonds, stocks or other marketable collaterals			
Cost value of bonds and stocks owned absolutely None.			
Agents' ledger balances \$ Cash in office. \$	312.00 210.47		
Cash deposits in banks on emergency or reserve fund account: Des Moines National bank All other deposits	1,020,26		
Total not or invested assets	1.543.73		
Deduct depreciation of assets to bring same to market value and agent's balance unsecured	1,010.10		
Total net or invested assets, less depreciation		8	1,542 78
Interest due and accrued			
Rents due and accrued Market value of real estate over cost and encumbrances Market value of bonds and stocks over cost Total non-invested assets	None.		
Gross assets		8	1,542.78
LIABILITIES.			
Losses adjusted, due and unpaid (number of claims .). None. Taxes due and accrued	246.28		
All other (not including contingent mortuary), vis: Advanced by incorporators	750.00		
Total actual liabilities.		8	995.29
Balance, net assets		8	546,45
CONTINGENT MORTUARY ASSETS (OR RESOURCES).			
Mortuary assessments called and not yet due Mortuary assessments due and unpaid. Mortuary assessments not yet called for losses unadjusted, resist reported.	None.		
Total due from members	None.		
CONTINGENT MORTUARY LIABILITIES.			
Losses adjusted, not yet due number of claims None. Losses in process of adjustment (number of claims). None. Losses reported (number of claims, 1), no proofs, estimated	150.00		
Total contingent mortuary liabilities.	-		****
Advise Constrigents mortuary Habilities		B:	150.00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	BURINES IN IOWA BURING 1896.		
	Namber	Amount.	
Policies or certificates in force December 31, 1805 Policies or certificates written during the year 1806.	206 201	# 881,000 00 584,830 00	
Policies of Certain Policies of Control of C		\$ 1,445,630.00 633,100.00	
Total policies or certificates in force December 31, 1896. Losses and claims on policies or certificates unpaid Dec. 51, 1895. Losses and claims on policies or certificates lacutred during year		# 813,750.00 822.80	
Losses and claims on policies or certificates paid during year 1895. Losses and claims on policies or certificates paid during year 1895. Policies or certificates terminated by death during 1895. Policies or certificates terminated by Japse during 1895.	214 233	# 599.50 49,600.00	

MISCRLLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one 30711 Answer. Pive thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same!

Is any part of the mortuary assessments used for any purpose except to pay mor-

tunry claims? Does the association or company issue endowment certificates or policies or under-

take and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members?

Answer. Yes; directors elected by members, officers elected by directors. Is a medical examination required before issuing a certificate to applicants)

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what authority?

Answer. For losses and expenses under the articles of locorporation and by-laws. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Six bundred and streen dollars.

advanced to officers and agents, to be republicant of future sal-

41,765.80

44,471.30

41,785,80

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

PIQUA MUTUAL AID AND ACCIDENT ASSOCIATION,

Organized under the laws of the State of Qhio, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. E. GEORGE.

Secretary, J. L. McKinsey.

(Incorporated January 10, 1882, Commenced business July 23, 1882) Principal office, Piqua. Miami county, Ohio.

Attorney for service of process in Iowa, Auditor of State of the State of Iowa.

RALANCE SHEET.

Amount of net or invested assets December list of previous year \$ 37.00.87 INCOME DURING THE YEAR 1806.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as

Gross amount of membership fees required or represented by application, without deductions 8 4.011.36 Annual dues as per contract, without any deduction whatever. . Mcss. 20. Assessments: Mortuary, \$179,554.53; expense, \$13,419; total.....

Total paid by members...... \$ 225,616.09 Interest, \$1,385; rent, \$...; total.....

(Assessments paid in advance, \$....) Total income. Total net resources.....

8 227,005.00 \$ 314,660,76

2.477.93

DISSURSEMENTS DURING THE YEAR 1896.

Losses and claims...... \$ 178,470,60 Advanced payments returned to rejected applicants..... None. Total paid to members...... \$ 179,470.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues Commissions paid or allowed for collecting assessments..... 6,727,73 Salaries of managers and agents not paid by commissions...... 15,793,95 Salaries of officers, \$4,800; other compensation of officers, \$: 4,800.00 Salaries and other compensation of office employes..... 3.879,75 Medical examiner's fees, whether paid direct by members or otherwise..... 400,00 Rent, \$300; taxes, \$519.65; advertising and printing, \$1,658.58;

total.....

aries or Commissions. All other thoms: Office expenses Postage. Legal expenses. Traveling expenses. (Advanced assessments applied, 8) (Total expenses, \$5.416.36.)		943.51 485.50 125.00 1,601.76		000 NAT 10
Total disbursements			-	43,735.90
Balance			-	-
EST OR LEVESTED ASSETS.				
Cost value of real estate in cash, exclusive of ennumbrance. Loans on mortgages (first tiens) on real estate. None. Loans secured by pisodge of bonds, stocks or other marketable collaberais. None. Cost value of bonds and stocks owned absolutely. None. Agent's ledger balances. None. Cash in office. None. Cash in office. Cash deposits in banks on emergency or reserve fand accounts Flyus National bank. All other deposits: Flyus National bank. Total net or invested assets.		8,501.6 0,582.5	-	
Total net or invested sames to bring same to market value Deduct depreciation of sames to bring same to market value.	8			
word amount's bullance unsucured	-	_	-	1 0.703.80
Total net or invested assets, less depreciation				
NON-INVESTED ASSETS.				
Interest due, 89: accrued, 8 : 1 total	0.	30.	00	
Market value of bonds and woods	15			\$ 500

Gross assets	
ELABILITIES.	
Losses adjusted, due and unpaid tumber of claims,	lose.
Taxes due and accraed. Salaries due and accraed. Salaries due and accraed. Interest accraed on same, \$; total	None- None-
Advance assessments, a continuent mortnary). All other (not including continuent mortnary). Total actual lightities.	NOBEL
Barance, not assets	

Total non-lavested assets......

Andrew Management of the Control of	
Barance, not assets	
MONTHARY ARRESTS (OR RESOURCE	MIL.
CONTINUEST	\$ 15,644,00
Mortuary assessments called and not yet due	6,615.50
Mortuary assessments due and unpaid	
Mortuary assessments not yet called for losses unadjusted, \$	10,112.00
September 40000 Action Address of the Control of th	8 44,075.00
Total due from members	3,605.70
Net amount due from members	
Net allocate out	

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 15)	25,000.00
Losses in process of adjustment (number of claims, 2)	2,000,00
Losses reported (number of claims, 3).	4,000.00
Losses resisted (number of claims, i)	3,000.00
All other contingent liabilities	

Total contingent mortuary liabilities

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

34,000 W

	TOTAL BUSINESS OF 1806.		BUSINESS IN IOW DURING 1896.	
	Number.	Amount	Number.	Amount.
Policies or certificates in force December 31, 1895. Policies or certificates written during the year 1895. Policies or certificates reinstated.	19.600	\$18,755,000.00 2,153,000.00 182,500.00	150 47 6	8 272,000 97,000 18,000
Total Deduct number and amount which have ceased to be in force during 1896	14.338	821,090,500.00 2,741,500.00	206	8 382,000 131,000
Total policies or certificates in force December 31, 1896 Losses and claims on policies or certificates unpaid December 31, 1896 Losses and claims on policies or certificates	24	#18,349,000,00 37,000.00	136	8 251,000 1,000
Total	117	\$ 181,000.00	3	8 4,000
paid during year 1896 olicies or certificates terminated by death during 1895.	96	145,500.00	3 2	4,000 3,000
Policies or certificates terminated by lapse during 1896.	1,767	2,597,500.00	68	125,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one 11507

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. They do not. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Actual cost for issuing assessment notice and 5 per cent set aside for emergency fund and 7% per cent for expense.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. We pay \$5 per week for each \$1,000 insurance for total disability for a period not exceeding twenty-six weeks.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age and occupation at entering. Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Thirty-five thousand, one handred and sixty-three dollars and twenty-

For what purpose, how is it created and where deposited?

Answer. By a percentage from the mortuary account to guarantee the payment of claims in the event of extraordinary losses. Piqua National bank and bonds,

Are the officers and directors elected at annual meeting of members?

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority? Answer. For the purpose of paying death and accident losses.

What sum of money would an ordinary assessment for the payment of a single cortilicate produce?

Answer. Eleven thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

RAILWAY OFFICIALS AND EMPLOYES ACCIDENT ASSOCIA-TION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of lows, pursuant to the laws of said State. Secretory, WILLIAM R. BELLIS.

President, CHALSTERS BROWN.

[Incorporated June 14, 1889. Commenced business June, 1889.]

Principal office, 25 to 22 Ingalls block, Indianapolis, Ind.

BALANCE SHEET.

Amount of net or invested assets December list of previous year...... \$ 34,891,67

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as

Gross amount of membership fees required or represented by

Annual dues as per contract, without any deduction whatever ... None.

Assessments: Indemnity, \$112,430.96; expense, \$114,696.65; total... \$ 220,475.51 Medical examiner's fees paid by applicant...... None.

Interest, \$270 34; rent, \$..... ; total..... (Assessments paid in advance, \$....)

\$ 105,743.95 Total income.... 6-261,635.62 Total net resources.....

Total contingent mortuary liabilities......

11,000.00

DISBURSEMENTS DURING THE YEAR 1806.		
Losses and claims	\$ 112,313,94	
Advanced payments returned to rejected applicants None.		
Total paid to members	# T12,313.94	
Commission and fees retained by or paid or allowed to agents		
on account of fees and dues.		
Commissions paid or allowed for collecting assessments and		
exchange	9,236,97	
salaries of managers and agents not paid by commissions	1,190.00	
Salaries of officers, \$3.508.70; other compensation of officers, \$;		
total	6,528.70	
lalaries and other compensation of office employes	30,879,85	
fedical examiner's fees, whether paid direct by members or		
otherwise	-2,128.00	
Kent, \$1,950,00; taxes and insurance departments. \$2,215.90; adver-		
tising and printing, \$4.950.01; total	9,026.00	
Advanced to officers and agents, to be repaid out of future sal-		
aries or commissions		
all other items, viz: Office furniture, \$50; postage, \$2,180.19;		
traveling, 85,244.52; expense, 85,642.54; legal, \$2,616.30; total	15,710.35	
Advanced assessments applied, \$)		
Total expenses, \$114,340.08.)		
Total disbursements		8 205,554,62
Water and the same of the same		8 85,081 00
Balance		9 85,081 00
NET OR INVESTED ASSETS.		
lost value of real estate in cash, exclusive of encumbrances		
None.		
loans on murigages (first liens) on real estate None.		
oans secured by pledge of bonds, stocks and other marketable		
collateralsNone.		
lost value of bonds and stocks owned absolutely None.		
Agents' ledger balances		
lash in office		
Cash deposits in bank on emergency or reserve fund account:		
Fletcher's bank, Indianapolis. Ind		
All other deposits: Insurance department, Missouri, \$1,000;		
Fletcher's bank, Indianapolis, \$8,250.47; total	9,250.47	
Total net or invested assets	# 35,001.00	
Deduct depreciation of assets to bring same to market value and		
agents' balance unsecured		
Mary I are a family and the family and the same of the		8 35.081.00
Total net or invested assets, less depreciation		a. solverin
NON-INVESTED ASSETS.		
Accepted cash orders on rallway paymesters and others	8 165,124 19	
Interest due and accraed None.		
Rents due and accrued None.		
Furniture, fixtures and supplies		
Market value of real estate over cost and encumbrances None.		
Market value of bonds and stocks over cost		
Total non-invested assets.		8 100,624,19
AUGUS HIGH 48 T 10000 BEST 10000 BEST 10000 BEST 10000 BEST 1000 B		m .100,000.19

Gress assets. LIABILITIES.

Losses adjusted, due and unpaid (number of claims....)............None.

Balance, net assets. # 204,705 10

COSTINGEST MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid	None.
Moriuary assessments not yet called for losses unadjusted, resist	
reported	None.
Total due from members	None.
CONTINGENT INDEMNITY LIABILITIES.	
Losses adjusted, not yet due (aumber of clajus 3)	3,000.00
Losses reported (number of claims). None. Losses resisted (number of claims 4). None. All other coultagent insulities . None.	6,000 (H
The same and the s	

EXHIBIT OF CERTIFICATES ON POLICIES -NUMBER AND AMOUNT.

		or 1886.		ING ING.
	Number.	Amount,	Number.	Amount
Policies or certificates in force December 31. 1880. Policies or certificates written during the year	-1/2 1/2/20	BELLES, 550.00 71.001.250.00	613	# 1.091,650 O
Total Deduct number and amount which have ceased to be in force during 198	25,115 13,101	#E3,600,500.00 21,507,500.00	1,019	8 2,138,750.0 1,132,800.0
Total policies or certificates in force December 31, 1986 Losses and claims on policies or certificates neural December 31, 1986 Losses and claims us policies or certificates incurred during year 1996.		#10,102,000.00 10,000.00 113,813,94	None.	8 005,050.0 Non-
Total claims on policies or certificates publicies or certificates publicies or certificates to the control of	2,535 2,531	8 123,513,94 313,313,94 49,150,00	105	8 5,316.1 5,316.1 1,600.0
Politics or outilicates terminated by lapse	TL017	DA. 645,0FO 07	125	1,132,900 0

MINISTRALIAMENTS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one 11567

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Answer, No.

Is any part of the indemnity assessments used for any purpose except to pay Indomntty claims?

6 204,705.10

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

In levying mortnary assessments, are they graded un any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levted on age at entry or on age at date o assassment.

20

807

106	10WA INSURANCE REPORT.
	Answer. Not applicable to accident insurance.
	Answer. Not applicable to accurate lines the society an emergency or reserve fund?
	Answer, Yes.
	What is the amount thereof?
	Answer. Twelve thousand dollars.
	Answer. For protection of members. From cash surplus after paying claims and
	Platekov's bank Indianapolis, Ind.
MP	Are the officers and directors elected at annual meeting of members?
	Is a medical examination required before issuing a certificate to applicants?
	Answer. No. Are certificates issued to persons other than the family or heirs of the member?
	Answer. No.
	Are assignments of certificates to other than such persons allowed?
	Accessed No.
	For what purpose are assessments made and under what authority?
	For what purpose are assessments made as a second of directors. Answer. To meet expenses and claims. When ordered by board of directors. What sum of money would an ordinary assessment for the payment of a stag'e
ws.	
Cel	Answer. Forty-five thousand, two hundred and twelve dollars and twelve cents.
	AND THE PROPERTY OF THE PROPER
	ANNUAL STATEMENT
	ANNUAL STATEMENT
	For the year ending December 31, 1896, of the condition of the
	SCANDINAVIAN MUTUAL AID ASSOCIATION,
O	rganized under the laws of the State of Illinois, made to the Auditor of State of the
2	State of Iowa, pursuant to the laws of said State.
	Provident S. P. A. LINDANIA Secretary, NELS NELSON.
	President, S. P. A. LINDAHL. Secretary, NELS NELSON.
	[Incorporated September 12, 1883. Commenced business October 26, 1883.]
146	
	rincipal office, 347 E. Main street, Galesburg, III.
A	ttorney for service of process in Iowa, C. A. Ryden, Des Moines, Iowa.
	BALANCE SHEET.
3	mount of net or invested assets December 3 ist of previous year \$ 106,147.04
Α	
	INCOME DURING THE YEAR 1896.
G	ross amount paid by members to the association or its agents,
	without deductions for commissions or other expenses as fol-
1100	lows: lross amount of membership fees required or represented by
0	application, without deductions 8 5,629 00
A	annual dues as per contract, without any deduction whatever.
	None.
A	Assessments: Mortuary, \$154,325.73; expense, \$15,799.26; total 170,121.99
A	fedical examiner's fees paid by applicant (members pay direct to examiner), estimated
	to examiner, commence
-	Total paid by members
I	nterest, \$3,200; rent, \$; total

Advances to agents repaid	
\$331.50; previous shortage, \$60.52; total	
Total income	§ 182,072.90
Total not resources	8 238,219.54
DISBURSEMENTS DURING THE YEAR 1870.	
Losses and claims \$ 138,400 00	
Advanced payments returned to rejected applicants	
Total paid to members	
Commission and fees retained by or paid or allowed to agents on	
account of fees and dues. 7,978.15 Commissions paid or allowed for collecting assessments. None.	
Salaries of managers and agents not paid by commission 1,968.45	
Salaries of officers, \$3,750.00; other compensation of officers,	
9408.75; total. 4,186.75. Salaries and other compensation of office employes. 4,923.68	
Medical examiner's fees paid direct by members or otherwise 1.511.00	
Rent, 8596 54; taxes, \$6.46; advertising and printing, \$886.00;	
total	
ries or commissions	
All other Items, vis: Postage, 83,791.74; lights, 858.67; convention	
and insurance department fees, \$454.02; office fixtures, \$245.19;	
traveling expenses, \$35 61; legal services, \$30; telephone rent. \$23.67; advance assessments applied, \$52.65; miscellaneous,	
817.45; total 1,732.65	
(Advanced assessments applied, 85,710.35.)	
(Total expenses, \$04,958.13.)	
Total disbursements	# 16L377.13
Balance	\$ 13M, S42.41
NET OR INVESTED ASSETS.	
Cost value of real estate in cash, exclusive of encumbrances	
None.	
Loans on mortgages (first liens) on real estate	
collaterals	
Cost value of bonds and stocks owned absolutely \$ 109, 11.32	
Agenta' ledger balances	
Cash deposits in banks on emergency or reserve fund account:	
Clabestoner National bank Land	
Wil office deboutes - Ownersday reserved	
Total net or invested assets	100
and agent's balance unsecured (U. S. bonds)	F 130,681 T
and agent's balance unsecured (U. S bonds) e,tet 2	
and agent's balance unsecured (U. 8 honds)	
Total net or Invested assets, less depreciation	
and agent's balance unsecured (U. S. bonsy)	
and agent's balance unsecured (U. S. bonss). 6,661 2 Total net or invested assets, less depreciation NON-INVESTED ASSETS. Interest due 8000; accrued 8; total	,
and agent's balance unsecured (U. S. bonss). 6,661 2 Total net or invested assets, less depreciation NON-INVESTED ASSETS. Interest due 8000; accrued 8; total	
and agent's balance unsecured (U. S. bonds)	s 950.01

VIABILITIES.

Losses adjusted, due and unpaid (number of claims) \$	508.73	
Taxes due and accrued	1,443 30	
Borrowed money and interest accrued on same. None. Advance arsessments, \$490.25; bonus or dividend obligations, \$; total. All other (not including contingent mortuary). None.	490.23	
Total actual liabilities		8 2,532.35
Balance, net assets		§ 119,008.81

OWELDURAS MODELLIN TREBLE (OR RESOURCES)

CONTINGENT MORTUARY AS	SETS (OR RESOURCES).		
Mortuary assessments called and not yet due. Mortuary assessments due and unpaid	losses unadjusted,	5,800 00	
Total due from members Deduct estimated cost of collection (cost of expense assessments)	collection paid by		
Net amount due from members			28,106,89

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5)	8 10,300 00
Losses in process of adjustment (number of claims) None.	
Losses reported (number of claims, 3)	
All other contingent liabilities	
Total contingent mortuary liabilities	
Total contingent moreanty manifestation	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

8 15,300,00

	TOTAL	DE 1896.		SS IN IOWA ING 1896.	
	Number.	Amonut.	Number.	Amount.	
Policies or certificates in force Dec. 31, 1885	10,180	\$13,154,500.00	1,069	\$ 1,539,000.00	
Policies or certificates written during the year 1896.	1,163	1,152,500.00	121	128,500 00	
/ Accession of the contract of	11,343	\$14,307,000.00	1,183	8 1,307,500.00	
Total	430	541,500.00	50	63,000.00	
Total policies or certificates in force	10,904	\$13,765,500 00	1,1110	\$ 1,205,500.00	
Losses and claims on policies or certificates unpaid December 31, 1895.	19	27,200 00	3	5,000 06	
Losses and claims on policies or certificates incurred during year 1896	80	194,500.00	7	7,000 00	
-	108	8 151,700.00	10	8 12,000.00	
y and alatmy on policies or certificates	.00	136,400 00	10	12,000.00	
paid during the year 1895 Policies or certificates terminated by death during 1896.	89	124,500.00	7	7,000.00	
Policies or certificates terminated by lapse during 1805	350	417.000.00	46	55,000.0	

WISCRLIAN SORS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one DifeF

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent of same is set aside for the emergency fund; none other.

Does the association or company issue cadowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value?

Answer. None whatever.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to ago? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of MANAGEMENT ..

Answer. The American experience table is used in a modified form. Assessments are based on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes

What is the amount thereof?

Answer. One hundred and four thousand, eight hundred and seventy-five dollars and forey-seven cents

For what purpose, how is it created and where deposited?

Answer. For use in cases of excessive mortality. By setting saide 10 per cent of all mortuary assessments. In registered United States 4 per cent bonds and in the Galesburg National bank.

Are the officers and directors elected at annual meeting of mambers? If not, how are they selected?

Answer. Directors are elected by the members at each annual meeting. The board of directors elect all officers.

Is a medical examination required before issuing a certificate to applicantal

Are certificates issued to persons other than the families or heirs of the member? Answer. To devisees and creditors.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Assessments are issued by order of the board of managers for the purposa of paying death losses when such occur.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Thirteen thousand, four hundred and seventeen dollars and ninety-seven

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SECURITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HESBY J. REINMUND.

ton, N. Y.

commissions, \$39,236.49.

Secretary, CHARLES M. TURNER.

8 485,101.17

\$ 831,653.35

[Incorporated under chapter 175, laws of 188]. Commenced business January 3, 1887.]
Principal office, Phelps Bank building, corper Court and Chenango streets, Bingham-

BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year....... # 366,552 18

INCOME DUBING THE YEAR 1895.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

None. None. Section 1. None. None.

Total paid by members 8 477.755.16
Interest, \$11.225.16; ront, \$1.002.50; total 12.317.65
Advances to agents repaid, \$53,408.89.
Coals received from all other sources, viz.: Exchange 28.06

Total net resources.....

DISSURSEMENTS DURING THE YEAR 1895.

Losses and claims	\$ 125,135.33
Dividends and payments returned to members	0,101.58
Commissions and fees retained by or paid or allowed to agents	
on account of fees and dues	200,336.56
Commissions paid or allowed for collecting assessments	9,739.52
Salaries of managers and agents not paid by commissions	5,214.23
Salaries of officers, \$12,606.99; other compensation of officers; \$;	
total	12,600.99
Salaries and other compensation of office employes	8,386.46
Medical examiner's fees, whether paid direct by members or	
otherwise	14.572.00
Rent, \$5,909.03; taxes, \$1,812 72; advertising and printing, \$7,000.43;	
total	14,742.18
Advanced to agents to be repaid out of future salaries or	

All other items, viz.: Traveling expenses, \$3,105.98; general	
Server 1082 to: total	
va deamond assessments applied, \$	
(Total expenses, \$778,648.49.)	E 409,885 40
Total disbursements	
Balance	8 441,767 95
NET OR INVESTED ASSETS.	
	45
Loans on mortgages direct liens; on real estate. 200.150. Loans secured by pledge of bonds, stocks or other marketable 200.	
	.00
teller balance mentred by bonds and future fourtes	440
The same of the sa	
The Carlot and the Control of the Co	DO.
Susquehama vattey man. 170,601.35; Third National bank, Syracuse, N. Y. (mortuary).	
(mortuary), \$1,000; suspense mortuary account, \$1,000; total. \$6,001	35
	1 X0
	3 580
	6.12
National bank, New York, \$575.88 (expense); total 5.15	+ 65
Total net or invested assets	1100
of wants to being same to market value	15 71
	B 437,103.24
Total net or invested assets, less depreciation	3 101,000,00
NON-INVESTED ABSETS.	
Interest due, \$514.45; accrued, \$5,073.53; on bank deposits, etc.,	
Interest due, \$614.45; necrued, \$5,073.55; On Salar \$5,0 \$5,0 \$550.07; total	47.35
Hents due, \$; accrued, \$75; total	70.00
Hents due, 5; accrued, 5.5; cotas. Market value of real estate over cost and encumbrances. None.	27 85
Market value of bonds and stocks over cost	
Total non-invested assets	8 4,048.30
Total non-invested assets.	B 451,150.44
Gross assets	
LIARILITIES.	
Losses adjusted, due and unpaid (number of claims). None	
Losses adjusted, due and unpaid (number of the None. Taxes due and accrued	MAS.48
Taxes due and accrued	777.77
Borrowed money and interest stated obligations. None.	
Advance assessments and contract mortugest vis: Accrued	
All other (not including conting them printing advertising,	
commissions, medical examinations, printing, s. s. s.	,683 90
Total actual liabilities	# 11,549,38
Total actual Habilities	\$ 429,603.00
Balance, net assets	

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary and expense assessments called and not yet due \$ 115.315.79
Mortuary assessments due and unpaid
Mortuary assessments not yet called for losses unadjusted, 8;
resisted, \$; reported, \$; total

Total due from members \$ 116,315.79 Deduct estimated cost of collection \$ 4,006.05	
Net amount due from mea, bers	111,279.74

CONTINGENT MOSTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17)-annuity or	
installment claims in process of payment &	25,555 66
Losses in process of adjustment (number of claims, 4)	21,000.00
Losses reported (number of claims, 2)	10,000.00
Losses resisted (number of claims, 2)	7,0.0 00
All other contingent liabilities	
Total contingent mortuary liabilities	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

				ESS IN IOWA RING 1896.		
	Number.	Amount.	Number.		Amount.	
Policies or certificates in force December 31, 1895. Policies or certificates written and revived during the year 1896.	8,409 4,365	\$35,137,350.00 9,523,526.00	74 38	8	197,000.00	
Total Deduct number and amount which have ceased to be in force during 1896	18,774 2,783	\$29,660,876.00 7,041,912.50	112	5	275,000 00 104,560 00	
Total policies or certificates in force been ber si, 1893. Losses and claims on policies or certificates unpaid December 31, 1855. Losses and claims on policies or certificates incurred during 1896.	10,051 5 61	822,019,563 50 30,911.70 160,812 50	None None	8	171,500.00 None None	
Total Losses and claims on policies or certificates paid during the year 1896. Folicies or certificates terminated by death Policies or certificates not taken during 1896. Policies or certificates terminated by lapse during 1896.	58 61 554 2,108	\$ 197,724.39 125,135.33 160,812.50 1,441,000.00 5,433,003.00	None None None 1		None None 2,0.0.00	

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one Tife?

Answer. Twelve thousand dollars.

Is the association paying the maximum amount specified in the certificates, except where same have been avoided by fraud or by breach of their conditions?

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; except that the accumulated surplus mortuary fund and the reserve fund are a guarantee fund for the payment of death claims in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No: except \$10,602 28 expenses in investigating and adjusting death claims, and expense of making loans and dividends to members from the reserve fund, as

provided by the constitution and by-laws of the association. Does the association or company issue endowment certificates or policies, or under-

take and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Answer. No endowment policies issued. From any surplus existing after five and

fifteen years from date of policy in the reserve fund, apportionment will be made to the persistent members to pay future premiums or otherwiss. (No fixed sums.)

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment. Answer. American experience tables at age of entry, increased by an adjusted

loading.

8 81,655 65

Has the applety an emergency or reserve fund?

ABSWET. Yes.

What is the amount thereof?

Answer. Emergency fund, \$237,585.58; mortuary surplus fund, \$167,167.80.

For what purpose, how is it created and where deposited?

Answer. To meet mortuary claims should they exceed the amount provided by the mortuary fund. Created by loading the mortuary payments. Deposited in banks and invested in bonds and mortgages.

Are the officers and directors elected at an annual meeting of members?

Answer. The directors are elected at such a meeting, and they in turn select the officers.

Give maximum, minimum and average age of membership?

Answer. Maximum, 60; minimum, 17; average, 30 07,

Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received? Answer, You.

What sum of money would as ordinary assessment for the payment of a single cortificate produce in each class?

Answer. Fifty-two thousand, eight hundred and forty-nine dollars and eightyseven cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SECURITY LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. P. ALLEN.

Secretary, O. G. WILSON.

(Founded 1873. Incorporated September 8, 1821. Commenced business June 16, 1891.)

Principal office, 125 Fifth avenue, Clinton, Iowa-

BALANCE SHRET.

Amount of net or invested assets December 31st, of previous year...... \$ 20,407.48

INCOME DUBING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deduction for commissions or other expenses, as follows: Gross amount of membership fees required or represented by				
application, without deductions				
Annual dues as per contract, without any deduction whatever	8 0,997.05			
Assessments: Mortuary, \$35,553.94; expense, \$4,020.78; total	89,574,72			
From guaranty notes	186.97			
Medical examiner's fees paid by applicant				
Total paid by members	5 46,698,74			
Interest, £1,204.56; rent, \$; total	1,204.58			
Advances to agents repaid	150 80			
Cash received from all other sources. None.	Aure ser			
(Assessments paid in advance, \$538.84.)				
			The same of	
Total income		2	48,014.10	
Total net resources		8	74,461.58	
DISBURSEMENTS DURING THE YEAR 18.6.				
Losses and claims				
Guaranty deposits returned to beneficiaries	438.03			
Advanced payments returned to rejected applicants	50.67			
advanced payments returned to rejected applicants	207.01			
Total paid to members	\$ 37,555.35			
Commission and fees retained by or paid or allowed to agents on				
account of fees and dues	4,340.60			
Commissions paid or allowed for collecting assessments	767.59			
Salaries of managars and agents not paid by commissions	56L10			
Salaries of officers, \$1,833.14; other compensation of officers, \$;				
total	1,633.14			
Balaries and other compensation of office employes	687.50			
Medical examiner's fees, whether paid direct by members or	AMERICAN I			
otherwise	727.86			

NET OR INVESTED ASSETS.

1,100.89

192,40

5,605.B1

8 51,401.64 8 53,059.94

Cost value of real estate in cash, exclusive of encumbrances	
Loans on mortgages (first liens) on real estate	
Guaranty fund	15,500 00
Guaranty notes on members in good standing	1,077.71
Loans secured by pledge of bonds, stocks or other marketable collaterals	
Cash with Missouri insurance department	1,000.00
Cost value of bonds and stocks owned absolutely None.	
Bills receivable	275,23
Agents' ledger balancesNone.	
Cash in office	1,914.49

Rent, \$180; taxes, \$...; advertising and printing, \$959 89; total...

ries or commissions......

(Advanced assessments applied, \$514.78) Total expenses, \$11,506.40.)

Advanced to officers and agents to be repaid out of future sal-

All other items, vis: Office expenses, \$50.25; postage, \$50.00; express, \$17.74; traveling expenses, \$766.25, state fees, \$15.24; telegrams, \$12.86; bills payable, \$925; lapsed guaranty notes, \$1.30,00; total

Total disbursements.....

Balance.....

Cash deposits in bank on emergency or reserve fund account: With L Lamb, treasurer, in Merchants National bank 1 3,293.51 All other deposits None.		
Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' ledger balance unsecured		
Total net or invested assets, less deprectation		20,000.94
BON-INVESTED ARRESTS.		
Interest due, 8 : accrued, \$100.50; to52] \$ 105.50 Rents due and accrued. Note. Narket value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost None.		
Total non-invested assets,	8	165 82
Gross assets		20,000 76
LIANULIUM-		
Losses adjusted, due and unpaid (number of claims) None.		
Taxes due and accrurd None. Salaries, rosts and office exponses due and accrued \$ 901 61 Reserved money and interest accrued on same None.		
Advance assessments, 22.00; homes or dividend obligations. \$\(\) total All other (not including contingent mortuary)		
Total actual Habilities	1	925.07
Balance, net assets	1	22,300.00
COSTINUEST MONICARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due # \$ 4,000.00 Mortuary assessments due and unpuld		
\$4,000; resisted, \$5,000; reported, \$; total		
Total due from members 8 17,00.00 Deduct estimated coat of collection 200.00		
Net amount due from members	1	16 150 00
CONTINUENT MODITURRY LIABILITIES.		
Losses adjusted, not yet due framber of claims, 6) 8 10,005 to Losses in process of adjustment formber of claims, D 2,006.00 Losses reported number of claims. None. Losses resisted (number of claims, D 5,006.00		
All other contingent liabilitiesNone.	8.	
Total contingent morinary liabilities		17,000,00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND ANOUNT.

		I, RUSINESS OF 1806.	BUSIN	ESS IN IOWA RING 1886.
	Number.	Amount	Number.	Amount.
Policies or certificates in force December 31, 1805. Policies or certificates written during the year 1899. Policies or certificates restored during the year 1896.	1,430	\$0,654,700.00 261,900.00 5,000.00	1,248	\$ 2,292,700 00 80,000.00 2,000.00
Total Deduct number and amount which have ceased to be in force during 1896	1,627 298	\$2,921,000.00 450,700.00	1,311	\$ 2,374,750.00 876,100.00
Total policies or cartificates in force December 31, 1886	1,829 6	\$2,470,000.00 9,000.00 45,500.00	1,060	\$ 1,988,650 00 9,000 00 23,000.00
Total Losses and claims on policies or certificates policies of during the year 1896. Policies of certificates terminated by death during 1896 Policies or certificates terminated by opening	29 20 24	\$ 54,000.00 37,000.00 45,000.00	22 16 17	\$ 62,000.00 30,000.00 33,000.00
lation Policies or certificates terminated by lapse during 1896.	973:	2,000.00 400,700 00	233	2,000.00

MISCELLANEOUS OUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Five thousand dollars on ages up to 35; \$4,000 on ages up to 45; \$3,000 on ages up to 50; \$2,000 on ages up to 63. Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of the amount realized from assessments to meet the same?

Answer, No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Five per cent deducted to cover cost of collection. Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition,

any sum of money or thing of value? Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assess-

Answer. Rates are based on age at entry. Meech's tables are used.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Sixteen thousand, five hundred dollars.

For what purpose, how is it created and where deposited?

Answer. A guaranty fund is created by deposit at entry, of which \$15,500 is properly invested and the securities deposited with the auditor of state of Iowa; \$1,000 with insurance department of Missouri.

Are the officers and directors elected at annual meeting of members?

Answer. Yes; for term of two years.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed? Answer. Benefit is made payable as authorized by the laws of the state of Iowa.

For what purpose are assessments made and under what authority? Answer. For mortuary, contingent and surplus funds: by the board of managers. What sum of money would an ordinary assessment for the payment of a single cer-

tificate produce in each class? Answer. Eight thousand and sixty-six dollars and sixty-nine cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SILVER SEAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iown, pursuant to the laws of said State.

President, J. H. DAUGRMAN,

Secretary, J. W. BRADY.

\$ 1,542.88

1,542.88

[Incorporated July 10, 1896. Commenced business July 10, 1896.]

Principal office, room 804 Observatory building, Des Moines, Iowa.

Attorney for service of process in Iowa, C. A. Ballreich

DALANCE SHEET.

Amount of net or invested assets December list of previous year......None.

INCOME DUBING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as

Gross amount of membership fees required or represented by application, without deductions..... Annual dues as per contract, without any deduction whatever Assessments: Mortuary, \$337.85; expense, \$169.85; total.... #

Total paid by members..... 8 1,008.20 Advances to agents repaidNone. Cash received from all other sources, viz.: Advanced by 454,68

directors (Assessments paid in advance, \$16.) Total lecome

Total get resources DISBURSURENTS DURING THE YEAR 1806.

Losses and claims Advanced payments returned to rejected applicants None. Total paid to members S07.85 Commission and fees retained by or paid or allowed to agents 590.50 on account of fees and dues..... Commissions paid or allowed for collecting assessments...... 501.00

The state of the s		
Salaries of managers and agents not paid by commissions. None.		
Salaries of officers, \$; other compensation of officers \$		
total		
Balaries and other compensation of office employes None. Medical examiner's fees, whether paid direct by members or		
otherwise		
Kent, \$111.10; taxes, \$; advertising and printing, \$125.67;		
Advanced to office s and agents, to be repaid out of future		
salaries or commissions None		
All other items, viz: General expenses, \$13,10; books, \$18; post-		
age, \$41.20; office furniture, \$145.80; license, \$18.50; recording		
fees, \$14; traveling expenses, \$87.50; total		
(Total expenses, \$1,198.38)		
Total disbursements	8	1,536.23
Balance		6 65
HET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
None		
Loans on mortgages (first liens) on real estate		
Loans secured by pledge of bonds, stocks or other marketable		
collaterals		
Agents' ledger balances		
Cash in office \$ 6.65		
Cash deposits in banks on emergency or reserve fund account:		
None.		
All other depositsNone.		
Total net or invested assets \$ 6.65		
Deduct depreciation of assets to bring same to market value, and		
agents' balance unsecured	-	-
Total net or invested assets, less depreciation	8	8.65
NON-INVESTED ASSETS.		
Interest due and accrued		
Market value of real estate over cost and encumbrancesNone.		
Market value of bonds and stocks over cost None.		
Total non-invested assets None.		
Gross assets	8.	6.65
LIANILITIES.		
Losses adjusted, due and unpaidNone.		
Taxes due and accrued		
Borrowed money, \$443.88; interest accrued on same, \$; total \$ 443.88		
Advance assessments, bonus or dividend obligations None.		
All other (not including contingent mortuary)		
Total actual liabilities		443,88
CONTINGENT MORTUARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due		
Mortuary assessments due and unpaid		
Mortuary assessments not yet called for losses unadjusted, \$		
resisted. #; reported. #; total		
Total due from members		
Deduct estimated cost of collection		
A STATE SHAPE AND A STATE BELLEVILLE.		

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims) None. Losses in process of adjustment (number of claims) None. Losses reported (number of claims) None. Losses resisted (number of claims 3 \$ 270.00 All other contingent liabilities None.	
	370.00
EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.	

	TOTAL	BUSINESS 1808.	BUSINES	IS IN IOWA ING 1896.
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31.		TAR MODULO		
1805.	809	8 651,000.00	400	\$ 651,000 0
1806	409	\$ 651,000.00	420	8 051,000.0
Total Deduct number and amount which have ceased to be in force during 1396	244	260,000.00		
Total policies or certificates in force December 81, 1896	100	8 371,000.00		
nopald December 31, 1895. Losses and claims on policies or certificates incurred during year 1896.		397.85		
	12	8 BH-85	********	
Losses and claims on policies or certificates paid during the year 1866.	13	337 87		
during 1898. Policies or cartificates terminated by lapse during 1898.	-	280,000.0	0	

MISCRLLANEOUS QUESTIONS.

What is the maximum amount of the cortificate or certificates issued on any one

Answer. Five thousand dollars. Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims? If so, what amount and for what purpose? Answer. Twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessmont?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members?

Answer. Directors by members; officers by directors.

Is a medical examination required before issuing a certificate to applicants? Answer. No.

8,521.86

Are certificates l	issued to persons oth	er than the	families or he	nies of the	The state of the state of
Auswer. No.					mammatt
Avanceignments	of panishautos to all			and the same	

rtificates to other than such persons allowed? Answer, No.

For what purpose are assessments made and under what authority?

Answer. For paying claims and expenses. In accordance with the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single corcate produce in each class?

Answer. Three hundred and eighty-seven dollars and fifty cents.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SOUTHWESTERN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. S. HALBERY.

Secretary, H. E. KINNEY.

176,953,53

844,025.54

[Incorporated August 2, 1882 Commenced business August 2, 1882]

Principal office, court house, Main street, Marshalltown, Iowa,

BALANCE SHEET.

Add agents' and other not ledger balances as corrected by examiners	. 8	05,144.99 2,127.02

INCOME DURING THE YEAR 1898.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions None. Annual dues as per contract, without any deduction whatever.

Assessments: Mortuary, \$22,347.27; expense, \$79,411.12; total..... 171,758.30 Total paid by members...... \$ 171,758.30 Interest, 88,045.12; rent 8; total Advances to agents repaid......None.

Cash received from all other sources: Special deposit fund..... 2,150.02 (Assessments paid in advance, none.) Total income.

Total net resources DISBURSEMENTS DURING THE TEAR 1895.

Losses and claims..... \$ 82,151.36 Advanced payments returned to rejected applicants..... Options returned on surrendered certificates, \$2,451.32; special deposit fund certificates redeemed, \$1,234.24; total................ 3,685.56

Commission and fees retained by or paid or allowed to agents on			
and dues	44,728.09		
- testons naid or allowed for collecting assessments	3/09/1/00		
and managers and agents not hald by commissions.	4,578.70		
Salaries of management of officers, \$7,462.51; other compensation			
of officers, none; total	7,463.51		
a set or commensation of office employes	4,831.74		
Salaries and other control of Medical examiner's fees, whether paid direct by members or			
otherwise	5,395.99		
otherwise at an an advertising and printing \$2.932.34;	14000.10		
Hent, \$552.89; taxes, \$1,013.29; advertising and printing, \$2,932.34;	4,548,52		
total	- Contraction		
Advanced to officers and agents, to be paid out of future sal-			
aries or commissions			
All other items, viz : Postage, express and telegrams, \$1,532.50;	D. STOR OF		
office expense. \$1.197.45; total	2,729 95		
a - 1 total interest, \$123 m; total	240.85		
t waster balance charged off December 31, 1880	761.05		
title navable	650.00		
(Advanced assessments applied, none.)			
(Total expenses, \$79,121.40.)			
Total disbursements		8	164,986.67
		-	
Balance		8	79,238.87
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
None.			
Certificates of deposit Marshailtown State bank in hands state	2,525.00		
Verne on coortwages (first liens) on real estate	62,475 00		
Loans secured by pledge of bonds, stocks or other marketable			
nollatoralsNone.			
come walne of bonds and stocks owned absolutely None.			
Agenta' ledger balances	2,494 88		
Oash in office	8 3,549.80		
Cash deposits in banks on emergency or reserve fund account:			
Marshalltown State bank	B,194 39		
Minimized and Country	The state of the s		

agent's balance unsecured agence balances	-		
Total net or invested assets, less depreciation			76,744 19
NON-INVESTED ASSETS.			
Interest due, \$269.25; accrued, \$839.37; total\$	908.62		
Bants Ane and accruedNone.			
Market value of real estate over cost and encumbrances None			
Market value of bonds and stocks over cost,None.			
Total non-invested assets		8	908.80
Gross assets		8	77,652,81
Gross nearts		*	-
LIABILITIES.			

Total net or invested assets \$ 79,238.87

award agents' balances

All other deposits......None

Deduct depreciation of assets to bring same to market value and

Losses adjusted, due and unpaid (number of claims, . . .). None.

Axes due and accrued	1,000.00
kil other (not including contingent mortuary), vis.: Special deposit fund—surplus	1,030,10 6,491,76
Total actual liabilities	- 1

£ 69,130.95 Balance, net assets.....

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	9,283.34	
Total due from members		
Net amount due from members		8 17,737.33
CONTRACTOR AND		

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	None.
Losses in process of adjustment (number of claims,)	None.
Losses reported (number of claims,)	
Losses resisted (number of claims,).	
All other contingent liabilities	
Total contingent mortuary liabilities.	

EXHIBIT OF CERTIFICATES OR POLICIES-SUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN 10WA DURING 1896,			
	Number.	Amount,	Number.	Amount.		
Policies or certificates in force December 31, 1805.	8.263	#12,429,000.00	5,487	8 7,791,000,00		
1895 Policies or certificates written during the year 1896	2,825	4,315,500.00	1,562	2,221,500.00		
Total Deduct number and amount which have ceased	11,088	815,744,500,00	7,019	#10,012,500.00		
to be in force during 1896	-2,444	4,195,000.00	1,562	1,613,500.00		
Total policies or certificates in force December 31, 1896. Losses and claims on policies or certificates unpaid December 31, 1895. Losses and claims on policies or certificates	8,644	\$12,548,500.60 13,000.00	5,487	\$ 8,399,000.00		
incurred auring year 1896	44	70,000 00	27	39,000.60		
Total. Losses and claims on policies or certificates	50	\$ 83,000.00	332	\$ 50,000.00		
Policies or certificates terminated by death	50	83,000.00	32	80,000,00		
during 1896. Policies or certificates terminated by lapse	44	70,000.00	27	119,000.00		
during 1896.	2,400	4,126,000.00	1,585	1,874,500.00		

MISCELLANEOUS OURSTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return. Answer. No, but all policies are now paid in full and the payment of the face.

value of future policies is secured by a deposit with the state insurance department, now amounting to \$65,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; except to protect that fund against fraud.

Does the association or company issue endowment certificates or policies to or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Limited payment policies are issued which have a fixed guaranteed surrender value after two years from date of issue; special deposit fund crosted to meet guarantees; no endowment policies issued.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality table are need, please name them, and state if ossessments are levied on age at entry, or on age at date of

Answer. Actuaries table loaded In percent at the age of 20, and increased 1 percent with advancing age thereafter; fixed charge at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof? Answer. Sixty-five thousand dollars.

For what purpose, how is it created and where deposited?

Answer. To guarantee payment of all policies in full, and to pay options and guarantees stated in the policies: created by laying aside all surplus from the mortuary fund and from the collection of a definite sum to meet the guarantees; with the lows study insurance department.

Are the officers and directors elected at annual meeting of members? Answer. Yes

Is a medical examination required before issuing a certificate to applicants? Answer. Yes.

Are cortificates issued to parsons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what authority?

Answer. To pay death losses; articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce to each class?

Answer. Ten thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

UNDERWRITERS ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. M. BLACK.

Secretary, GEORGE C. NEWHAN.

[Incorporated June 20, 1894. Commenced business June 20, 1894.]

Principal office, Des Moines, Iowa.

DALANCE SHEET.

Amount of ast or invested assets December list of previous year.......... \$ 425.57

INCOME DURING THE YEAR 1806.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Annual dues as per contract, without any deduction whatever.

0,577.50

Assessments: Mortuary, \$11,303.73; expense, \$; total	11,300.73		
Total paid by members\$	18,276.09		
Interest, \$; rent, \$; total			
Cash received from all other sources. None. Advanced by directors.	900 00		
(Assessments paid in advance, \$65.89.)	900.00		
Total income		8	19,176 00
Total net resources		8	19,601.76
Towns and alaims DISBURSEMENTS DURING THE YEAR 1896.	W-0000 000		
Losses and claims	8,713.17 99.30		
Total paid to members	8,812 47		
on account of fees and dues	3,878.98		
Commissions paid or allowed for collecting assessments	1,120.80		
Salaries of managers and agents not paid by commissions	1,174.49		
Salaries of officers, \$; other compensation of officers, \$; total			
Salaries and other compensation of office employes	548.00		
Medical examiner's fees, whether paid direct by members or otherwise. None.	540.00		
Rent, \$150; taxes, \$; advertising and printing, \$854.47; total.	1,004 47		
advanced to officers and agents, to be repaid out of future sala-			
ries or commissions			
Postage, \$705.66; general expense, \$582.46; total	1,288.12		
Furniture	70.01		
Claim defense account	19.42		
Treasurer overdraft December 31, 1895, returned	128.92		
Advanced assessments applied, \$65.89.) Total expenses, \$9,231.21.)			
Total disbursements		8	18,043 68
Balance		8	1,558 08
NET OR INVESTED ASSETS.			
lost value of real estate in cash, exclusive of encumbrances			
None.			
oans on mortgages (first liens) on real estateNone.			
coans on mortgages (first liens) on real estate			
oans on mortgages (first liens) on real estate			
oans on mortgages (first liens) on real estate	148.05		
Oans on mortgages (first liens) on real estate	148.05 64.15		
oans on mortgages (first liens) on real estate. None. oans secured by pledge of bonds, stocks or other marketable collaterals. None. oast value of bonds and stocks owned absolutely. None. (gent's ledger balances.) Sash in office ash deposits in bank on emergency or reserve fund account			
Doans on mortgages (first liens) on real estate			
onas on mortgages (first liens) on real estate. None. conas secured by pledge of bonds, stocks or other marketable collaterals . None. lost value of bonds and stocks owned absolutely . None. lost value of bonds and stocks owned absolutely . None. lash in office. 8 lash in office. 8 lash deposits in bank on emergency or reserve fund account None. Lil other deposits: Onsh in hands of treasurer subject to check	64.15 1,345.88		
oans on mortgages (first liens) on real estate. None. oans secured by pledge of bonds, stocks or other marketable collaterals. None. lost value of bonds and stocks owned absolutely. None. (gent's ledger balances. Jash in office. Ash deposits in bank on emergency or reserve fund account None. (All other deposits: Oash in hands of treasurer subject to check Total net or invested assets.	64.15		
oans on mortgages (first liens) on real estate. None. oans secured by pledge of bonds, stocks or other marketable collaterals. None. lost value of bonds and stocks owned absolutely. None. (gent's ledger balances. Jash in office. Ash deposits in bank on emergency or reserve fund account None. (All other deposits: Oash in hands of treasurer subject to check Total net or invested assets.	64.15 1,345.88		
Loans on mortgages (first liens) on real estate. None. Loans secured by pledge of bonds, stocks or other marketable collaterals None. Loast value of bonds and stocks owned absolutely None. Loast londies. Soash in office. Loash in office. Loash deposits in bank on emergency or reserve fund account. None. Lil other deposits: Cash in hands of treasurer subject to check Total net or invested assets.	64.15 1,345.88		1,558.08
Loans so mortgages (first liens) on real estate. None. Loans secured by pledge of bonds, stocks or other marketable collaterals. None. Osst value of bonds and stocks owned absolutely None. Agents' ledger balances. 8 Loash in office. 8 Loash deposits in bank on emergency or reserve fund account None. All other deposits: Cash in hands of treasurer subject to check Total net or invested assets. 8 Boduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation.	54.15 1,345.88 1,558.08		1,508.08
Coans on mortgages (first liens) on real estate. None. Coans secured by pledge of bonds, stocks or other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Soash in office. Lash deposits in bank on emergency or reserve fund account None. All other deposits: Cash in hands of treasurer subject to check Total net or invested assets. Evenue to the company of the	64.15 1,345.88 1,558.08		1,558.08
Loans on mortgages (first liens) on real estate. None. Loans secured by pledge of bonds, stocks or other marketable collaterals None. Loast value of bonds and stocks owned absolutely None. Agents' ledger balances. Sash deposits in bank on emergency or reserve fund account None. All other deposits: Oash in hands of treasurer subject to check Total net or invested assets. Fordact depreciation of assets to bring same to market value and agents' balance unsecured None. Total net or invested assets, less depreciation. None. Total net or invested assets, less depreciation. None. Total net or invested assets, less depreciation. NON-INVESTED ASSUES. Reads due and accrued.	1,345.88 1,558.08		1,558.08
Loans on mortgages (first liens) on real estate	1,345.88 1,558.08 NoneNoneNoneNone		1,508.08
Loans on mortgages (first liens) on real estate. None. Loans secured by pledge of bonds, stocks or other marketable collaterals None. Loast value of bonds and stocks owned absolutely None. Sents' ledger balances. Soash in office. Soash in office. Soash deposits in bank on emergency or reserve fund account None. Lil other deposits: Oash in hands of treasurer subject to check Total net or invested assets. Soeduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. None. Total net or invested assets, less depreciation. None. Non-INVESTED ASSUES. Reads due and accrued.	1,345.88 1,558.08 NoneNoneNoneNone		1,558.08

LIABILITIES.

HARMITTING.			
Losses adjusted, due and unpuid number of claims.). None Taxes due and accrued. None. Salaries, rents and office expenses due and accrued. None. Borrowed money and interest accrued on same. None. Advance assessments. \$112.11; bonus or dividend obligations. \$1 total	112.14 900.00		
Total actual liabilities		8	1,012.14
Halance, net as ets			645,94
CONTINUENT MOSTUARY ASSETS (OR RESOURCE	6).		
Mortuary assessments due and not yet due None. Mortuary assessments due and unpaid None. Mortuary assessments not yet called for losses unadjusted. \$1,300 realsted, \$ reported, \$300 total.			
Total due from members	1,500.00 150,00		
Net amount due from members		8	1,050.00
CONTINGENT MORTUARY LIABILITIES.			
Losses adjusted, not yet due (number of claims, 10) Losses in process of adjustment number of claims, 10, estimated Losses reported (number of claims,) Losses reported (number of claims,) All other contingen tlabilities	8 450,00 700.00 300,00		
Total contingent mortgary Rabilities		8	1,350 00

EXHIBIT OF CERTIFICATES OR POLICIES - NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1806.		BORINE	ING 1806.
	Number.	Amount	Number.	Amount.
Policies or certificates in force December 31, 1890 Policies or certificates written during the year 1806	1,488	8 7,440,000.00 5,075,000.00	1,488	5 7,140,000.00 4,020,000.00
Pedact unmber and amount which have ceased to be in force during 1996.	2,503 698	3,040,000.00	9,410 888	£ 13,000,000 00 3,940,000.00
Total policies or certificates in force December II, 1855 Losses and claims on policies or certificates annual December II, 1856. Losses and claims on policies or certificates incurred during 1866.		8 9,475,606 09 557,31 8 9,505.86	1,804 6 147	8 9,120,000.00 557.81 8 9,163.72
Total Total Losses and claims on policies or certificates politically and during no year 1999, political political control of the control o	159 128	£ 10,003 17	105 124 None 588	8,371.63 8,371.63 None 2,340,000.00

8 67,678 50

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or cortificates issued on any one Hfe2 Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; except that weekly indemnity is paid in full. Is any part of the mortuary assessments used for any purpose except to pay mor tuary claims? If so, what amount and for what purpose?

Answer. No: except on old form policies 10 per cent may be used for expense of collecting.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer. No; except weekly indemnity.

Has the society an emergency or reserve fund?

Answer, No.

Are the officers and directors elected at annual meeting of members? Answer, Yes.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed? Answer, No.

For what purpose are assessments made and under what authority?

Answer. For payment of claims, under authority of articles of incorporation. What sum of money would an ordinary assessment for the payment of a single cor-

tificate produce in each class? Answer. Three thousand, seven hundred and ninety dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

UNITED STATES MASONIC LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, FRED H. BROWN.

Secretary, C. W. GULDAGER.

[Incorporated February 5, 1884. Commenced business February, 1886.]

Principal office, Davenport, Scott county, Iowa. Attorney for service of process in Iowa, Finley Burke.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.......... # 105,006.34 INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as

Gross amount of membership fees required or represented by Annual dues as per contract, without any deduction whatever.. 19,597.81 Assessments: Mortuary, \$115,049.24; expense, \$27,664.49; total.... 142,513.73 Medical examiners' fees paid by applicant.......None.

Total paid by members..... \$ 153,567.54

Advances to agents repaid. None. Cash received from all other sources, viz.: Guaranty fund. #LF08.42; general fund. #L,IIE.00; total. (Assessments paid in advance, #ESS.21)	8,928.45	
Total income	1	105,611.82
Total net resources	- 1	361,318.06
DISBURSEMENTS DURING THE YEAR 1800.		
Losses and claims	152,035 (10	
Total paid to members \$	152,025 (0)	
Commission and fees retained by or paid or allowed to agents on	200.00	
account of fees and dues Commissions paid or allowed for collecting assessments	2,023 55	
Salaries of field and reinstatement agents not paid by commis-	8,200,90	
slons	10.571.97	
total	4,420,01	
Sularies and other compensation of office employes	4,420,01	
of here fan	873.75	
Post and light \$2.63174; taxes, \$; advertising and printing,	11,0016.77	
men of; total Legal expenses of defending mortuary fund.	1,013.63	
Logal expenses of oferining more day comes and other items, viz. Postage, \$1,255.82; state compliance fees, \$10 45; traveling expenses, \$5,49 57; refund account, over-		
payment, \$103 93; legal expenses paid from guarantee fund. interest \$1.20149; all other expenses \$1.008.73; total	9,894 02	
(Advanced assessments applied, \$) (Total expenses, \$41,941.73)		
Total disbursements		# 103,900.73
Balance		8 367,248.33
RET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances	£ 11,51EM	
	50,390 00 94,884.99	
Phone was no friend westign	1,985.07	
Cost value of property under foreclosure	Attonione	
Agents ledger balances Cash in office, in hands of secretary Cash deposits in banks on emergency or reserve fund account	2,531,31	
Cash deposits in banks on smargons of a control None,		
All other deposits: Citizens State bank, Council Bioffs, Iowa	6,175 60	
Total net or invested assets	\$ 167,049.33	
Deduct depreciation of assets to bring same to make of lapsed		
members charged off)		E 82,330,34
Total net or invested assets, less depreciation		8 52,400.01
HON-INVESTED ASSETS.		
Interest due, \$3,032.16; accrued, \$1.391; total	g 0'26136	
Rents due and accrued None.		
Market value of bonds and stocks over cost		The Contract
		H 5,343 1r

Total non-invested assets

Gross assots.....

IOWA INSURANCE REPORT.

LIABILITIES

			THE PARTY OF THE P
			Losses adjusted, due and unpaid (number of claims, 6). Taxes due and accrued. None Salaries, rents and office expenses due and accrued. None. Borrowed money and interest accrued on same. None. Advance assessments, £218 \$2; benus or dividend obligations, \$; total.
		P18 82	All other (not including contingent mortuary)None.
4 2000	-	_	Total actual liabilities
4,218 102	-		Balance, net assets
83,454.68	8		
		8).	CONTINGENT MORTUARY ASSETS (OR RESOURCE
		5 33,000 Ou	Mortuary assessments called and not yet due None. Mortuary assessments due and unpaid None. Mortuary assessments not yet called for losses unadjusted, \$7,000; resisted, \$6,000; reported, \$; total
		33,000.00	Total due from mombane
		The state of the s	None.
33,000.00			Net amount due from members
00,000,00			CONTINGENT MORTUARY LIABILITIES.
		12,500.00 14,500.00 6,000.00	Losses adjusted, not yet due (number of claims, 5) Losses in process of adjustment (number of claims, 7) Losses reported (number of claims,,,,,,,, .
			Total constants

Total contingent mortuary liabilities

\$ 33,000 00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		DURING 1895.			
	Number.	Amount,	Number.	Amount,		
Policies or certificates in force December 21, 1885 Policies or certificates written during the year 1896	6,734	\$12,210,750 00 42,000 00	567	\$ 1,334.750 ac		
Total Deduct number and amount which have ceased to be in force during 1893	6,776 2,807	\$12,952,750.00	574	\$ 1,341,750 00 850,000 00		
Total policies or certificates in force December 31, 1899. Losses and claims on policies or certificates unpaid December 31, 1895.		8 7,037,000 00	274	\$ 491,750.00		
incurred during year 1896	64	186,750.00 127,500.00	8	10,000.00		
Total	146	€ 314,250.00	12	B 30,000 00		
paid during the year ISSE, 'olicies or certificates terminated by death during ISSE. olicies or certificates terminated by impse during ISSE.	154	277,250.00 127,500.00	12	10,000.00		
during 1896 termin ted by lapse	2.300	\$ 5,088 250.00	296	840,000.00		

MISCELLANEOUS OUTSTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars, based on correscates of \$1,000 each.

Do the certificates or polities issued by the nearcharton specify a fixed amount to be paid, regardless of amount realized from nearcharton to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is to allowed any dividend or endowment return.

Answer. Amount to be paid from mortuary fund as provided by articles of incorporation. Members are subject to pro rate assessment to meet any deficiency.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. The expense of collecting this fund not to exceed 10 per cent thereof, and this legal expense of defending this fund against disjuited and restated chains against it may upon the order of the board of directors, he paid out of it.

Does the association or company issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer No.

In levying mortuary assessments, are they graded on any table of troctally, or are fixed sms charged withour regard to age; If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American and combined experience tables; at age of entry-

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Six thousand dollars.

For what purpose, how is it created and where deposited?

Answer. Created to meet extraordinary death rate. Is composed of surplus mortuary moneys and is loaned out on real estate as provided by the laws of Iowa-

Are the officers and directors elected at annual meeting of members?

Answer. Directors are, and officers are elected annually by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes, as provided by statutes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes The only persons who may be named as beneficiaries are the wife, husband, relatives, legal representatives, helrs and legatees of applicant.

For what purpose are assessments made and under what authority?

Answer. To pay death losses; for guaranty fund and for expense purposes. Under authority of the articles of incorporation and laws of lowe; by the board of directors of the association.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. The last bi-monthly call produced \$1,000 for each certificate assessed for.

Name and taxes & ... ; advertising and printing and printing and printing

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

WESTERN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, William Fisher. Secretary	T 20 00		
[Incorporated September 7, 1891. Commenced business Sep	J. G. VA	N O	RMAN.
Principal office, Marshalltown, Iowa.	tember 8	189	11
BALANCE SHEET.			
Amount of net or invested assets December 31st of previous year.			3,814.5
INCOME DURING THE YEAR 1896.			
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:			
Gross amount of membership fees required or represented by application without deductions	784.90		
Assessments: Mortuary, \$1,162.65; expense, \$577.77; total Medical examiner's fees paid by applicant	1,540,45		
Actal paid by members	2,355.85		
Notes	439.85 1,504.92		
Total income			
Total net resources		5	8,104.67
DISBURSEMENTS DURING THE YEAR 1896.		70	OFTOREST
Losses and claims	1,928.40		
Total paid to members.	1,223.45		
Commissions paid or allowed for collecting assessments None. Salaries of managers and agents not paid by commissions. None. Salaries of officers. \$; other compensation of officers. \$; total	T84.90		
Salaries and other compensation of office employes. Medical examiner's fees, whether paid direct by members or otherwise. None.	340.00		

Hent, \$96; taxes, \$; advertising and printing, \$90.30; total \$ 156.30			
Advanced to officers and agents, to be repaid out of future sain-			
ries or commissions			
Auditor of state, HI: legal service, \$37; total			
Postage, fuel and lights			
Office furniture and fixtures			
Old guarantee notes and orders canceled by lapse 2,569.37			
Total diabursements		5,337,03	
	-		
Balance		2,767.65	
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
None.			
Loans on mortgages (first itens) on real estate None.			
Loans secured by pledge of bonds, stocks or other marketable			
collaterals			
Cost value of bonds and stocks owned absolutely None.			
Agents' ledger balances			
Cash deposits in banks on emergency or reserve fund account:			
Marshalltown State bank 446.48			
Paymaster's orders 1,504.90			
All other deposits:			
Notes			
Judgment on real estate 202.40			
Total net or invested assets 8 2,767.6	5.		
Deduct depreciation of assets to bring same to market value			
and agent's balance unsecured (notes and paymaster's orders) 512.1	8		
Total net or invested assets, less depreciation		2,255.50	
NON-INVESTED ASSETS.			
Interest due, \$; accrued, \$; total			
Rents due, \$; accrued, \$; total			
Market value of bonds and stocks over cost			
Total non-invested assets None			
Gross assets	-	2,255.30	
		2,230.00	
LIABILITIES.			
Losses adjusted, due and unpaid (number of claims)			
Taxes due and accruedNone			
Salaries, rents and office expenses due and accrued	Ů.		
Borrowed money, \$; interest accrued on same, \$; total None Advance assessments, \$; bonus or dividend obligations, \$			
total			
All others (not including contingent mortuary)			
Total actual liabilities			
Balance, net assets	-	2,255,50	
Balauco, not associa		2,200.00	
CONTINGENT MONTUARY ASSETS (OR RESOURCES).			
Mortuary assessments called			
Mortuary assessments due and unpaid			
Mortuary assessments not yet called for losses unadjusted, 8			
resisted, \$; reported, \$; total			
Total due from members	-		
Deduct estimated cost of collection	4		
Net amount due from members None			

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (common of claims)	
Learning by western at the second of Continue to Learning to Learn	None
Accessed to process of adjustment (sumber of cluims	-
Losses in process of adjustment (number of claims .). Losses reported (number of claims).	None
to provide tradition of Chalms)	Mark Land
Losses reported (number of claims .). Losses resisted (number of claims .). All other contingent liabilities	STORE
And the second of the second s	25 mm
All other contingent liabilities	ENORS
All other contingent liabilities. Total contingent mortuage liabilities.	None.
Total contingent mortuary liabilities.	40

EXHIBIT OF CERTIFICATES OR POLICIES - NUMBER AND AMOUNT.

	OF 1896.		DESCRIPTION IN LABOR.
	Number.		Amount
Policies or certificates in force December 31, 1805 Policies or certificates written during the year 1895.	1007	8	279,500.00 275,950.00
Total Deduct number and amount which have ceased to be in force dur- ing 1805.	630	8	\$15,450.00 275,650.00
Total policies or certificates in force December 31, 1906 Losses and claims on policies or certificates unpuid December 31, 1901	200		361,400.00
year 1806 terror terror turing the	None 45		None Luxus
Losses and claims on policies or certificates paid during the	45	8.	1,221.46
Policies or certificates terminated by death during 1895.	None 219		1.393.40 Noga 877,000 to

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Five thousand dollars for accidental death and 223 weekly indemnity. Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims! Answer, No.

Does the association or company besse and ownest certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? Answer. No.

In lovying mortuary assessments, are they graded on any table of murtality, or are 6 yed sums charged without regard to age? Answer. No.

Has the sectety an emergency or reserve fand?

Auswer. No.

Are the officers and directors elected at annual meeting of members? Answer, Yes.

Is a medical examination required before issuing a certificate to applicantal

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of curtificates to other than such persons allowed?

For what purpose are assessments made and under what authority?

Answer. For paying death claims, weekly indomnities and necessary expenses. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, one hundred and seventy dollars.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

WOODMEN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Nebraska, made to the Auditor of State Of the State of lows, pursuant to the laws of said State.

President, A. O PAULKWEB.

Secretary, C. S. SPANGLER.

[Incorporated July 8, 1998 | Communical localment August 11, 1800.]

Petacipal office, Lincoln, Nob.

Attorney for service of process in lows, Perry Perkins, Des Moines, Iowa.

HALANCE SHEEP.

INCOME DURING THE YEAR 1996.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as

Gross amount of membership fors required or represented by application, without deductions # 8.212.36 Angual dues as per contract, without any deduction whatever. 11,213 29 Assessmenta: Indemnity.......

Total paid by members \$ 31,207.34 Advances to agents repaid None
Oash received from all other sources. 6 UK

(Assessments paid in advance, \$) # 01,304.32 Total income Total net resources..... E 80,440,500

DISSUSSEMENTS DURING THE YEAR SIDE.

Lozzos and claims Advanced payments returned to rejected applicants	,	15,694.39 85.30
Total pald to members	8	30,T79.5%
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. Commissions paid, not lecluded above. Salaries of managers and agents not paid by commissions. Non-		1,716.20 1,786.25
Balaries and other compensation of officers		4,017.10
malaries and other compensation of office employes. Modical examinar's fees, whether paid direct by numbers or otherwise. Nous.		2.517 105
Heat, \$500; taxes, \$; advertising and printing, \$60.75; total. Advanced to officers and agents, to be repuld out of future sal- aries or commissions. None		1,176.75

TEL ORI.	
All other items, viz:	
Postage.	
Adjusting claims, \$633.75; filing statements, \$80; total 713.70	
Traveling expenses, \$435 35; examinations, \$186 30; total	
General expense. 620.65 (Advanced assessments applied 8) 500.30	
(Advanced assessments applied, 3) 800.20 (Total expenses, \$22,065.21)	
Month of Expenses, \$22,065 ml)	
Total disbursements.	-
Balance	8 54,846,79
	8 5,595,14
Cost value of real colors in the CR INVESTED ASSETS.	
Cost value of real estate in cash, exclusive of encumbrances	
Loans on mortyages (first House)	
Loans secured by pledge of bonds, atocks or other marketable	
collaterals	
Cost value of bonds and stocks owned absolutelyNone.	
Agents' ledger balancesNone. Cash in officeNone.	
Cush denoute to back and None.	
Colombia National Land account:	
Columbia National bank, Lincoln, Neb	
Total not or invested assets	
Deduct depreciation of assets to bring same to market value and agent's balance unsecured	
Total put or invested and in None.	
Total net or invested assets, less depreciation	\$ 5,596.14
NON-INVESTED ASSETS.	
Interest due and accrued	
Rents due and accrusd	
Market value of real estate over cost and encumbrances	
Market value of b.nds and stocks over cost. None. Total non-invested assets	
Gross assets None.	
Gross assetsNone.	5,596.14
LIABILITIES,	
Losses adjusted, due and unpaid (number of claims,)	
Taxes due and accrued	
Borrowed money & . Interest and accrued None.	
Advance assessments & . house on same, S; total None.	
All other (not including contingent most area. None.	
All other (not including contingent mortuary)	
Total actual Habilities	
Balance, net assets	-
Commence of the contract of th	5,596.14
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Indemnity assessments called and not yet due \$ 5.624.00 Mortuary assessments due and unpaid 1,094.00	
A Social Control of the Control of t	
Model Comment of the	
Lotal due from members	
Total due from members \$ 6,718.00 Deduct estimated cost of collection \$ 5 0,718.00	
estimated cost of collection	
Net amount due from members	6,046.20
Net amount due from members	6,046.20
Net amount due from members. \$ CONTINGENT MORTULARY LIABILITIES.	6,046.20
Net amount due from members	6,046.20
Not amount due from members	6,046.20
Not amount due from members	6,046.20
Net amount due from members	6,046.20
Not amount due from members	4,046.20 1,367.29

EXHIBIT OF CERTIFICATES OR PULICIES-NUMBER AND AMOUNT.

		r 1806.	BUSINES	S IN IOWA ING 1806.
	Number,	Arount.	Number.	Amount
Policies or certificates in force Dec. 31, 1805 Policies or certificates written during the year 1806	8,395	B11,960,800.00 4.179,400.00	2224	\$ 1,872,250.00 880,000.00
Total amount which have ceased to be in force during 1896	9,068	£16,140,200.00 6,536,400.00	910 454	\$ 1,702,250.00 853,450.00
Total policies or certificates in force Dec. 21, 1866. assess and claims on policies or certificates unpaid 18cd 31, 1866. assess and claims on policies or certificates.	5,065	\$9,003,800.00 2,348.78	476	g 848,800.00
Total cases and claims on policies or certificates	648 679	\$1,714.79 \$ \$4,963.57	-	
paid during the year 1896. 'clicies or cortificates terminated by death during 1896.	600	\$2,696.38 8,500.00	62	\$ 5,774.45 500.00
olicles or certificates terminated by lapse during 1886.	1,995	6,797,900 00	433	850,900.00

MISCREAL ANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be all, regardless of amount realized from assessments to meet the same? Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent may be used for expense of collections and disbursements. Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sun of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Two dollars each.

Has the society an emergency or reserve fund?

Answer. Yes

What is the amount thereof?

Answer. Five thousand and thirty-six dollars and sixty-one cents.

For what purpose, how is it created, and where deposited?

Answer. Columbia National bank, Lincoln, Neb.

Are the officers and directors elected at annual meeting of members?

Answer, Yes.

Is a medical examination required before issuing a certificate to applicante? Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Relatives and estate.

For what purpose are assessments made, and under what authority?

for white purpose are assessments made, and adder what a

Answer. Losses and expense of management.

What sum of money would an ordinary assessment for the payment of a single outtificate produce in each class?

Answer. Ten thousand, one hundred and ten dollars.

DETAILED STATEMENTS

OF

FRATERNAL BENEFICIARY SOCIETIES.

ANNUAL STATEMENT

Por the year ending December 31, 1896, of the condition of the

ANCIENT ORDER OF UNITED WORKMEN,

Organized under the laws of the State of lows, made to the Au State of Iows, pursuant to the laws of said Sta		En.	te of the
Grand Master Workman, R. L. Tillion. Grand Recorder Grand Receiver, Wm. Wilson, Jn. (Incorporated — ———, Commenced business Novemb			COPE.
Principal office, Des Moines, Iowa. Attorney for service of process in Iowa, B. F. Rehkopf, Des Moine	16.		
BALANCE SHEET.			
Amount of net or invested assets December 31st of previous ye			285 23 1,076.15
INCOME DURING THE YEAR 1996.			
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:			
Gross amount of fees received, charter fees, certificate fees and supplies sold, without deductions. Received from Degree of Honor lodges Annual dues as per contract, without any deduction whatever, per capits lax. Assessments: Mortoury, \$850, 123.56; expense, \$ total. Accident and sick bosefs. None. Medical examiner's fees paid by applicant patd direct by subordinate lodge). None.	\$08,60 \$7,153 60 \$50,726.50		
Total paid by members None Advances to agants regald. None Advances to agants regald. None Oush received from all other sources. None (Assessments paid in advance \$1)	311,000.40		
Total Income			171,028.48
Total net resources		.5	172,089,88
DISHURSEMENTS DURING THE YEAR 1896.			
Losses and claims	185,950.00		
Total paid to beneficiaries. Paid to supreme lodge on relief call. Commission and feer retained by or paid or allowed to agents on account of fees and dues	13,344.09	-	138,950.00

Amount returned to subordinate lodges to correct error #	13.00		
Commissions paid or allowed for collecting assessments. None.			
Salaries of managers and agents not paid by commissions, field			
deputies	3,629.40		
Total amount of salaries, fees per diem, mileage, expenses paid			
to officers. Amount paid to each: Grand master workman, \$1.145.63; standing committees, \$445.58; grand recorder,			
83.201.67; grand receiver \$200.00; total.	4,082 18		
Salaries and other compensation of office employes, paid by	6,000 m		
grand recorder out of his salary			
Office fixtures, \$130.32; fraternal congress, \$135.91; total	285 22		
Medical examiner's fees, whether paid direct by members or			
otherwiseNone.			
Loyal Workman (official organ)	2,543.49		
Hent, \$300.00; taxes, \$; advertising and printing, \$4,317.42;			
total	1,617.42		
Advanced to officers and agents, to be repaid out of future sal-			
aries or commissions			
neys' fees, \$1,610.01; total	4.848.51		
All other items, viz.: Per capita tax to Supreme loige	1,274.08		
Puid for stock supplies, \$713.24; Degree of Honor Grand lodge,			
8598.00; total	1,311.24		
All other items	25.50		
Total disbursements			1.915.75
ANIAL GIRDGEROEDERA COMMISSIONALISMAN CONTROL CONTROL		-	District Co.
Balance			414.33
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
None,			
Loans on mortgages (first liens) on real estate None.			
Loans secured by pledge of bonds, stocks or other marketable			
collaterals			
Cost value of bonds and stocks owned absolutely None.			
Agenta' ledger balances None.			
Cash in officeNone,			
Cash in office			
Cash in office	414-13		
Cash in office	414.13		
Oash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa	414.13 414.13		
Oash in office. None. Cash deposits in banks on emergency or reserve fund account: Washington National bank, Washington, Iowa. \$\\$\$ All other deposits. None. Total net or invested assets. \$\\$\$ Deduct depreciation of assets to bring same to market value	0.0000000		
Oash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa	0.0000000		
Oash in office. None. Cash deposits in banks on emergency or reserve fund account: Washington National bank, Washington, Iowa. \$\\$\$ All other deposits. None. Total net or invested assets. \$\\$\$ Deduct depreciation of assets to bring same to market value	0.0000000		416.13
Cash in office. None. Cash deposits in banks on emergency or reserve fund account: Washington National bank, Washington, Iowa. It all other deposits. None. Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation.	0.0000000		414.13
Oash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. \$ Total net or invested ausets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **NON-INVESTED ASSETS.**	0.0000000		414.13
Oash in office. None. Cash deposits in banks on emergency or reserve fund account: Washington National bank, Washington, Iowa. \$\frac{1}{2}\$ All other deposits. None. Total net or invested assets. \$\frac{1}{2}\$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **RON-INVESTED ABSETS.** Interest due and accraed. None.	0.0000000		414.13
Oash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. None. Total net or invested ausets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **None.** **None.** Interest due and accraed. None. Bents due and accraed. None. Rents due and accraed. None.	0.0000000		416.13
Cash in office. None. Cash deposits in banks on emergency or reserve fund account: Washington National bank, Washington, Iowa. \$\frac{1}{2}\$ All other deposits. None. Total net or invested assets. \$\frac{1}{2}\$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **SON-INVESTED ARSETS.** Interest due and accrued. None. Rents due and accrued. None. **Rents due and accrued. None. **Market value of real estate over cost and encumbrances. None.	0.0000000		416.13
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa	0.0000000		een
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. None. Total net or invested ausets. \$ Deduct depreciation of assets to bring same to market value and agent's balance unsecured. None. Total net or invested assets, less depreciation. **BON-INVESTED ARSETS.** Interest due and accrued. None. Ros-INVESTED ARSETS.** None. Market value of peal estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total son-invested assets. None.	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa	0.0000000		414.13
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. None. Total net or invested ausets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **None. Total net or invested assets, less depreciation. **None. Total net or invested assets, less depreciation. **None. None. Rents due and accrued. None. Rents due and accrued. None. Market value of bonds and stocks over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. **Gross assets.**	0.0000000		
Cash in office. None. Cash deposits to banks on emergency or reserve fund account: Washington National bank, Washington, Iowa. \$ All other deposits a banks washington, Iowa. \$ Total net or invested ausets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **SON-INVESTED ABBITS.** Interest due and accrued. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES.	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. None. Total net or invested assets. \$ Deduct depreciation of assets to bring same to market value and agents balance unsecured. None. Total net or invested assets, less depreciation. **SOM-INVESTED ASSETS** Interest due and accrued. None. Rents due and accrued. None. Market value of real estate over cost and encumbrances. None. Market value of boods and stocks over cost. None. Cross assets. LASHLITES. Losses adjusted, due and unpaid innumber of claims, None.	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. S All other deposits in banks washington, Iowa. S Total net or invested ausets. S Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **NON-INVESTED ASSETS.** Interest due and accrued. None. BON-INVESTED ASSETS. Lients due and accrued. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-lavested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid inumber of claims, None. Tares due and accrued. None.	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. None. Total net or invested assets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **None.** Total net or invested assets, less depreciation. **None.** **None.** **None.** Interest due and accrued. None. **Rox-invested assets. None.** Market value of bonds and stocks over cost. None. Total non-invested assets. None. **Gross assets.** **LABILITIES.** Losses adjusted, due and uspaid inumber of claims,	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits a banks washington, Iowa. \$ Total net or invested ausets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **RON-INVESTED ASSETS.** Interest due and accrued. None. RON-INVESTED ASSETS. Interest due and accrued. None. Market value of bonds and stocks over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid number of claims,	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. None. Total net or invested assets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **RON-INVESTED ARSETS.** Interest due and accrued. None. RON-INVESTED ARSETS. Interest due and accrued. None. Market value of bonds and stocks over cost. None. Market value of bonds and stocks over cost. None. Gross assets. LIABILITIES. Losses adjusted, due and uspald inumber of claims, None. None. Salaries, rents and office expenses due and accrued. None. Borrowed money and interest accrued on same. None. None. Roynowed money and interest accrued on same. None. None. None. None. None. None. Norwed money and interest accrued on same. None. None.	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits a banks washington, Iowa. \$ Total net or invested assets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **None.** Total net or invested assets, less depreciation. **None.** **RON-INVESTED ASSETS.** Interest due and accrued. None. Market value of bonds and stocks over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. **LLABILITIES.** Losses adjusted, due and unpaid number of claims,	0.0000000		
Cash in office. None. Cash deposits in banks on emergency or reserve fund account. Washington National bank, Washington, Iowa. \$ All other deposits. None. Total net or invested assets. \$ Deduct depreciation of assets to bring same to market value and agents' balance unsecured. None. Total net or invested assets, less depreciation. **RON-INVESTED ARSETS.** Interest due and accrued. None. RON-INVESTED ARSETS. Interest due and accrued. None. Market value of bonds and stocks over cost. None. Market value of bonds and stocks over cost. None. Gross assets. LIABILITIES. Losses adjusted, due and uspald inumber of claims, None. None. Salaries, rents and office expenses due and accrued. None. Borrowed money and interest accrued on same. None. None. Roynowed money and interest accrued on same. None. None. None. None. None. None. Norwed money and interest accrued on same. None. None.	0.0000000		

CONTINUENT MUNTUARY ASSETS ON MENUCINESS.	
Moreovery assessments called and not yet due, calle is and if during a left of the called and supplied of the called is and if doctory assessments and yet called for losses conditated, resisted and reported. None. (Make assessments when beneficiary fund in hands of great	
Total due from members	
Net amount due from members	8 15,600,00
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims 6). \$ 13,00.00 Losses in process of adjustment number of claims, 10 2,000.00 Losses reported number of claims, noned. None. Losses residated (number of claims, noned. None. All other contingent liabilities. None.	
Total contingent mortuary liabilities"	8 14,000.00

RESIDENT OF CENTERCAYES OR POLICIES-NUMBER AND AMOUNT.

		IS IN IOWA
	Number.	Amount
Policies or certificates in force December 31, 1800.	9,517	\$10,084,000.00 1,956,000.00
Total. Deduct number and amount which have cessed to be in force during 1998.	10,485	1,562,600.00
Total policies or certificates in force December 21, 1898	0,004	£19,086,000,00
Losses and claims on policies or certificates incurred during the		120,000.00
Total. Losses and claims on policies or certificates paid during the year		8 330,990.00
Losses and claims on posterior or coruncates pent survey. Policies or certificates terminated by death during 1866. Policies or certificates terminated by suspensions during 1866.	00	158,000.00 120,000.00 1,462,000.00

MINCELLARBOUS QUESTIONS.

Number and kind of claims for which assessments have been made.

Answer. Striy deaths.

Number and kind of claims compromised or resisted and triof statement of reasons? Answer. None.

Does association charge annual or other periodical does or admission fees? Answer. Per capita tax paid by lodges quarterly.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Forty cents per capita per member, quarterly. What is the maximum amount of the certificate or certificates issued on any one

life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same? If so, state amount guaranteed, and the security of such guarantee.

Answer. Two thousand dollars. Fraternal obligations pledge payment in full Number of assessments not limited.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No. Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Auswer. No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. The latter. If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Not used. Has the society an emergency or reserve fund?

Answer, No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Grand lodge officers elected annually by representatives of the various subordinate lodges at Grand lodge session.

Is a medical examination required before issuing a certificate to applicants? Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer. No.

Are assignments of certificates allowed?

societies, orders or associations respectively?

Answer, No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses only; made by the Grand lodge officers by authority of Grand lodge.

Has the association or society more than one class?

Answer. No.

If voluntary, so state, and give date of organization.

Answer. Voluntary: Grand lodge of Iowa, organized November 27, 1875.

Number in force at beginning and end of year; if more than one class, number in each class. Answer. Nine thousand, five hundred and seventeen at beginning; 9.694 at close;

one class. Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or connells, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

CATHOLIC KNIGHTS OF AMERICA (SUPREME COUNCIL).

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDW. FRENKY. Secretary, WM. S. O'ROTHER.

Treasurer, CHAS. J. KIRSCHNER.

[Incorporated April 1, 1880. Commenced business May 1, 1877.]

Principal office, Ft. Wayne, Ind.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

DECOME DUSING THE YEAR 1600.

Oross amount paid by members to the association or its agents without deductions for commissions or other expenses as		
without deductions for commissions or come.		
follows: Gross amount of membership fees required or represented by	24.00	
application, without deduction requires of application whatever. 24.4	15.98	
Annual dues as per contract, whitever any cones, \$ accident,		
Amesaments: Mortuary, Sinconsol (1975) \$talck benefit, \$total 1.0	529.68 526.00	
	The same of the sa	
and the same bases	396.00	
	210.24	
Interest \$16.219.32; rent, \$101; total		
Cash received from all other sources supplies directory uni-	20000	
town was a final refunded	,5(0.EB	
(Assessments paid in advance, with		
Total income		750,502.53
Total netresources	- 81	343,201.44
	A,5553.55	
Losses and claims	_	
	A,3033.33	
Total paid to members. Commission and fees retained by or paid or allowed to agents on None.		
account of fees and dues. None.		
Commissions paid of allowed the commissions, None.		
Balaries of managers and agents not past of the second president, 5000 00; Amount paid to each officer Supreme president, 5000 00;		
Amount paid to each officer: Eupreme treasurer, \$1,000.88; supreme secretary, \$3,000; supreme treasurer, \$1,000.88;	9,337,84	
supreme organizars and organization . None None .		
Salaries and other compensation of omos supplyshed on Medical examiner's fees whether paid direct by members or	1.505.60	
Medical examiner's fees whether pain direct of otherwise	1710	
Rent. \$201.40; Saxes. \$	284.90	
Advanced to officers and agents, to be repaid out of future sala- None.		
Advanced to officers and agents, to be repair out. Nons- ries or commissions. Possesso, Bulletin, supplies, tornado, loss		
ries or comminatons. All other Hems, vis: Expense, Bulletin, supplies, tornado, loss on bonds	42,510.08	
on bonds		8 731,758.97
Total disbursements		8 409,449,17
Balance		
NET OR INVESTED ASSETS.	m) (600,000	
Cost value of real estate in cash, exclusive of encumbrances Sone.	20,000.00	
Towns on murtanges intat them on the same marketable		
Loans secured by picuge of home, None.	271,200,24	
collaterals Cost value of bonds and stocks owned absolutely None.	311,000.00	
A wanty Indiger backstone access	856.76	
Cash in oldor, businesses with the amount fond account:		
Cash deposits in basks on emergency of reach other Chile Valley National bank, Cincinnati, Ohio Ohio Valley National banks, Toledo,	2,796.67	
Olifo Valley National bank, Cincinnati, Colo. All other deposits: First and Second National banks, Toledo,	14,737.00	
All other deposits: First and Second National Ohio	5 409,449,17	
Total net or invested assets same to market value	TARREST .	
Total not or lavested assets Deduct depreciation of assets to bring same to market value and agent's balance unsecured.	8,850.04	
and agent's balance mass custs, less deprectation.		N 400,09E.83
Total net or invested assess, assessment		

Interest due and assured NON-INVESTE				
Interest due and named	th Asse	THE .		
Interest due and accrued				
Furniture Reats due and accrued		None	\$ 750.	00
Ledger accounts	*******		882	93
Market value of bonds and stocks over cost	*******	None.		
Total non-invested assets	********			8 1,632,94
Gross assets				\$ 407,781.81
LIABILE	Pres.			£ 401,101.51
Losses adjusted, due and unpaid (number of	clulms,	7)	5,708.1	23
Taxes due and accrued		None.		
Borrowed money and interest accrued on san	nei e	None		
Advance assessments and bonns or dividend	obligat	long Nove		
All others (not including contingent mortuar	y)	None.		
Total actual liabilities				\$ 5,708.32
Balance, net assets				8 402,003.49
MORTHUR CONTINGENT MORTUARY AS	SEETS (C	OR RESOURCES	0.	
Mortuary assessments called and not yet due Mortuary assessments due and unpaid			33,371.4	
mortuary assessments not yet called for 1	OKEDS T	Section Charge	00,011,0	
resisted and reported		None		
Total due from members. Deduct estimated cost of collection			100,152,7	7
Net amount due from members CONTINGENT MORIUA				\$ 100,152.77
Losses in process of adjustment (number of cl Losses reported (number of claims, 3)			85,000 0	
All other contingent liabilities			5,000.0	
ALL OTHER CONTINGENT HABIIIties		None.	5,000.0	
Total contingent mortuary liabilities		None		A 89 000 00
ALL OTHER CONTINGENT HABIIIties		None		A 89 000 00
Total contingent mortuary liabilities	ICIES—3	None	BUSINI	A 89 000 00
Total contingent mortuary liabilities	TOTAL	None. None. None. NONER AND BUSINESS OF 1896.	BUSINI	\$ 88,000.00
Total contingent mortuary liabilities	TOTAL	None. None. None. NONER AND BUSINESS OF 1896.	BUSINI	\$ 88,000.00
Total contingent mortuary liabilities	TOTAL Land	None. None. None. None.	BUSINI	\$ 88,000.00
Total contingent naturary liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 1.	TOTAL	None. None. None. NONER AND BUSINESS OF 1896.	BUSINI	\$ 88,000,00 ESS IN IOWA
Total contingent mortuary liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 31,	TOTAL Land	None. None. None. None.	BUSINI	0 88,000.00 ING 1808. THE SER IN TOWA
Total contingent naturary liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 31, 1988. Policies or certificates in force December 32, 1988.	TOTAL Linguist N	None.	BUSINED DUR	8 88,000.00 ESR IN 10 WA 1NG 1890.
Total contingent mortuary liabilities. EXRIBIT OF CERTIFICATES OR POL. Policies or certificates in force December 31, 1895. Policies or certificates written during the year 1896.	TOTAL 20 Mm N 22,644 2,903	None. None. None. None. SUMBER AND BUSINESS OF 1895. 4 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	AMOUNT DURING DURING NO. 1500 3	8 88,000.00 ESR IN 10 WA 1NG 1808. 3 0 0 0 0 0 0 0 0 0 0 0 0 0
Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 31, 1885. Policies or certificates written during the year 1886. Deduct number and assemble black.	TOTAL 2003 22,644 2,903 25,547	None. None. None. None. None. SUMBER AND BUSINESS OF 1895. # # # # # # # # # # # # # # # # # # #	BUSINI DUR	\$ 88,000.00 ESR IN 10WA ING 1898. \$ 254,000 6,000 8 290,000
Total contingent naturary liabilities. EXHIBIT OF CERTIFICATES OR POLICES OF CERTIFICATES OF CER	TOTAL 20 Mm N 22,644 2,903	None. None. None. None. SUMBER AND BUSINESS OF 1895. 4 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	AMOUNT DURING DURING NO. 1500 3	8 88,000.00 ESR IN 10 WA 1NG 1808. 3 0 0 0 0 0 0 0 0 0 0 0 0 0
Total contingent naturary liabilities. EXHIBIT OF CERTIFICATES OR POLICES OF CERTIFICATES OF CER	TOTAL 2003 22,644 2,903 25,547	None. None. None. None. None. SUMBER AND BUSINESS OF 1895. # # # # # # # # # # # # # # # # # # #	BUSINI DUR	8 88,000.00 ESR IN TOWA ING 1808. 8 254,000 6,000 8 250,000 15,000
Total contingent naturary liabilities. EXHIBIT OF CERTIFICATES OR POLICES OF CERTIFICATES OF CER	TOTAL LO 22,644 2,903 25,547 1,508	None. None. None. None. None. **CMBER AND **BUSINESS OF 1898. **BUSIN	BUSINI DUR STORY NO. 1500 3 153 9 144	\$ 88,000.00 ESSR IN TOWA- LING 1806. \$ 254,000 \$ 250,000 15,000 \$ 245,000
Total contingent naturary liabilities. EXHIBIT OF CERTIFICATES OR POLICES OF CERTIFICATES OF CER	TOTAL LO GENERAL LO GE	NODE. NODE. NODE. NODE. SCHMER AND. SCHMER	AMOUNT DURING DURING DURING DURING DRING D	\$ 88,000.00 ESS IN FOWA ING 1808. \$ 254,000 6,000 \$ 290,000 15,000 \$ 245,000 2,000
Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICES OR COLLEGE OF CERTIFICATES OR POLICES OF CERTIFICATES IN FORCE OF CERTIFICATES OR POLICES OR CERTIFICATES OR POLICES OR CERTIFICATES OR CERTI	TOTAL 20,644 2,903 25,547 1,508 24,041 65 270	NoneNoneNoneNone	AMOUNT DURING DURING DURING DURING DURING DIRIGINAL DIRIGINA DIRI	\$ 88,000.00 SSR IN FOWA ING 1896. \$ 254,000 \$ 260,000 \$ 260,000 \$ 245,000 2,600 7,660
Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICE EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 31, 186, or certificates written during the year 186, or certificates in force Total policies or certificates in force 186, or certificates in force or policies or certificates 186, or certificates in force 186, or	TOTAL 20,644 2,903 25,547 1,508 24,041 65 270 635		BUSINI) DUR 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 88,000.00 BSR IN 10 WA ING 1806. \$ 254,000 6,000 \$ 260,000 \$ 260,000 \$ 245,000 2,000 15,000 10,000
Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLITIES. EXHIBIT OF CERTIFICATES OR POLITIES. Policies or certificates in force December 31. 1885. Policies or certificates written during the year 1886. Deduct number and amount which have ceased to be in force during 1886. Total policies or certificates in force December 31. Example December 31. Losses and claims on policies or certificates in curred during year 1886. Total . Total . Losses and claims on policies or certificates incurred during year 1886. Total . Losses and claims on policies or certificates paid during the year 1886.	TOTAL 22,644 2,903 25,347 1,508 24,641 65 270 435 279		AMOUNT DURING DURING DURING DURING DURING DIRIGINAL DIRIGINA DIRI	\$ 88,000.00 SSR IN IOWA ING 1806. \$ 254,000 \$ 260,000 15,000 \$ 245,000 2,000 7,000
Total contingent mortuary liabilities. EXHIBIT OF CERTIFICATES OR POLICE EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 31, 186, or certificates written during the year 186, or certificates in force Total policies or certificates in force 186, or certificates in force or policies or certificates 186, or certificates in force 186, or	TOTAL 20,644 2,903 25,547 1,508 24,041 65 270 635		BUSINI) DUR 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 88,000.00 BSS IN 10 WA ING 1808. \$ 254,000 6,000 \$ 260,000 \$ 260,000 \$ 245,000 2,600 7,000 10,600

MINCHELLANMOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Auswer. Forty-three claims for death.

Number and kind of claims compromised or realsted and brief statement of reasons? Answer, None.

Does association charge annual or other periodical dues or admission fees? Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar per canita for each member. What is the maximum amount of the certificate or certificates issued on any one

Auswer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations? If so, state amount guaranteed, and the security or such guarantee?

Answer. The amount is limited until the assessment per capita reaches \$5,000. Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims? If so, what amount and for what purpose? Answer. Five per cent for reserve fund.

Does the association or company issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No. In lovying mortuary assessments, are they graded on any table of mortulity, or are fixed sums charged without regard to age?

Answer. Members are rated when admitted; rate remains the same.

Has the association or society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Three hundred and thirty-four thousand, five hundred dollars.

For what purpose, how is it created and where deposited?

Answer. Emergency or spidemic.

Are the officers and directors elected at annual mosting of members? Answer- Biconial.

If not, how are they selected?

Answer. Delogates from each state.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or helrs of the member? Answer. No.

Are assignments of certificates to other than such persons allowed.

Answer. No. For what purpose are assessments made and under what authority?

Answer. Death; supreme council.

Has the association or society more than one class?

Answer, You.

If so, how many, and amount of indemnity in each?

Answer. Three classes; \$20,000,000, \$7,245,000, \$618,500.

Number of members in each class?

Answer. Fifteen thousand, four hundred and alnoty-nine, 7,245, 1,297.

If voluntary, so state, and give date of organization?

Answer. Voluntary: April 1, 1860.

If organized under the laws of may other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Kontucky; special act; April 1, 1880.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. First class, 15,400; second class, 7,245; third class, 1,207 at end of year.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatenever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer, Yos.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

CATHOLIC ORDER OF FORESTERS.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

High Chief Ranger, THOMAS H. CANNON. Secretary, THEO. B. THIELE. Treasurer, THOMAS J. CALLES.

[Incorporated May 24, 1883. Commenced business May 24, 1883.]

Principal office, 109 E. Randolph street, Chicago, Ill. Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December Sist of previous year. \$ 5,471 89

INCOME DUBING THE YEAR 1896.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by Annual dues as per contract, without any deduction whatever

Assessments: Mortuary, \$244,362 98; expense, \$23,854.72; accident,

Medical examiner's fees paid by applicant None. Total paid by members \$ 268,217.70 Cash received from all other sources, viz : Charter fees. Merchandise or supplies 8,662,56

(Assessments paid in advance, \$) Total income 8 285,657,33 Total net resources..... \$ 292,139,22

DISBURSEMENTS DURING THE YEAR 1896. Losses and claims 8 236,857,16 Advanced payments returned to rejected applicants None.

Commissions and fees retained by or paid or allowed to agents on account of fees and dues 6,700.00 Commissions paid or allowed for collecting assessments. None. Salaries of managers and agents not paid by commissions 1,170,82

Total amount of salaries, fees per diem, mileage and expenses paid to officers: High chief ranger..... \$ 1,296.91 High secretary 2,400.00

Salaries and other componsation of office employes. \$ 4,100 0t Medical examiner's fees, whether paid direct by members or Rent and taxes, \$1,200; insurance, \$25.50; advertising and orinting. 89.551.48; total..... 4.000.00 Advanced to officers and agents to be repaid out of future sal-All other items, viz.; Official journal, E.E. 41; registration fees, \$160.20; merchandise, \$3,574.58; postage, \$1,070.90; expense of

aneual session, \$4,120 II; incidentals, telephone, express, stc., assa total 8 270,710,82 Total disbursements..... \$ 111,428,40 Balance

NET: OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances None. Loans secured by pledge of bonds, stocks or other marketable Cost value of bonds and stocks owned absolutely None Oash in office.... \$ 3,208.20 Cash deposits in banks on emergency or reserve fund account: Milwaukee National bank Stock and office fixtures.....

Deduct depreciation of assets to bring same to market value,

8 51,428 40 Total net or invested assets, less depreciation......

NON-INVESTED ASSETS.

Market value of real estate over cost and encumbrances None.

Gross assets.... 8 21,428.40

LIABILITIES.

Losses adjusted, due and unpaid......None Advance assessments, \$; bonus or dividend obligations, \$; total None. Total actual liabilities......None. Balance, not assets...... \$ BL4Es 40

CONTINUEST MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	None None
Mortuary assessments not yet called for losses unadjusted, a resisted a resisted a reported, a total.	
THE REAL PROPERTY OF THE PARTY	Stown
Deduct estimated cost of collection	23.03031

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 15) \$ 15,000.00	
Losses In process of adjustment (number of claims,) None.	
Losses reported (number of claims,)	
Losses resisted (number of claims,)	
All other contingent liabilities	
Total contingent mortnery liabilities	-

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN TOWA DURING 1898.	
	Number.	Amount	Number.	Amount.
Policies or certificates in force December 31, 1805 Policies or certificates written during the year	29,130	\$29,130,000 00	478	\$ 478,000.00
Total. Doduct number and amount which have ceased.	8,485	8,435,000 00 887,565,000.00	748	\$ 748,000.00
to be in force during 1898	2,718	2,718,000.00	32	32,000.00
Total policies or certificates in force December 31, 1895. Losses and claims on policies or certificates unpaid December 31, 1855.	34,847	834,847,000 C0 6,000 00	716	\$ 710,000.00
Losses and claims on policies or certificates incurred during year 1896	244	244,000.00	1	1,000.00
Total. Losses and claims on policies or certificates	250	\$ 250,000.00	1	8 1,000.00
paid during the year 1896	236 6-7	336,857.16	1	1,000.00
during 1806. Colicies or certificates terminated by lapse	244	244,000.00	1	1,000.00
during 1806.	2,474	2,474,000.00	31	31,000.00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made? Answer. Two hundred and forty-four death endowment claims. Does association charge annual or other periodical dues or admission fees?

Answer, Yes. How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Four dollars to #6 per capita. What is the maximum amount of the certificate or certificates issued on any one

life? Answer. One thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dues, admission fees and donations to meet the same? If so, state amount guaranteed, and the security or such guarantee.

Answer. One thousand dollars, secured by general pro rata assessments. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value?

Answer, No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Prorata.

Has the association or society an emergency or reserve fund? Answer, No.

Are the officers and directors elected at annual meeting of members?

Auswer, Yes.

is a medical examination required before issuing a cortificate to applicants? Answer, Yes.

Are certificates issued to persons other than the families or helrs of the member?

Answer, Yes. Are assignments of certificates to other than such persons allowed?

Answer. Yes, on condition that there are no helrs, when public charities may participate.

For what purpose are assessments made and under what authority?

Answer. To pay death claims.

Has the association or society more than one class?

Answer. No. Commencing January 1, 1897, three classes will be established. If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act.

Answer. Not organized heretofore under Iowa laws.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Organized in state of Illinois May 24, 1863, under act concerning corporations, April 18, 1872.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

ANSWEY, Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

ENDOWMENT RANK KNIGHTS OF PYTHIAS.

Organized under the laws of Congress, District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President Board of Control, J. A. HYSKEY. Secretary Board of Control, H. B. STOLTE.

[Incorporated October 5, 1875. Commenced business November 1, 1877.]

Pracipal office, Chicago, IlL. Attorney for service of process in Iowa, Auditor of State.

BALANCE SHRET.

Amount of net or invested assets December Sist, of previous year \$ 400.577,63

INCOME DURING THE YEAR 1896. Gross amount paid by members to the association or its agents.

without deductions for commissions or other expenses as Gross amount of membership fees required or represented by

application, without deductions, retained by secretaries of local branches...... None.

Annual dues as per contract, without any deduction whatever. \$ 51,334.35 Assessments:

Accident, \$; sick benefit, \$; total None. Medical examiner's fees paid by applicant...... None.

Interest, \$20,514.05; rent, 8: total		
Advances to agents repaid	E 20,014.0	
Cash received from all other sources, viz: Certificate card and		
other fees		
(Assessments paid in advance, \$)	671.40	
Total income		Carried Street, or other Designation of the Lorentz
		\$1,145,871.24
Total net resources		\$1,547,409.87
DISBURSEMENTS DUBING THE YEAR 1896.		4410417400787
Losses and claims	000 and 40	
Advanced payments returned to rejected applicants, certificates	8 973,438.18	
canceled	The same of	
	13,473 86	
Total paid to members	986,912 04	
Commission and fees retained by or paid or allowed to agents on		
account of fees and dues		
Commissions paid or allowed for collecting assessments. None		
Salaries of managers and agents not paid by commissions	6,000.00	
Total amount of salaries, fees per diem, mileage, expenses paid	0,000.00	
to officers	1,051.55	
Amount paid to each: President, \$3,000; secretary, \$1,000	*1001.00	
Salaries and other compensation of office employes	8,672,68	
Medical examiner's fees, whether paid direct by members on	0,912.00	
otherwise	47 KON WA	
Rent, \$2,460; taxes, \$; advertising and printing, \$10,237.26;	27,889 23	
total	-	
Advanced to officers and agents to be repaid out of future sala-	12,697.26	
rios or commissions		
ries or commissions		
All other items, viz: Attorneys and expenses in contested cases,		
810,730.18; organizera' expenses, \$25,783.98; investigating death		
claims, \$5,102.98; miscellaneous, office and other expenses,		
\$4,295.60; judgment, interest and costs, \$2,853.60; printing bi-		
ennial report and constitution, \$1.567,56; total	50,315.00	
Total disbursements		#1,093,037.04
		animanhuning
Balance		8 453,870.90
		Control of the last of the las
NET OR INVESTED ASSETS.		Control of the last of the las
NAT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances		-
Ost value of real estate in cash, exclusive of encumbrances	110 00K AN	-
NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate.	112,225.00	-
NET OR INVESTED ASSETS. Cost value of real estate in case, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate		Control of the last of the las
NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances	14,500.00	Control of the last of the las
NRT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances		Control of the last of the las
NAT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. Loans on mortgages (first lieus) on real estate	14,500.00	-
NRT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances	14,500.00	Control of the last of the las
NET OR INVESTED ASSETS. Cost value of real estate in case, exclusive of encumbrances	14,500.00 171,855.72	Control of the last of the las
NRT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.85	Control of the last of the las
NAT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances	14,500.00 171,855.72 112,982.85 5,900.00	Control of the last of the las
Oct value of real estate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.85	Control of the last of the las
NRT OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances	14,500.00 171,855.72 112,982.85 5,900.00	Control of the last of the las
Oct value of real estate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.85 5,900.00	Control of the last of the las
Cost value of real cetate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate. None. Loans accured by pledge of bonds, stocks or other marketable collaterats Cost value of bonds and stocks owned absolutely. Mone. Cash in office. Mone. Cash deposits in banks on emergency or reserve fund account: City National bank, Fort Worth, Texas. City National bank, Hastings, Mich. First National bank, Cheago, Ill. All other deposits: Bills receivable (secured by first mortgage bonds).	14,500.00 171,855.72 112,982.85 5,000.00 34,367.86 3,000.00	Control of the last of the las
NET OR INVESTED ASSETS. Cost value of real cetate in cash, exclusive of encumbrances Loans on mortgages (first licen) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,367.86 3,000.00	Control of the last of the las
NET OR INVESTED ASSETS. Cost value of real cetate in cash, exclusive of encumbrances Loans on mortgages (first licen) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,367.86 3,000.00	Control of the last of the las
Oct value of real cetate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,367.86 3,000.00	Control of the last of the las
Oct value of real cetate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,367.86 3,000.00	8 430,870,90
Ost value of real cetate in cash, exclusive of encumbrances Loans on mortgages (first lieus) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,367.86 3,000.00	Control of the last of the las
NET OR INVESTED ASSETS. Cost value of real cetate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.35 5,000.00 34,307.85 3,000.00 453,876.93	8 430,870,90
Ost value of real estate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.85 5,900.00 34,367.86 3,900.00	8 433,870,99
NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.35 5,000.00 34,307.85 3,000.00 453,876.93	8 430,870,90
Ost value of real estate in cash, exclusive of encumbrances Loans on mortgages (first lieus) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,307.86 3,000.00 453,870.93	8 430,870,90
Ost value of real estate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.35 5,000.00 34,307.85 3,000.00 453,876.93	8 430,870,90
Ost value of real estate in cash, exclusive of encumbrances Loans on mortgages (first liens) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,307.86 3,000.00 453,870.93	8 450,870,90 8 450,870,90
Ost value of real estate in cash, exclusive of encumbrances Loans on mortgages (first lieus) on real estate	14,500.00 171,855.72 112,982.85 5,000.00 34,307.86 3,000.00 453,870.93	8 430,870,90

Losses adjusted, due and unpaid (number of cla Paxes due and accrued			None.		
salaries, rents and office expenses dos and accr Borrowed money and Interest accrued on same		************	None		
Advanced assessments and bouns on dividend a	DHESTO	DM	None-		
All other (not including contingent mortuary). Total actual liabilities.			None.		
Balance, net assets				8.4	53,053.69
CONTINUENT MORTUABL ASS.					
Mortuary assessments called and not yet due. Mortuary assessments due and unpaid. Mortuary assessments not yet called, for losses resisted, \$; reported, \$; total	nnadjus	ted. 8:	0,823,00		
Total due from members			0,800.00		
Net amount due from members		**********		9	23,920.00
CONTINGENT MORTUAL	Y LIABI	LITIES.			
Losses reported (number of claims, 48)			11,000.00		
Lonses resisted (number of claims, 25 All other contingent liabilities. Total contingent mortuary liabilities ERHIBIT OF CERTIFICATES OR POL	CLES-NI	DUBLINESS AND A	BUSINS	ISB 1	215,000 00
All other contingent liabilities	CLES-NI	MBER AND A	BUSINS	ISB 1	
All other contingent liabilities	TOTAL O	DUBLINESS AND A	BUSINS	ISB 1	IN IOWA
All other contingent liabilities Total contingent mortuary Habilities EXHIBIT OF CERTIFICATES OR POIL	Number.	None.	BUSINS	ISB 1	IN 10WA 1896.
All other contingent liabilities Total contingent mortuary Habilities EXHIBIT OF CERTIFICATES OR POIL REGISTER OF CONTINUES OF	TOTAL O NO. 1855	None.	Number.	1300	Amount, 1990
All other contingest mortuary Habilities. Total contingest mortuary Habilities. EXHIBIT OF CERTIFICATES OR POL. Policies or cortificates in force Dec. 31, 1895. Policies or certificates written during the year 1994.	TOTAL O SO S	None. CHINER AND A DUSINESS P 1896.	Number.	1300	THE TOWA 1806.
All other contingent liabilities. Total contingent mortuary Habilities. EXHIBIT OF CERTIFICATES OR POLICY Folicies or certificates in force Dec. 31, 1895. Policies or certificates written during the year 1994. Total.	TOTAL O O O O O O O O O O O O O O O O O O O	None. Marinesa 1896. 18	BUSINE DUR N BUSINE N BIA 103	130G	EN LOWA 1896.
All other contingent liabilities. Total contingent mortuary Habilities. EXHIBIT OF CENTIFICATES OR POL. Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1995. Deduct number and amount which have ceased to be in force during 1996. Total policies or certificates in force Dec. 21, 1895. Total or certificates or certificates in force Dec. 21, 1895. Total or certificates in force Dec. 21, 1895.	TOTAL O STATE	None. Mariness 1896 189	BUSINE BUSINE BUSINE BIA 103 406	130G	EN 10WA 1896. 1896. 1896. 1802,000,00 232,000,00 894,000,00
All other contingent liabilities. Total contingent mortuary Habilities. EXHIBIT OF CENTIFICATES OR POL. Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1995. Deduct number and amount which have ceased to be in force during 1996. Total policies or certificates in force Dec. 21, 1895. Total or certificates or certificates in force Dec. 21, 1895. Total or certificates in force Dec. 21, 1895.	TOTAL O STATE	None. DESINESS P. 1896. SEQ.230,000 00 16,960,500.00 8,686,006.00 900,507,500.00	BUBINS BUBINS BUB BUB BUB BUB BUB BUB BUB BUB BUB BU	8 B	CN 10WA 1896. 1000.000.00 202,500.00 56,000.00
All other contingent liabilities. Total contingent mortuary Habilities. EXHIBIT OF CENTIFICATES OR POL. Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1995. Deduct number and amount which have ceased to be in force during 1996. Total policies or certificates in force Dec. 21, 1895. Total or certificates or certificates in force Dec. 21, 1895. Total or certificates in force Dec. 21, 1895.	TOTAL O STATE	None. JURINER AND A JURINERR F 1896. 4 502,250,000 90 16,980,360,00 8,686,006,00	E14 102 406 42 364	8 B	1200 00 00 00 00 00 00 00 00 00 00 00 00
Policies or certificates in force Dec. 21, 1895. Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1998. Total Deduct number and amount which have ceased to be in force during 1898. Total policies or certificates in force December 31, 1895. Losses and claims on policies or certificate inpusit December 31, 1891. Losses and claims on policies or certificate inpusit December 31, 1895.	TOTAL O O O O O O O O O O O O O O O O O O O	None. CHIVER AND A 2 SCRINESS 2 100-6. 100-6. 100-0.00000 100-0.557,500.00 2x1,000.00	EURINE DUR EURINE EURIN	8 B	1896. 1896. 1806. 1802,000.00 232,500.00 55,000.00 1,000.00
Policies or certificates in force Dec. 21, 1895. Policies or certificates in force Dec. 21, 1895. Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1994. Deduct number and amount which have ceased to be in force during 1895. Total policies or certificates in force December 31, 1896. Losses and claims on policies or certificate unpuid December 31, 1996. Losses and claims on policies or certificate in force during 1895. Total courses of certificates or certificate unpuid December 31, 1996. Losses and claims on policies or certificate incurred during year 1896. Total	TOTAL O O O O O O O O O O O O O O O O O O O	None	BUSINE BU	8 8	1896. 1896. 1896. 1802,000.00 222,500.00 55,000.00 1,000.00 10,000.00
Policies or certificates in force Dec. 21, 1895. Policies or certificates in force Dec. 21, 1895. Policies or certificates written during the year 1998. Total Deduct number and amount which have ceased to be in force during 1898. Total policies or certificates in force December 31, 1895. Losses and claims on policies or certificate inpusit December 31, 1891. Losses and claims on policies or certificate inpusit December 31, 1895.	TOTAL O CONTROL OF CON	None	BUSINS DUR	8 8	1200.00 1200.00 1200.00 1504.000.00 1504.000.00 1,000.00

MISCELLARROUS QUESTIONS.

Number and kind of claims for which assessments have been made? Answer. Fifty-three claims in process of adjustment, forty eight claims proof of

death not completed, twenty-two claims resisted. Number and kind of claims compromised or resisted and brief statement of reasons? number and kind of confine compromised, we not resemble to the profit of the confine compromised, we not seen claims resisted; misrepresentation in application for membership, suicide, and death resulting from excessive

use of alcoholic liquors.

Does association charge annual or other periodical dues or admission fees? Answer. Yes, annual dues?

How much on each \$1,003 annually, or per capita, as the case may be?

Answer. Sixty cents per \$1,000.

What is the maximum amount of the certificate or certificates issued on any one Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dues, admission fees and donations. to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer, No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Fixed sums graded according to applicant's age at time of admission.

Has the association or society an emergency or reserve fund.

Are the officers and directors elected at annual meeting of members? Answer. No.

If not, how are they selected?

Answer. The board of control is selected by the Supreme Lodge Knights of Pythias. Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or heirs of the member? Answer, No.

For what purpose are assessments made and under what authority?

Answer. To pay death claims and expenses.

Has the association or society more than one class?

Answer, No.

If so, how many, and amount of indemnity in each?

Answer. Certificates for \$500, \$1,000, \$3,000 and \$3,000 are issued.

If organized under the laws of any other state, territory, or province, state such fact, and the date of organization, giving chapter and year and date of passage of the nct.

Answer. Organized under the law of congress for District of Columbia, October 5, 1875; reincorporated June 29, 1894.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning of year, 40,983; close of year, 46,833.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such so :leties, orders or associations respectively?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

FRATERNAL AID ASSOCIATION.

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of lows, pursuant to the laws of said State.

President, Luwis A. RYDER.

Secretary, ED, ROUSELL,

685.95

Tressurer, C. O. ANDERSON.

[Incorporated February 20, 1894. Commenced business October 14, 1890.] Principal office, Lawrence, Kan.

HALANCE SHEET.

Amount of nat or invested assets December 31st of previous year \$ 4,400.07 INCOME DUBING THE YEAR 1896.

Gross amount paid by members to the association or its agents,

without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by application, without deductions 4 971.50

Annual dues as per contract, without any deduction whatever. 13,601.15 Assessments: Mortuary, \$70,861.86; expense, \$...; total Accident and sick benefit. None-Medical examiner's fees paid by applicant. None.

Total gald by members...... # 91.418.51 737.59 Cash received from all other sources, vis.: Supplies Miscellaneous, \$131 50; borrowed money, \$1,500 in; total..... 2,021,01 (Assessments paid in advance, none.)

g: 02.255.30 Total income.... 8. 96,575.44 Total net resources

DISBURSERENTS DURING THE YEAR 1866.

Losses and claims # Ta,000.00 Advanced payments returned to rejected applicants None. Total paid to members..... # Taxonie Commission and fees retained by or paid or allowed to agents 5,200,10 on account of fees and dues..... Commissions paid or allowed for collecting assessments... None. Salaries of managers and agents not paid by commissions. None. Total amount of sataries, fees per diem, milesge, expenses paid

to officers..... Amount paid to each: President, \$1,404.30; secretary, \$1,500.00; advisory board, \$420.76, Salaries and other compensation of office employes

Medical examiner's fees, whether paid direct by members or		
Otherwise		
total 3 4,120,58		
Advanced to officers and agents, to be repaid out of future salaries or commissions		
All other items, via.: Office expenses		
All other items, viz.: Office expenses		
Total disbursements	8	88,841,74
Balance	8	9,638.70
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
Loans on mortgages (first liens) on real estate None.		
Loans secured by pledge of bonds, stocks or other marketable		
collaterals		
Cost value of bonds and stocks owned absolutely		
Cash in office # 125.80		
Cash deposits in banks on emergency or reserve fund account:		
General treasurer's office		
Total net or invested assets. 8 0.692.70		
Deduct depreciation of assets to bring same to market value		
and agent's balance unsecured		
Total net or invested assets, less depreciation		9,690,70
NON-INVESTED ASSETS.		
Interest due and accrued		
Rents due and accrued		
Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None.		
Total non-invested assets		
Gross assets		9,699,70
LIABILITIES.		
Losses ad)nsted, due and unpaid (number of claims,) None.		
Taxes due and accrued		
Salarjes, rents and office expenses due and accrued 8 555.10 Horrowed money, \$2.181 M; interest accrued on same, \$82.19; total 2.274.50		
Advanced assessments and bonus or dividend obligations. None,		
All other (not including contingent mortuary), viz.: Printing, aurolies, etc. 476.45		
Total actual liabilities	*	3,306.11
Bulance, net assets	5	0.397,59
COSTINGEST MORIUARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due		
Mortuary assessments due and unpaid		
reported None.		
Total due from members		
Deduct estimated cost of collection		
and another the Area and another the Area and Ar		

CONTINUEST MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	3,000,00	
Losses reported (number of claims,		
All other contingent liabilities	- 1	3,000 00

Total contingent mortuary liabilities EXMIDIT OF CERTIFICATES OR POLICIES - NUMBER AND AMOUNT.

	TOTAL	TOTAL BUSINESS BUSINESS DURING		SS IN IOWA
	Number.	Amount	Number	Amount
Policies or certificates in force Dec. II. 1806 Policies or certificates written during the year	The last	6,185,000.00	115	\$ 106,600.60 637,000.00
Total. Total which have countd	10,601	\$17,358,200.00 1,958,200.00	274	8 613,000.00 190,000.00
Total policies or certificates in force	B,790	\$14,004,000.00	200	8 443,000 00
Longes and claims on policies or certificates unpaid December 31, 1995. Longes and claims on policies or certificates incurred during 1995.			1	1,600.00
Total dates on policies or certificate	80		1 30	8 1,000.00 1,000.00
paid during year 1896. Policies or corificates terminated by death during 1896. Policies or corificates terminated by inpu	46	76,000 00	1	1,000.00

MISCRILLARROUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Number and kind of claims compromised or restated, and brief statement of reasons? Answer. One fraudulent claim; no such party died.

Does the association charge annual or other periodical dues or admission fees?

Answer, Yes. How much on each \$1,000 annually, or per capita, as the case may be?

Auswer. One dollar certificate for from organized councils.

What is the maximum amount of the certificate or certificates issued on any one Hfe?

Answer. Three thousand dellars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No; one assessment for each member in good standing at time of death, not to exceed amount of certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary ciaims! If we, what amount and for what purpose?

Answer. Fifteen per cent of mortuary associament is set aside for general expenses. Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No: 70 years constitutes total disability; then half of certificate is paid, romainder at 15 years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to agai

Answer, Graded. Has the society an emergency or reserve fund? Answer. Yes. What is the amount thereof? Answer. Ten thousand dollars. For what purpose, how is it created, and where deposited? Answer. Twenty-five per cent each \$1,000 collected annually by local councils until assessments exceed twelve in any stated year. Are the officers and directors elected at annual meeting of members? If not, how are they selected? Answer, Riennially, Is a medical examination required before issuing a certificate to applicanta? Are certificates issued to persons other than the family or heirs of the member? Answer, No. Are assignments of certificates to other than such persons allowed? Answer. No. For what purpose are assessments made, and under what authority? Answer. Payment of death and total disability claims. Has the association or society more than one class? * Answer. No. If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of Answer. Organized at Lawrence, Kan., October 14, 1890. Number in force at beginning and end of year. Answer. Six thousand, five hundred and eighteen at beginning of the year, 8.750 at Are the members of your society, order or association proposed, elected and Initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or coremonies of such societies, orders or associations respectively? Answer, Yes. ANNUAL STATEMENT For the year ending December 31, 1896, of the condition of the FRATERNAL UNION OF AMERICA. Organized under the laws of the State of Colorado, made to the Auditor of State of the State of lows, pursuant to the laws of said State. President, F. F. Roose. Secretary, John L. Handley. Treasurer, S. S. BOTY, [Incorporated September 1, 1896.] Commenced business September 1, 1896.] Principal office, Denver, Colo. Attorney for service of process in Iowa, State Auditor of Iowa. BALANCE SHEET, Amount of net or invested assets December 31st of previous year ... None. INCOME DURING THE YEAR 1893. Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by application, without deductions..... # 4,015.00 Annual dues as per contract, without any deduction whatever .. 507.10

	L011.51			
Mortuary, 84,061,51; expense, 5; Solat	200.046.4			
Accident, 8 sick benefit, 8 total. Medical examiner's fees paid by applicant.	0.434.21			
Total paid by members	0,404.21			
Interpal # Nills				
Interest. 8. rent. 8. total. None. Advances to agents repaid. Cash received from all other sources.	1,251.34			
Cash received trom at water, \$)		-	13.82	155
Total income		-		property.
Total income.		8	13,81	8.00
Total net resources	-			
Losses and claims.	0.180.00 ET.0			
Losses and claims		6		
Advanced payments returned to re- Total paid to mainters. Total paid to mainters on paid or allowed to agents on	3,213.5	0		
Total paid to members. Commission and fees retained by or paid or allowed to agents on	6.T85.X	78		
a autourst of four and dues None None None				
	977.	53		
Total amount of salaries, fees per diem, mileage, expenses to officers to officers Amount paid to each: Suprems proddent, £181,18; suprems sec-	-			
A mount paid to each: Supreme president, \$100.15; supreme see		-		
	400	.00:		
	1,595	100		
	200	.25		
Hent, \$119; taxes, \$: advertising and printing.				
Advanced to officers and agents, to be repaid out a aries or commissions. Bills narable, interest, general expense,	,	0.00		
	1,45	6.19		
All other items, vir. Bills payable, interest, garden supplies, postage, etc.	100000	-	4 1	1,639 35
The state of the second st			*	979.20
and the second s				
Coat value of the Coans on mortgages (first lions) on real estate	0			
Cost value of bonds and stocks owned absolutely. Non-		1214 602		
Cost value of conds and		670 SQ		
		200 00		
Cash deposits in tanks on emergency of reserved. Maturity fund mash				
MACRITUS ILLING		.818.8	í.	
All other deposits. Total not or invested assets. Total not or invested assets to bring same to market value a	nd.	. 810-0		
Total not or invested assets. Deduct depreciation of assets to bring same to market value a Deduct depreciation answered. Not	in.			
Deduct depreciation of assets to bring same to market agent's balance unsecured. No				1,313.8
and the second and th				
Total not or lavers NOR-LEVESTED ASSETS.		1,000.	00	
Per capita tax called December 18, in hands of local secreta		994.	500	
Per capita tax called December 1st, in hands of nocal seconst supplies and printing, bills receivable and personal account No. Rents due and accrued. No. No. No. No. No. No. No. No. No. No	me.			
Rents dus and accrued	0.01			
MATKET TRAIN OF THE A SAME OF COST.		-	-	1,884
Market value of the same transfer to the same to the s	44.00			3,198
Gross assets				71.00

STABILITYS.

CLASSILITIES.		
Losses adjusted, due and impaid (number of claims). None. Taxes due and accrued	3,179.40	
Total actual liabilities		3,170,49
Balance, net assets		19.19
CONTINUENT MORTUARY ASSETS (OR RESOURCES	N.	
Mortuary assessments called and not yet due, in bands of local secretaries. Mortuary assessments due and unpaid. Mortuary assessments not yet called, for losses unadjusted.	1,900.00	
called January 1st, \$2,200; resisted, \$; reported, \$; total	3,000.00	
Total due from members	4,100.00	
Net amount due from members	_	4,100.00
CONTINGERT MORTUARY LIABILITIES.		
Losses adjusted, not yet due (number of claims, I). Losses in process of adjustment immber of claims, I). Losses reported inimber of claims,	2,000.00 2,000.00	
Total contingent mortuary liabilities		4,000.09

EXBLUSE OF CENTURICATES OF POLICIES-NUMBER AND AMOUNT.

	OF 1896.	
	Number.	Amount,
Policies or certificates in force December 21, 1803. Policies or certificates written during the year 1801.		8 75,100.0s
Deduct number and amount which have cossed to be in force dur- ing 1899.	51	8 75,000.00
Total policies or certificates in force December 81. 1806. Lesses and claims on policies or certificates unpaid December 81, 1806. Lesses and claims on policies or certificates incurred during year 1806.	5.0	8 25,600.00 None None
Total Losses and claims on policies or cartificates paid during the year people. Losses and claims on policies or cartificates paid during the year losses or cartificates terminated by death during 1898 Policies or certificates terminated by lapse during 1898	None None None	Nose Nose Nose Nose

MISCELLANGOUS QUESTIONS.

Number and kind of claims for which assessments have been made? Answer. Thirteen accident and death.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. None.

Does association charge annual or other periodical dues or admission food

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Two dullars per member.

What is the maximum amount of the certificate or certificates torqued on any one

Answer. Two thousand dollars, plus what member may have paid in before death. Medical Do the certificates based by the association guarantee a fixed amount to be pull. regardless of amount realized from assessments does atmission fees and donations. to meet the same?

Is any part of the mortnery assessments used for any purpose except to pay morteary cistuit

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. At seventy years of age; from maturity. In herying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age? If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of a assessment?

Anawer. American mortality; age at entry.

Has the succesty an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three hundred dollars. For what purpose, how is it created, and where deposited?

Answer. To meet payment at seventy years of one-balf face of certificate, balance of certificate at death; created by amount deducted from the certificate at death, if

death occurs before expectancy. Are the efficiers and directors elected at annual meeting of members?

Answer. Every four years after 1901.

to a medical examination required betwee issuing a correscate to applicantal

Are certificates bound to persons other than the families or being of the member?

Are assignments of contidentes to other than each persons allowed?

Answer Not relatives, afficaced husband or wife, or legal beirs, or trustee in lieu of guardian for minor children.

For what purpose are aucoements made and under what authority?

Answer. Death, accident and total disability claims; constitution

Has the association or society more than one class?

If voluntary, so state, and give date of organization?

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer, Organized september I, 1901; chapter 13, general statutes of Colorado. Number in force at beginning and end of year; if more than one class, number to

mants clause?

Are the mombers of your sectety, order or association proposed, elected and initiaxed in suberdinate lodges, or councils or other botton by whatsoever other name known, accurating to the application, laws, raics, regulations or ceremonics of such societies, orders or associations respectively

Answer, Yes.

Total amount of salaries, fees per diem, mileage and expenses

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition or the

GENERAL ASSEMBLY OF THE AMERICAN BENEVOLENT ASSOCIATION.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. R. Erpson.

Secretary, F. N. PICKWELL. Treasurer, W. B. ADURGOOS.

[Incorporated September 6, 1891. Commenced business September 6, 1894.]

Principal office, Union Trust building, St. Louis, Mo.

BALANCE SHREY.

Amount of net or invested assets December list of previous year: Cash on hand January 1, 1986..... \$ 525.81

THOUSE DURING THE YEAR 1806.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by

application, without deductions 8 17,742.03 Annual dues as per contract, without any deduction whatever

Assessments: Mortuary, \$12,004.00; expense, \$20,378.56; accident. #; sick banefit, #; total

Medical examiner's fees paid by applicant,...................None. Total paid by members..... \$ 50,181.65

(Assessments paid in advance, \$.....) Total income B 55,152.05 Total net resources..... \$ 50,751.87

DESCRIBERRY'S DURING THE TRANSPORT

Advanced payments returned to rejected applicants	7.811.47 30.17
Total paid to members Commission and fees returned by or paid or allowed to agents on	7,811.64
account of fees and dues Commissions paid or allowed for collecting assessments. Salaries of managers and agents not paid by commissions—	20,977,002 MELTH
traveling expenses	679,500

total amount of salaries	
President	
President	
Freedest Las.72 Secretary State 7 7,005.17	
Trustees and other compensation of office employees. 2544.91	
Advanced to officers and agonts to the None. Ralaries or commissions.	
All other items: Legal, Etik, incorporation, \$48; familiare and	
and express \$60; portage, Eulis is; total	
ADIG THE CALL SHEET OF THE PARTY OF THE PART	8 41,355.01
Total disbursancess.	B 2,429.99
Balanca	\$ 3,500 m
Malanos	
NET US DETERFED ADVETS.	
the same of the sa	
Cost value of real estate in cash, exclusive of encumbrances	
Cost value of real estate in case, estate None.	
Loans on mortgages (Brat Rens) on real estate	
Loans on mortgages (first Heno on real speaks or other marketable Loans secured by goods of bunds, stocks or other marketable	
Loans secured by plodgs of bonds, stocks to None. onlineers	
Cost value of tunds and stocks owned absolutely	
Cost value of bunds and stocks owned access. None.	nis.
Agents' ledger balances	07
Cash in office. Cash deposits in banks on emergency or reserve fined account) 1.20.	
Cash deposits in banks on emergency or reserved. National Bank of the Republic	
National Bank of the Republic 2,131 Union Trust company	40
Union Trust company	
All other deposits * 3 am	16
	16.
Total net or invested assets	85
Total net or lavested assets Deduct depreciation of assets to bring same to market value None.	
Total net or lavested assets Deduct depreciation of assets to bring same to market value None.	4 0,400.64
Total net or lavested assets to bring same to market value Deduct depreciation of assets to bring same to market value and agents' talaute numousred	4 5,450.84
Total net or lavested assets to bring same to market value Deduct depreciation of assets to bring same to market value and agents' talaute numousred	4 5,450.84
Total net or largeted assets to bring same to market value Deduct depreciation of assets to bring same to market value and agents' balance uncovered	6 0,400.58
Total net or largeted assets to bring same to market value Deduct depreciation of assets to bring same to market value and agents' balance uncovered	6 0,400.58
Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balance unscoured. Total net or invested assets, less depreciation. Total net or invested assets, less depreciation. Non-invested assets.	4 0,450.86 50-
Total net or invested assets to bring same to market value and appendiation of assets to bring same to market value and appendictations uncovered	6 5,429.88
Total net or invested assets to bring same to market value and appeals balance mesoured	\$ 5,450.88
Total net or invested assets to bring same to market value and appeals balance mesoured	\$ 5,450.88
Total net or invested assets to bring same to market value and agents' talance uncovered. Non. Total net or favosted assets less depreciation. Total net or favosted assets less depreciation. Non-invested assets. Non-invested assets in the second in th	\$ 5,450.88
Total net or invested assets. Deduct depectation of assets to bring same to market value and agents' balance mesoured. Total net or invested assets, less depreciation. Now invested assets. Sow-invested assets. Not Rents due and accrued. Not Rents due and accrued. Market value of real estate over cost and secundrances. Not Market value of feeds and stocks over cost. Total mon-invested assets. Gross assets.	\$ 0,400.86 00. 00. 00. 00. 00.
Total net or invested assets to bring same to market value and agents' balance unscared. Non-Total set or invested assets less depreciation. Non-Total set or invested assets less depreciation. Loterest due and accrued. Non-Total set of real set of real set of the Non-Total set of real setals over cost and secured. Non-Market value of real setals over cost and secured. No Total non-invested assets.	6 0,400.56 10- 10- 10- 10- 10- 10- 10- 10- 10- 10-
Total net or invested assets. Deduct depectation of assets to bring same to market value and agents' balance unscoured. Total net or favested assets, less depreciation. Total net or favested assets, less depreciation. Non-covered assets. Library Total non-invested assets. Non-covered assets. Library Total non-invested assets. Non-covered assets. Library Total non-invested assets. Non-covered assets.	\$ 0,450.86
Deduct depreciation of assets to bring same to market value and agents' balance unscarred. Total set or tavested assets less depreciation. Total set or tavested assets less depreciation. Loterest due and accrued. Non-revested assets. Lassitytes. Losses adjusted, due and usuald inumber of claims. Non-revested assets. Non-	6 0,450.86 50. 10. 10. 10. 10. 10. 10. 10. 1
Total net or invested assets to bring same to market value and agents' balance unscoured. Non- Total net or invested assets, less depreciation. Your. Total net or invested assets, less depreciation. Non-covered assets. Non- Hents due and accrued. Non- Hents due and accrued. Non- Market value of real estate over cost and succuntrances. Non- Market value of couls and stocks over cost. Total non-invested assets. Non- Gross assets. Limitation. No. Taxes due and accrued. No. Taxes due and accrued. No. Taxes due and accrued. No. No. No. No. No. No. No. No.	\$ 0,400.58 10. 10. 10. 10. 10. 10. 10. 10. 10. 10.
Deduct depreciation of assets to bring same to market value and agents' balance unscoured. None Total set or tavested assets less depreciation. Total set or tavested assets less depreciation. Loterest due and accrued. Non-cavager assets. Non-set due and accrued. Non-set series. Non-set value of real schale over cost and secundariances. Non-set value of breish and social over cost. Non-cavager assets. Gross assets. Losses adjusted, due and unused immuner of claims. Non-Taxen due and secreted. Non-Salariance and secreted. Non-Salariance and and office expenses due and accrued. Non-Salariance and and office expenses due and accrued. Non-Salariance and interest accrued on same. Non-Salariance and interest accrued on same.	8 0,420.50 10 0.00 10 0.00
Total net or invested assets to bring same to market value and agents' balance unscoured. Non- Total net or invested assets, less depreciation. Non- Total net or invested assets, less depreciation. Total net or invested assets less depreciation. Non-covered assets. Non- Harbet due and accrued. Non- Harbet value of real estats over cost and secunitrances. Non- Market value of real estats over cost and secunitrances. Non- Total non-invested assets. Non- Common livested assets. Non- Total non-invested assets. Non- Taxes due and accrued. Non- Harbet due and accrued. Non- Salaries, estits and office expenses due and accrued. Non- Salaries, estits and office expenses due and accrued. Non- Nature over the common due asset. Non- Nature over the common due	\$ 0,420.56
Total net or invested assets to bring same to market value and agents' balance unscoured. Non- Total net or invested assets, less depreciation. Non- Total net or invested assets, less depreciation. Total net or invested assets less depreciation. Non-covered assets. Non- Harbet due and accrued. Non- Harbet value of real estats over cost and secunitrances. Non- Market value of real estats over cost and secunitrances. Non- Total non-invested assets. Non- Common livested assets. Non- Total non-invested assets. Non- Taxes due and accrued. Non- Harbet due and accrued. Non- Salaries, estits and office expenses due and accrued. Non- Salaries, estits and office expenses due and accrued. Non- Nature over the common due asset. Non- Nature over the common due	\$ 0,420.56
Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balance mesoured. Non-Event due and accrued. Market value of real estate over cost and samembrances. Non-Event due assets. Gross assets. Losses adjusted, due and usquid (number of claims.) Non-Execution of the due and usquid (number of claims.) Non-Event due and accrued. Salaries, estits and office supresses due and accrued. Non-Event due and accrued. Non-Event due and accrued. Non-Event due and usquid (number of claims.) Non-Event due and accrued. Non-Event due	\$ 0,420.50 10. 10. 10. 10. 10. 10. 10. 10
Deduct depreciation of assets to bring same to market value and agents' balance mescared. Non-Total set or tavested assets less depreciation. Non-Total set or tavested assets less depreciation. Loterest due and accrued. Non-Total set of real set	\$ 0,420.50 10. 10. 10. 10. 10. 10. 10. 10
Deduct depreciation of assets to bring same to market value and agents' balance mescared. Non-Total set or tavested assets less depreciation. Non-Total set or tavested assets less depreciation. Loterest due and accrued. Non-Total set of real set	\$ 0,420.50 10. 10. 10. 10. 10. 10. 10. 10
Deduct depreciation of assets to bring same to market value and agents' balance unscoured. Total set or invested assets less depreciation. Total set or invested assets less depreciation. Non-invested assets. Non-invested assets income asset income and income asset income asset income and income asset income	6 0,420.56 20. 10. 10. 10. 10. 10. 10. 10. 1
Total net or invested assets. Deduct depectation of assets to bring same to market value and agents' balance unscoured. Total net or invested assets, less depreciation. Your Son Coverge assets. Interest due and accrued. Market value of real estate over cost and secundrances. Not Market value of foods and sections over cost and secundrances. Not Total mon-invested assets. Gross assets. Limities. Loners adjusted, due and unjud inumber of claims. No. No. Not cost of the cost o	\$ 0,450.56
Total net or invested assets to bring same to market value and agents' balance unscoured. Total net or invested assets less depreciation. Total net or invested assets less depreciation. Non-invested assets. Market value of real seals over cost and secundariance. Non Market value of real seals over cost and secundariance. Non Total non-invested assets. Liabilities. Losses adjusted, due and unpuid nounber of clates. Non Taxes due and accrued and secundariance. Non Taxes due and accrued assets. Liabilities. Non Taxes due and correct assets accrued assets. Non Taxes due and correct assets. Non Taxes due and correct assets.	6 0,420.56 20. 10. 10. 10. 10. 10. 10. 10. 1
Deduct depectation of assets to bring same to market value and agents' balance unscoured. Total act or lavested assets, less depreciation. Your Son Coverge assets. Interest due and accrued. Non-coverge assets. Non-coverge assets. Non-coverge assets. Non-coverge assets. Language assets. Non-covered manage and interest accrued on assets. Ad vance assetsments and bonus or division doligations. All other (set including contingent mortunity). Notal actual limitities. Balance, not assets. ODPTROCKY MORYCARY ASSETS (OR RESURCES).	\$ 0,450.56
Deduct depreciation of assets to bring same to market value and agents' balance unsoured. Total set or tavested assets less depreciation. Total set or tavested assets less depreciation. Non-cavagere assets. Interest due and accrued. Market value of real estate over cost and essembrances. Non-Cavagere assets. Lassitates Losses adjusted, due and unpuid reumber of clatens. Non-Cavagere. Lassitates Losses adjusted, due and unpuid reumber of clatens. Non-Cavagere. Lassitates Losses adjusted, due and unpuid reumber of clatens. Non-Cavagere. Losses adjusted, due and unpuid reumber of clatens. Non-Cavagere. Losses adjusted, due and unpuid reumber of clatens. Non-Cavagere. Losses adjusted, due and unpuid reumber of clatens. Non-Cavagere and other seasons due and accrued. Non-Cavagere assets and others asset asset of clatens. Non-Cavagere assets and bones or dividend obligations. Non-Cavagere assets and obligations. Non-Cavagere assets and obligations. Non-Cavagere assets and obligations. Non-Cavagere asse	6 0,420.56 20. 10. 10. 10. 10. 10. 10. 10. 1
Total net or invested assets. Deduct depectation of assets to bring same to market value and agents' balance unscoured. Total net or invested assets, less depreciation. Your Son Coverge assets. Interest due and accrued. Market value of real estate over cost and secundrances. Not Market value of foods and sections over cost and secundrances. Not Total mon-invested assets. Gross assets. Limities. Loners adjusted, due and unjud inumber of claims. No. No. Not cost of the cost o	6 0,420.56 20. 10. 10. 10. 10. 10. 10. 10. 1

Deduct estimated cost of policetica Net amount due from mambers

.. None.

CONTINGENT MORTEARY LIABILITIES.

Losses adjusted, n	ot yet due (number of claims,)	ine
ADREE ID DIOCESS O	of adjustment (number of claters)	
Losses reported (n)	umber of claims.	
ANTENER PUBLISHED CDIA	Inter of claims	
Total continuent w	est Habilities.	ins.
your contingent n	nortuary liabilities	die

PERIST OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		L BUSINESS OF 1886.	BUSIN	HING ING.
	Number.	A normal.	Number.	Amount.
Policies or certificates in force Dec. 31, 1835 Policies or certificates written during the year	2,049	\$1,407,000.00	267	8 213,500.00
ADMIN TOTAL CONTRACTOR OF THE PARTY OF THE P	3,496	3,054,900.00	219	209,100.00
Total Deduct number and amount which have ceased	5,545	\$4,531,000.00	410	# 421,000 op
to be in torce during 1806	8,008	2,509,509.09	3218	188,000,00
Total policies or certificates in force December 31, 1888 Losses and claims on policies or certificates	8,811	\$1,973,600,00	264	E - 234,700.00
orpaid December II, Fun. Losses and claims on policies or certificates incurred during the control of the cont				
incurred during inst	16	1,709.00		
Losses and claims on policies or certificates	16	8 1,709.00		
folicies or cartificates terrelyoned by devel-	16	1,709 00:	Anton	******
Culting less.	16	1,109.00		*********
during 1806	3,328	2,558,500 00	218	8 180,000 00.

MISCRELAMENCE QUESTIONS.

Number and kind of claims for which assessments have been made? Answer. Sixteen death claims, 237 accident claims, 263 sick claims.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. Five claims have been rejected on account of members not being entitled to anything.

Does the association charge annual or other periodical dues or admission fees? Answer. Subordinate assembiles charge annual dues; association charges membership fees only.

How much on each \$1,000, or per capits, as the case may be?

Answer. The first six assessments and 26 per cent on all thereafter, which is used for expense of management.

What is the maximum amount of the certificate or certificates issued on any one 11fe/7

Answer. Six thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, durs, admission fees and donations to meet the same?

Answer. Do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? (f so, what amount and for what purpose)

Answer. Sick and accident benefits.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Auswer. No.

In lawying mornary assessments, are they graded on any table of mornality, or are

fixed sums charged without regard to again Answer. Fixed sums without regard to age.

Has the association or society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Pive hundred and ninety-six deliars and fifty-ains conts.

For what purpose, how is it created, and where deposited?

Answer. To pay death, sick and accident benedits; it is deposited in the Union

Are the officers and directors elected at annual meeting of mumbers?

Answer, Yes.

Is a medical examination required before leaving a certificate to applicants? Answer. Yes, on some.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No. Are assignments of certificates to other than such nersons allowed?

Answer. No.

For what purpose are assessments made, and under what authority? Answer. To pay mortuary, sick and socident benefits and operating expenses.

Has the association or society more than one rises?

ARREST. Yes.

If so, how many, and amount of indemnity in each?

Answer. A. \$2,000; R. \$1,500; O. \$1,000; D. \$500; G. \$100. Number of members to each class?

Answer. A. 160; B. 11; C. Lett; D. 207; G. 284.

If voluntary, so state, and give date of organization.

Answer, September 5, 1884.

If organized under the laws of any other state, territory or province, state with fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. State of Missouri; organized September 5, 1881; article 10, chapter 41. surfaced statisties of Missouri, 1909.

Number in force at beginning and end of year; if more than one class, number in manh class?

ARREST. A. 101; H. 11; C. L607; D. 01; G. 104.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other botics, by whatsoever other name known, according to the application, laws, rules, regulations or ceremoules of such societies, orders or associations respectively?

Answer, Yes.

ANNUAL STATEMENT

For the year sading December 31, 1896, of the condition of the

HOME FORUM BENEFIT ORDER.

Organized under the laws of the State of Illinois, coade to the Auditor of State of the State of lows, pursuage to the laws of said State.

President, P. L. McKINSIN.

Secretory, L. E. Fran.

Treasurer, S. J. CARWELL.

(Incorporated, April 28, 1887. Commenced business, April 26, 1887.)

Principal office, Chicago, Iti.

Attorney for service of process in laws, Auditor of State.

DALANCE SHREET.

Amount of not or invested assets December list of previous yest, \$ 4.00.15

Re

MON-INVESTED ASSETS. None.

INCOME DURING THE TEAR 1806.

Gross amoun	t paid by	nembers to	the association	or its agents
without o	deductions	for comm	issions or other	expenses, as
follows:				

follows: Gross amount of membership fees required or represented by application, without deductions. Annual dues as per contract, without any deduction whatever Assessments: Mortnary, E28,309.44; expense, \$ accident. 87.70; sick benefit \$ total.	8 78.215.00 36,228.35
Medical examiner's fees paid by applicant	27,088.50
Total paid by members. Interest, \$. : reat, \$. total . None. Advances to agents repaid . None. Cash received from all other sources, viz: Certificate fees, sup-	
plies and miscellaneous receipts	17,899.22 26,50

Total income		8 380,467.08
Total net resources		8 385,288 14
DISBURSEMENTS DURING THE YEAR 1896.	201020000	

DISBURSEMENTS DURING THE YEAR 1895. Advanced payments returned to rejected applicants	
Total paid to members	8 209,235.38
account of fees and dues	
Commissions paid or allowed for collecting assessments None. Salaries of managers and agents not paid by commissions. None.	

Total amount of salaries, fees per diem, mileage, expenses paid	
to officers	12,007.88
Amount paid to each: President, \$3,500; secretary, \$1,200; treas-	
urer, \$500; back salaries voted by Grand Forum, \$6,837.88.	
Salaries and other compensation of office employes	8,617.86

Salaries and other compensation of office employes	6,617.86
Medical examiner's fees, whether paid direct by members or	
otherwise	27,098.50
Rent. \$1,113 25; taxes, \$37.43; advertising, printing, stationery and	
monthly paper, \$14,538 61; total	15,689,81

Advanced to officers	and agents, to be repaid out of future
salaries or commis	stonsNone.
All other items, viz:	Field work organizers, \$3,308.55; supplies,
	ees, \$255 35; postage, \$2.100.12; telegrams,
express, traveling	etc., \$2,228.22; interest, furniture and fix-
tures, \$385.35; leg	ral expenses, \$1,538.87; blennfal meeting

express, traveling etc., \$2,238.20; int tures, \$385.35; legal expenses, \$1, expenses, \$516.87; auditing commit	438.87; blennial meeting ttee, telephone and inci-
dentals, \$1,085.47; total	
Balance	
	INVESTED ASSETS

NET OR INVESTED ASSETS.
Cost value of real estate in cash, exclusive of encumbrance
Loans on mortgages (first liens) on real estateNone.
Loans secured by pledge of bonds, stocks or other marketable
collaterals
Cost value of bonds and stocks owned absolutely
Agents' ledger balances
Cash deposits in banks on emergency or reserve fund account:
In office, \$158.44; Commercial Loan and Trust Co., Chicago,
Ill., 8548.65; in hands of treasurer, \$16,450.69; total

The second secon	
Total net or invested assets	\$ 17,157,78
Deduct depreciation of assets to bring same to market value and	
agents' balance unsecured	
Total net or invested assets, less depreciation	

_								
	- 2	~	17	4	п	٠.	70	
	100	-	441	и	м		۰	

8 365,130,36 8 17,157,78

19.046.43

sterest due and accrued	2,400,00	
supplies	1,400.00	
Total non-invested assets	4,262.00	
Total non-invested assets		17,157.78
Gross assets	750,00	
Salaries, rents and office expenses the and served total	500.00	
Advanced assessments. Some of Nove to total Nove total Nove total other (act including contingent mortuary), vis. Advanced for promotion. Total actual liabilities	3,500,00	8 4,750.00 8 32,407.78
Balance, not assets		
Mortuary assessments due and unpaid. Mortuary assessments due and unpaid. Mortuary assessments due and unpaid. Mortuary assessments not yet called for losses unadjuated.	16,000.00 57,300.00	
#E.0.001 resisted, affect to the process of all out from members. Deduct estimated cost of collection		g 105,399,00
Losses resisted (number of claims, 3)		# 105,000.0

Total contingent mortuary manufacture on Police	WOTE AT	HUSINESS .	or contractor	1 IN IOWA NO 1896.
	Number.	Amount	Number.	Amount
Policies or certificates in force Dec. 31, 1835 Policies or certificates written during the year		834, 616,315,00 21,361,000.00	1,509	\$ 2,963,000.00 902,800.00
Total which have	80,067	\$39,879,355.00 9,309,000.00	2,163 342	\$ 3,763,600.00 801,500.00
Total policies or certificates in force Dec. 31, 1886 Losses and claims on policies or certificates annuald Dec. 31, 1895	32,526	40,600.00	1	8 3,162,000.00 2.000.00 10,500.00
Losses and claims on policies or cartificate paid during the year 1800. Total. Losses and claims on policies or cartificate paid during the year 1806 Policies or cortificates terminated by deatl	205	9 114,610,00	16	9,700.0 19,000.0
Policies or certificates terminated by lapse Policies or certificates terminated by lapse suspension or undelivered during issue				582,500.4

MISCRELANGOUS OURSTIONS.

Number and kind of claims for which assessments have been made?

Answer. Permanent accident disability, 7: mortuary, 177.

Number and kind of claims compromised or resisted and brief statement of

Answer. Compromised, 2; 1 suicide; 1 member of delinquent forum; registed, 4; 1 delinquent in policy; I suicide; I misstatement on application; I beneficiary in court. Does association charge annual or other periodical dues or admission fees? Answer. Admission fees and annual dues.

How much on each one thousand dollars annually, or per capita, as the case may

Answer. One dollar per capita.

What is the maximum amount of the certificate or certificates issued on any one dife?

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations. to meet the same? If so, state amount guaranteed, and the security or such guarantee. Answer. Subject to assessment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes, permanent accident disability claims.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer, No.

In levying moriuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer, Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assesment?

Answer. American mortality tables.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Biennial.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the families or beirs of the member? Answer. Affianced wife or husband.

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what authority? Answer. Mortuary and permanent accident disability claims.

Has the association or society more than one class?

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the BC57

Answer. State of Illinois, act of June 18, 1883.

Number in force at beginning and end of year; if more than one class, number in

Answer. January 1, 1800, 23, 624; January 1, 1897, 32, 526.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes, in forums.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

INDEPENDENT WORKMEN OF AMERICA.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Bessident, H. MELCHIOR.

Secretary, R. DICKESS.

g. 5,945.30

5,945.00

Treasurer, H. P. DREXEL.

(Incorporated January 29, 1894. Commenced business February 3, 1894.)

Principal office, 1200 Farnam street, Omaha, Neb.

Attorney for service of process in Iows, Auditor of State of Iows.

BALANCE SHEET.

Amount of net or invested assets December Met of provious year ... None.

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its arents. without deductions for commissions or other expenses, as

Gross amount of membership fees required or represented by application, without deductions..... \$ 2,304.59 Annual dues as per contract, without any deduction whatever ... Assessments: 985 20

Mortuary, 8785 20; expense, \$; total. Accident, \$...; sick benefit, \$...; totalNone. Medical examiner's fees paid by applicant..... 355,00 Total paid by members..... \$ 5,579,95

Cash received from all other sources, vis: Supplies, \$35,35; bor-245 35 rowed money, \$10; total

(Assessments paid in advance, \$2.15.) Total income Total net resources

DIRECTION OF THE YEAR 1805. Losses and claims 192.93 Advanced payments returned to applicants..... 8.00 188,85 Total paid to members..... \$ Commissions and fees retained by or paid or allowed to agents 1,775,03

on account of fees and dues..... Commissions paid or allowed for collecting assessments . None. Salaries of managers and agents not paid by commissions. None. Total amount of salaries, fees per diem, mileage, expenses paid 1,188,71 to officers

Amount paid to each: Supreme master, \$35.45; Supreme secretary, \$1,003.26; supreme treasurer, \$40.

130,90 Salaries and other compensation of office employes.....

7.73337	A TA	CHITTEN	ANCE	T3 T0 T	DATEST
TOWN	22 24	STUDE	THE WAY	4.8.504	CA727

Medical examiner's fees, whether paid direct by members or otherwise. \$ 512.00 Rent, \$127.56; taxes, \$25; advertising and printing, \$273.94; total. 420.44 Advanced to officers and agents, to be repaid out of future salaries or commissions (200.40 All other items, viz: Postage, freight and express, \$64.05; office farmiture, \$17.05; folde supplies, \$257.41; office expense, \$123.35; borrowed money, \$63.15; total. 519.96		
Total disbursements	-	5,542 56
	-	4117-190
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances None.		
Loans on mortgages (first liens) on real estate None.		
Loans secured by pledge of bonds, stocks or other marketable		
collaterals		
Agents' ledger balances # 885.75		
Cash in office. 20.00		
Cash deposits in banks on emergency or reserve fund account: Estimated amount of assessments collected and held by the		
local lodges		
All other deposits: Union National bank		
Office and lodge supplies		
Total net or invested assets. \$ 2,680.62 Deduct depreciation of assets to bring same to market value and agent's balance unsecured		
Total net or invested assets, less depreciation	8	2,680.62
NON-INVESTED ASSETS.		
Interest due and accrued None. Rents due and accrued None. Market value of real estate over cost and encumbrances None. Market value of bonds and stocks over cost. None. Total non-invested assets None. Gross assets.		2,080.62
Rents due and secrued		2,080.62
Rents due and secrued. None. Market value of real estate over cost and encumbrances None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets.	•	2,680.62
Rects due and secreted. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid (number of claims). None. Taxes due and accrued. None.		2,080,63
Rents due and secreted	•	2,680,63
Rects due and secreed. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid (number of claims. None. Taxes due and accrued. None. Salaries, rents and office expesses due and accrued. \$ 1,035 58 Borrowed money, 81,407,00; interest accrued on same, \$, 1,043 15		2,680,63
Rects due and secreed. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid (number of claims. None. Taxes due and accrued. None. Salaries, rents and office expenses due and accrued. \$ 1,643 58 Borrowed money, 81,407,00; interest accrued on same, \$ total Advance assessments, \$2,35; bonus or dividend obligations, \$; total.		2,680,63
Rects due and secreed		2,680,63
Rents due and secreed. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid (number of claims). None. Taxes due and accrued. None. Salaries: rents and office expenses due and accrued. \$ 1,083 53 Borrowed money, 81,407.06; interest accrued on same, \$; total Advance assessments, \$2,555; bonus or dividend obligations, \$; total. All other toot including contingent mortuary), viz: Supplies. 20.85 Total actual Babilities.	-	2,571,79
Rects due and secreed		
Rents due and secreed. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid (number of claims). None. Taxes due and accrued. None. Salaries: rents and office expenses due and accrued. \$ 1,083 53 Borrowed money, 81,407.06; interest accrued on same, \$; total Advance assessments, \$2,555; bonus or dividend obligations, \$; total. All other toot including contingent mortuary), viz: Supplies. 20.85 Total actual Babilities.		2,571,79
Rents due and secreed. None. Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost. None. Market value of bonds and stocks over cost. None. Total non-invested assets. None. Gross assets. LIABILITIES. Losses adjusted, due and unpaid (number of claims). None. Taxes due and accrued. None. Salaries: rents and office expenses due and accrued. \$ 1,083 53 Borrowed money, 81,407.06; interest accrued on same, \$; total Advance assessments, 82,85; bonus or dividend obligations, \$; total. All other toot including contingent mortuary), viz: Supplies. 20.85 Total actual Habilities. Balance, net assets.		2,571,79
Rects due and secreed		2,571,79

CONTINUENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,) Noue.
Losson in process of adjustment (number of claims,)
Losses reported (number of claims,)
Losses resisted (number of claims)
All other contingent liabilities
Total contingent mortuary liabilities

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND ABOUNT.

		TAL BUSINESS OF 1895.		SS IN IOWA NO 1896.
	Namber.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895 Policies or certificates written during the year 1896.	726 955	\$1,212,000.00 \$99,000.00	121	8 815,000.00 143,000.00
Total. Deduct number and amount which have ceased to be in force during 1895.	3,081 130	#1,511,000 00 115,000 00	210	\$ 158,000.00 21,000.00
Total policies or certificates in force December il, 1886 Losses and December il, 1886 Losses and claims on policies or certificates Incurred during year 1886.	None	81,596,000 00 None 782 85	199 None	\$ 127 000 00 Near
Total Losses and claims on policies or certificate paid during the year 1996. Policies or certificates terminated by death during 1995. Policies or certificates terminated by laps during 1996.	1 1	8 782 85 782 80 1,000,00 214,000 00		None None at,000.0

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made:

Answer. One death claim, class A.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. None.

Does association charge annual or other periodical dues or admission fees? Answer. Yes.

How much on each \$1,000 annually, or per capits, as the case may be? Answer. Two dollars and forty cents per capita tax.

What is the maximum amount of the certificate or certificates issued on any one HIfer

Answer. Three thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer, Graded.

IOWA INSURANCE REPORT.

871

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment. Answer. American experience table. Levied at age of entry.

Has the acciety an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members? Answer, No.

If not, how are they selected?

Answer. By delegates every five years.

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the familles or heirs of the member!

Are assignments of certificates to other than such persons allowed?

Answer: No.

For what purpose are assessments made and under what authority?

Answer. For payment of death claims by authority of supreme executive council,

Has the association or society more than one class?

If so, how many, and amount of indemnity in each? Answer. Three, A. B and C; \$1,000, \$2,000, and \$3,000 respectively.

Number of members in each class?

Answer, A. 475; B. 307; C. 169.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Organized under the laws of Nebraska; chapter 16, compiled statutes of 1885.

Number in force at beginning and end of year, if more than one class, number in each class?

Answer. A, 800; B, 228; C, 129; at end of year class A had 475; B, 307; C, 169.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively.

Answer, Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

IOWA LEGION OF HONOR.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, Dr. E. R. HUTCHIRS.

Treasurer, JOHN HILSINGER.

Secretary, J. H. HELM.

[Incorporated March 19, 1879. Commenced business March 19, 1879.]

Principal office, Cedar Rapids, Iowa.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

INCOME DURING THE YEAR 1800.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as Tollows:

Gross amount of membership tass required or represented by Augual dues as per contract, without any deduction whatever, g 0.742.04 Assessments: Mortuary, \$112.571.50; expense, \$......; accident, *; sick benefit #; total 115,571,50

Interest and reat None Advances to agents repaid None Cash received from all other sources, via: Supplies and Berald 388,70 advertisements.....

(Assessments paid in advance, \$) 8 120,700,54 Total (acome..... B 105,954.54 Total net resources.

DISSUSPENSE DURING THE YEAR ISS.

Lorses and cisims..... Advanced payments returned to rejected applicants.... None-Commissions and fees paid or allowed to seems on account of 459,00 from and does Commissions paid or allowed for collecting assessments. None. Salaries of agents not paid by commissions 2.157.01 Total amount of salaries, fees per diem, mileage and expenses 555.44 paid to officers..... Amount paid to each officer: G05.00 Grand president..... 1,500.00 Grand secretary..... Salaries and other compensation of office employee..... 430,00 Medical exeminers' fees whether paid direct by members or 158,50 1,055,53

Eant, 8535 50; taxes, \$; advertising and printing, \$335.31; total Advanced to officers and agents, to be repaid out of future sal-All other items, viz.: Cost of maintaining Herald, attorney and witness fees, postuge, office expenses, telephone and insur-1,516.90 ance

B TELESLOS Total disbursements..... B 2,530.46 Balance

NET OR LEVESTED ASSETS.

Cost value of real estate is cash, exclusive of encumbrances None. Louis secured by pledge of bonds, stocks or other marketable collaterals.......Noné. Cost value of bonds and stocks owned absolutely..........None Cash in office......Nons. Chah deposits in banks on emergency or reserve fund account None. All other deposits: In hands of grand treasurer...... \$ 2,30 if

Total ass or invested assets..... # 2,790.46 Deduct depreciation of assets to bring same to market value

Total net or invested assets, less depreciation.....

R - 2,333.45

NON-INVESTED ASSETS.		
Interest due and accrued		
Market value of real estate over cost and encumbrances. None. Market value of boods and stocks over cost. None.		
Total non-invested assets	-	-
Gross sasets		2,335.48
LIABILITIES.		
Losses adjusted, due and unpaid (number of claims) None- Taxes due and accreed None- Balaries, rems and office expenses due and accrued None- Borrowed money and laterest accrued on same None,		
Advance assessments, \$! bonus or dividend chilipations, \$! total		
Balance not access	-	-

CONTINGENT MORITARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due
Mortuary assessments due and unpaid
Mortnary assessments not yet called for losses anadjusted, g; resisted,
#; reported, #; total
Total due from members
Deduct estimated cost of collection
Net amount due from members

CONVINCENT MOSTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	
Lesses in process of adjustment (number of claims,)	
Losses reported (number of claims,)	
Losses restrict (number of claims,)	
All other contingent liabilities	
Total contingent mortuary liabilities None.	
Annual Control of the	

EXHIBIT OF CRRTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	BUSINESS IN 10WA	
	Number.	Amount.
Policies or cartificates in force December 21, 1865.	24E.3	\$12,472,000.00 804,000,00
Total. Deduct number and amount which have ceased to be in force during 1888.	6,000	1,000,000,00
Total policies or cartificates in force December 11, 1801	N. HANK	#10,294,000.00
Losses and claims on policies or certificates incurred during 1806.	None 60	None 115,007.00
Total Losses and ciaims on policies or certificates paid during the year	60	\$ \$15,005,00
Policies or certificates terminated by death during 1800. Policies or certificates terminated by lapse during 1806.	60 50 80	115,097.00 115,097.00

MINCRELLANGUE QUESTIONS.

Number and kind of claims for which assessments have been made!

Answer. Death losses only.

Number and kind of claims compromised or resisted and brief statument of

Answer. One claim resisted; had been amitted and paid to full by the order in July, 1886.

Does association charge annual or other periodical does or admission fees!

Answer. Semi-annual per capita tax to Grand in ige.

How much on each one thousand dollars annually, or per capita, as the case may be! Answer. Seventy-five conts semi-assumably on each certificate, accept female members holding \$1,000 certificate pay half as much What is the maximum amount of the certificate or certificates issued on any one

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dura, admission fees and donations to meet the same?

Is any part of the mortnery assessments used for any purpose except to pay mort-

Does the association or soriety laune sudpensent certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

In levying mortuary assumments, are they graded on any table of mortality, or are fixed sums charged without regard to age!

Answer, The latter,

Has the association or society an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members?

ARSWEL NO.

If not, how are they selected?

Answer. Einsted blessially by delegates of subordinate lodges.

Is a modical examination required before issuing a certificate to applicantal

Are curtificates bound to pursons other than the families or helps of the member?

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made, and under what authority? Auswor. Death losses only; by grand secretary, approved by finance committee.

Has the association or society more than the class? Answer. Yes, male and female.

If so, how many, and amount of indemnity in each?

Answer, Male, \$12,100,000; female, \$179,000. Number of members in each class?

Answer, Male, 6.179; Scoule, 181.

If voluntary, so state, and give date of organization?

If organized under the laws of this state, under what law and at what those giving

chapter and year and date of passage of the act? Answer. Chapter 5 title wof the code of lows.

If organized under the larm of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of

Asswer. Are not. Number in force at beginning and end of year: if more than one class, number in

Anguary, Major, 6,300; female, 65, at beginning of the year, at close of year male

6.170; fermide 181.

Are the measurers of your nocisty, order or association proposed, elected and Are the measurers of your nocisty, order or association proposed, elected and initiated is subordinate longers or consociate or other hodies, by whatsorver other name however, according to management of the property of

804.00

110.00

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

KNIGHTS AND LADIES OF GOLDEN PRECEPT,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. F. MARIS.

Secretary, E. F. FRINK

Treasurer, W. H. Zingo.

[Incorporated August 28, 1895. Commenced business September 6, 1895.] Principal office, Clinton, Iows.

BALANCE SHEET.

Amount of net or invested assets December list of previous year. ... None. INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as follows:

A	ross amount of memorranp tees required or represented by application, without deductions unual dues as per contract, without any deduction whatever sessements. Mortuary, \$600 expense, \$; accident, \$ is ick benefit, \$ total colleal examiner's fees paid by applicant.		1,851.00 568.00 670.00 93.50
	Total paid by members	8	3,182.50
Ct	dvances to agents repaid None. ssh received from all other sources, viz: Certificates fees. \$474; awarded by board of managers, \$300; supplies. \$33.24; total assessments paid in advance, \$)		807 24

Total income	18	3,989.74
Total-net resources	8	3,980.74
DISBURSEMENTS DURING THE YEAR 1896.		
Losses and claims		

Total paid to members	8	100 03
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		2,325.00
Commissions paid or allowed for collecting assessments None. Salaries of managers and agents not paid by commissions. None.		
Total amount of salaries, fees per diem, mileage, expenses paid to officers		501,00
Amount paid to each: Supreme manager, \$391.52; supreme offi- cers, \$105.		

Salaries and other compensation of office employes.....

Medical examiner's fees, whether paid direct by members or otherwise.	103.50	
Rent, \$197.50; taxes, \$; advertising and printing, \$55.101	210.00	
dvanced to officers and agents to be repaid out of future sal- aries or commissions. None.		
All other items, viz: Supplies, \$93.77; postage, \$22.49; gas, water, etc., \$18.56; total	194.83	
Annual dues unpaid by lapsed members and accounted paid in during year.	192.00	
Total disbursements		E 3,647.54
		8 345.20
Balance		
NET OR INVESTED ASSETS.		

NET OR INVESTMENT ADDRESS.	
Cost value of real estate in cash, exclusive of endumbrances None	
Loans on mortgages (first liens) on real estate	
collaterals	
Agents' ledger balances	
Cash deposits in banks on emergency of reserve take	349.5
All other depositsNone.	242

Total net or invested assets		
and a second rate of assets to bring same to market value and		
agents' balance unsecuredNone.		149.00
Total not or invested assets, less depreciation	*	1750-00

NON-INTESTED ASSETS.	None.		
Interest due and accrued. Beats due and accrued.	Sone.		
Bents due and accrued	None.		
Market value of real estate over cost and encutarion. Market value of bonds and stocks over cost	None-		
			312.90
Gross assets	******	1	

VIANITATION.

Althornoon	
Losses adjusted, due and napaid (number of claims, i)	
All order thos morning	9.

Total actual liabilities	eti.	
MORTHARY MORTLARY ARRESTS (OR RESOURCE MORTHARY assessments called and not yet due. None. Morthary assessments due and unpuld		110,00
resisted and reported. Total due from members	-	110.00
Net amount due from members		

CONTINGENT MONTCARY LIABILITIES.

Louis adjusted, not yet due (number of claims, None.	
Losses in process of adjustment (number of claims, .). None	
Losses reported (number of claims, I)	E 165.35
Losses resisted (number of claims)	
All other contingent liabilities	

Total contingent mortuary liabilities 88.20

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		L BUSTNESS OF 1894.	BUSIN	ESS EN JOWA
	Number.	Amount	Number.	Amount
Policies or certificates in force December 31, 383. Policies or certificates written during the year 1896.	94	# 85,900.09 586,300.00	84. 414	# \$9,900.00 \$59,300.00
Deduct number and amount which have ceased to be in force during 1886.	068 876	\$ 586,000.00 278,100.00	508	\$ 596,000.0 270,300.0
Total policies or certificates in force December H. 1808. Losses and claims on policies or certificates unpaid December H. 1808. Losses and claims on policies or certificates	2002	8 215,590.00	290	6 pis,000 0
incurred during year 1908	-1	188.02	1	296.20
Losses and claims on policies or certificates	1	9: 100.22	1	8 316.00
Policies or certificates terminated by don't	1	100.00	1	100 (0
olicles or certificator terminated by lance	1	1,000.00	1	1,000 0
during 1808.	275	200,200.60	275	200,110.0

MISCRILLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made? Answer. One annual dues and six mortuary,

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical does or admission fees? Answer. Yes.

How much on each \$1,003 annually, or per capita, as the case may be?

Answer. Admission fees, males, \$3; females, \$2; annual dues, \$1 per capita. What is the maximum amount of the certificate or certificates issued on any one 1tfe?

Answer. One thousand, five hundred dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, does, admission fees and donations. to meet the same. Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims) If so, what amount, and for what purpose?

Answer. Yes; 12 per cent deducted and placed in expense fund; 25 per cent first year's not funds used to get new business.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer, No.

In levying mortuary assessments, are they graded up any table of mortality, or are fixed sums charged without regard to ugar

Answer. Fixed sums are charged.

Has the accordation or society an emergency or reserve fend?

ARSTST. No.

Are the officers and directors elected at annual meeting of members.

Answer, No.

If not, how are they selected)

Answer. Bisuntaily.

Is a multical examination required before broning a certificate to applicantal

Are certificates issued to persons other than the families or heirs of the member?

Answer. No. Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made, and under what authority.

Answer. Mortuary and raitef in accordance with articles of incorporation.

Has the association or society more than one class? Anywer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A. \$1,000 and \$1,000; B. \$1,000 and 8000; C. \$800 and \$600; D. \$100 and social-

Number of members in each class! August. A. 197; R. Mr. C. S. D. 61; social, non-hemefutary, 70.

If voluntary, so state, and give liate of organization?

Answer. Yes: Apgust 28, 1866.

If organized under the laws of this state, under what law and at what time, giving chapter and your and date of passage of the act?

Answer. Barrganized under chapter II, act of new defining fraternal Learnichary

Number in force at beginning and end of year, if more than one class, number in apoleties.

Answer. Beginning, A. 44; B. 5; C. 5; D. 19; social, th. At end of year, A. 220; B. 54; mach class?

Are the monitors of your society, under or association proposed, elected and inti-D. S. speial, M. axed in subordinate lodges or councils, or other bolies, by whatspersy other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Antoner, Yes.

ANNUAL STATEMENT

For the year ending Docember 31, 1896, of the condition or the

KNIGHTS AND LADIES OF HONOR,

Organized under the laws of the State of Houtucky, made to the Auditor of State of the State of Iows, pursuant to the laws of said State. Secretary, C. W. HARVEY.

President, L. B. LOCKARD.

Treasurer, C. F. DEDLEY.

(Incorporated March, 1976. Commenced business September, 1971.)

Principal office, Indianapolis, Ind.

Astorney for service of process in lows, Auditor of State.

BALANCE SHEET.

Gross strongs and har PRODUCE DURING THE YEAR 1808.		
Gross amount paid by members to the association or its agen without deductions for commissions or other expenses follows:	te.	
follows: commissions or other expenses	no.	
Gross amount of relief fund membership fees represented application, without deductions	in .	
application, without deductions Annual diseases per contract, without any delications	. # T,62%.C	i.
per capita tax	t.	*
Assessments:	47,011.1	8
Mortuary, 81.227.685; expense, 8; total	1 700 000 0	
Accident, \$: sick benefit, \$: total	** Faller, BIZ.O	
Internal at our or and a series	\$1,376.18E	
Advances to seconds	. 1.154 to	
Oash received from all other sources, viz: Sale of supplies an	of the same of the	
jewola \$1,903 12; fines, \$164; office furniture, \$6,50; other receipts, \$160.0; total		
(Anter amenda total in advance &	3,117,41	
Total income		
Total set resources.		\$1,012,618.74
Lonses and claims Dissuratements during the year 1906.		\$1,409,305.50
Louises and claims. Advanced payments returned to rejected anothers.	-	
Advanced payments returned to rejected applicantsNone.	#1,330,400.01	
Total paid to members. Commissions and fees retained by or paid or allowed.	E1 1700 400 04	
Old Management of force and decree of the second of the se		
deputies for testinates and substitute lodges and		
Commissions paid or allowed for collecting assessments. None.	16,041.13	
Salaries and expenses of managers and agents not paid by com- missions		
Militage and very direct of second	714.60	
Total amount of actions	755.50	
Amount paid to such: President, Salva 5; vice-president, 30.00; secretary, 31.00 40; treasurer, 39.500	R,500.65	
Salaries and other commission; medical examiner, set ho		
Medical examiner's fees whether once emproyes	6,993,00	
otherwise		
Rent, \$1,527.50; taxes and insurance, \$271.27; advertising, \$558.20;		
Advanced to officers and ansatz	2,512,07	
arise of comments town		
All other items, viz: Postage, \$1,400.87; officers' jewels, \$3,200; litigation, \$2,571.29; sonobles, \$1,250.50; officers' jewels, \$3,200;		
and lewels for an amount of the relief find certificates		
due, snow session and armiture, subset payment of note		
all other, \$718 28; total. Total dishuranments	***	
	39,097,87	L1965.073L432
Balance		
Coal value of real sates. RET OR INVESTED ASSETS.		\$1,319.8T
Louns on morteness there in each, exclusive of encumbrances I	6,503.00	
Lounn secured by plotter of the retail. None. None.		
collaterals		
Cost value of bonds and stocks owned absolutelyNone.		
Chab to beauty of North		
supplies and office furniture	14,344.50	
Supplies and office furniture. All other deposits	RATEST	
BUTCHAR Of Forestrone	24,019.67	
horease of foreiture	717.19	
The state of the s	1	23,697.08

sterest due, Bit.st; accrued, \$; butal				
PRESENTATION OF BARBORS OF STREET, STR		internal !	14.70	
ents due and accrued arket value of real estate over cost and escension		SECIENT.	00,76	
and the same of the same and departing may carried	1. T. St. V. A. T. U.	(III M. 1942)		
unpaid.		20,0	GT 00.	Service Co.
Total non-invested assets			1	20,602.79
Gross assets			8-1	45,409-14
tiglis to reduced Manus has not hearther of clair	in, 10	3 Th	100,00	
Caxes due and accrued		CONTRACT !	156,40	
a mount or dividend the	Heatlon	a Barrell		
All other (not including contingent mortuary)	*******	None	- 1	20,184.40
Total actual Habilities			- 2	21,155.24
The second secon		******	1.7	and and
			100.00	
Mortuary assessments called and not yet due les	timated	250	200,45	
MOTULEY BESSELEDING OF SHEET AND AND ADDRESS FOR LOSS	ore trail	Mustad.		
Mortuary assessments and John State		None.		
B I restated him a reported		100	6,3550.65	
Total due from members Defract estimated cost of collection		Nune		
				E 236,250,45
Net amount due from democrat Montuary	LIAMU	27786	N 400 AV	
			0,000.00	
Losses in process of adjustment (number of claim Losses in process of adjustment (number of claims)	min, 261		10,500.00	
The second design of claims, 60				
LOSSES PUDDING INCHIDENCE IN CONTRACTOR				
Losses in process of adjustment chamber of claims. 80		None		
All other contingent liabilities.		None	-	F 245,503.12
All other contingent liabilities.		None	MOUNT.	# 245,603.32
Losses realisted causines of Grande	CIEB-93	None.	MOUNT.	
All other contingent liabilities.	TOTAL	NODE. NODE.	DISTRICTORS	H IN TOWA
All other contingent liabilities.	TOTAL	None.	DISTRICTORS	
All other contingent liabilities.	TOTAL	NODE. NODE.	DUBLINES	H IN 10WA NO 1886.
All other contingent liabilities.	TOTAL	NODE. NODE.	DUBLINES	H IN 10WA NO 1886.
All other contingent liabilities.	TOTAL	NODE. NODE.	DISTRICTORS	H IN JOWA NO 1686.
All other contingent liabilities.	TOTAL	NODE. NODE.	DUBLINES	H IN 10WA NO 1886.
Losses resisted countries in its lightime. All other contingent insitting. Total contingent mortunity lightimes. EXHIBIT OF CRETIFICATES OF POLICE.	Nomple of the case	NONE NONE AND A DESARRAN PROSE	Sumbor.	H IN TOWA
Losses resisted counted on the All other contingent liabilities. Total contingent mortunery liabilities EXHIBIT OF CERTIFICATES OF POLICE Exhibits or certificates in force December 28.	TOTAL OF STREET	NONE NONE NONE NONE NONE NONE NONE NONE	Name of the state	H IN TOWA NG 1886.
Losses resisted counter of the All other contingent liabilities. Total contingent mortnery liabilities axisints of centificates on following the following	TOTAL OF STREET	NONE NONE NONE NONE NONE NONE NONE NONE	N N N N N N N N N N N N N N N N N N N	H IN JOWA NO 1886.
Losses resisted countries tradities. All other contingent inshifties. Total contingent mortnery liabilities EXESSES OF CERTIFICATES ON POLY Policies or certificates in force December 31, 180. Policies or certificates written during the year 180.	TOTAL OF STATE OF STA	NOME - NO	DEWE DEWE	H IN 10 WA NO 1886.
Policies or certificates in force December 21, 1800. Total contingent mortunary liabilities Exhibits of CERTIFICATES OF FOLIA Policies or certificates in force December 21, 1800. Total Total	TOTAL OF STATE OF STA	NOME AND A DESCRIPTION OF SECULO SECU	DEWE DEWE	H IN JOWA NO 1886.
Losses resisted countries of the All other contingent indulties. Total contingent mortuney liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 8, 1895. Policies or certificates written during the year 1896. Deduct number and annual which have consecuted number and annual which have consecuted to the policies of the policie	TOTAL OI O O O O O O O O O O O O O O O O O O	NOME AND A DESCRIPTION OF SECULO SECU	DENE DENE SE LA	H IN 10 WA NO 1884.
Losses resisted countries of the All other contingent indulties. Total contingent mortuney liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 8, 1895. Policies or certificates written during the year 1896. Deduct number and annual which have consecuted number and annual which have consecuted to the policies of the policie	TOTAL OI O O O O O O O O O O O O O O O O O O	NOBEL AND A DISASTERS 1805.	DUSTATS DEWE	H IN 10 WA NO 1884.
Losses resisted countries of the All other contingent indulties. Total contingent mortuney liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 8, 1895. Policies or certificates written during the year 1896. Deduct number and annual which have consecuted number and annual which have consecuted to the policies of the policie	TOTAL OI O O O O O O O O O O O O O O O O O O	- None	DUSTATO DE NA DE N	H IN 10 WA NO 1884.
Losses resisted countries of the All other contingent indulties. Total contingent mortuney liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 8, 1895. Policies or certificates written during the year 1896. Deduct number and annual which have consecuted number and annual which have consecuted to the policies of the policie	TOTAL OI O O O O O O O O O O O O O O O O O O	NOME. NOME. AND A PARTY AND A	DUSTATO DE NA DE N	H 1N 10 WA NO 1886. 2 0 2 0 4 100,000 00 1,000,00 5 187,000,00 5 174,000,00 1,000,00
Losses resisted countries of the All other contingent indulties. Total contingent mortuney liabilities EXHIBIT OF CERTIFICATES OR POLICE Policies or certificates in force December 8, 1895. Policies or certificates written during the year 1896. Deduct number and annual which have consecuted number and annual which have consecuted to the policies of the policie	TOTAL OI O O O O O O O O O O O O O O O O O O	None. No. 1981. None. No. 1981. No.	100 145 0 14	H 1N 10 WA NO 1086. 2 200,000 00 L300,00 8 107,000,00 5 107,000,00 L000,00 L000,00
Losees resisted countries of the All other contingent inabilities. Total contingent mortanery liabilities EXERCISE OF CRETIFICATES OR POLICE Policies or certificates in force December 31, 1805. Total continues written during the year 1806. Total policies or certificates written during the year 1806. Total policies or certificates in force December 31, 200 policies or certificate in force December 31, 200 policies or certificate unual December 31, 1806. Union of the Control o	79.221 11.284 11.284 11.284 11.284 11.284	None. No. 1981. None. No. 1981. No.	100 100 100 100 100 100 100 100 100 100	# 1N 10 WA NO 1884. # 196,000 00 1,000,00 # 197,000,00 # 197,000,00 # 176,000,00 L000,00 L000,00
Policies or certificates in force December 31, 1800. Policies or certificates in force December 31, 1800. Policies or certificates in force December 31, 1800. Policies or certificates written during the year 1800. Deduct number and amount which have connected to be in force during 1800. Total policies or certificates in force December 31, 1800. Losses and December 31, 1800.	70.701 10.701	None.	100 143 140 143 140 143 140 143 143 143 143 143 143 143 143 143 143	# 190 10 WA # 200,000 00 1,000,00 # 197,000,00 # 174,000,00 1,000,00 1,000,00 1,000,00 1,000,00 1,000,00 1,000,00
Policies or certificates in force December II. Policies or certificates in force December II. Policies or certificates in force December II. Policies or certificates written during the year 1800. Deduct number and amount which have created to be in force during time. Total policies or certificates in force December 21, 1800. Losses and claims on policies or certificate supplied claims on policies or certificate Incurred during the year less. Total. Losses and claims on policies or certificate actions on policies or certificate Total. Losses and claims on policies or certificate public during the year less. Losses and claims on policies or certificate public during the year less.	TOTAL OF THE PART	- None. None	100 100 100 100 100 100 100 100 100 100	# 1N 10 WA NO 1884. # 196,000 00 1,000,00 # 197,000,00 # 197,000,00 # 176,000,00 L000,00 L000,00
Policies or certificates in force December II. Policies or certificates in force December II. Policies or certificates in force December II. Policies or certificates written during the year 1800. Deduct number and amount which have created to be in force during time. Total policies or certificates in force December 21, 1800. Losses and claims on policies or certificate supplied claims on policies or certificate Incurred during the year less. Total. Losses and claims on policies or certificate actions on policies or certificate Total. Losses and claims on policies or certificate public during the year less. Losses and claims on policies or certificate public during the year less.	TOTAL OF THE PART	Nome. No. No. No. No. No. No. No. No. No. No	DESTANDA DE SENDE DESTANDA DE	# 1N 10 WA NO 1086. # 200,000 00 L000.00 # 197,000.00 # 174,000.00 # 174,000.00 # 2,000.00 # 2,000.00
Policies or certificates in force December 31, 1800. Policies or certificates in force December 31, 1800. Policies or certificates in force December 31, 1800. Policies or certificates written during the year 1800. Deduct number and amount which have connected to be in force during 1800. Total policies or certificates in force December 31, 1800. Losses and December 31, 1800.	TOTAL OF THE PART	- None. None None.	DESTANDA DE SENDE DESTANDA DE	# 1N 10 WA NO 1086. # 200,000 00 L000.00 # 197,000.00 # 174,000.00 # 174,000.00 # 2,000.00 # 2,000.00

8 TOU. VED. ST

MARKED

2.545.CL

MISCRLLANSOUS QUESTIONS.

Number and kind for which assessments have been made! Asswer. Death claims only.

Number and kind of claims compromised or resisted and brief statement of reasons. Answer. Four claims compromised; fraud was shown in gaining admission, but the proof was not sufficient to risk defending suit. If instituted, and claims were settled

Does the association charge annual or other periodical dues or admission fees.

Answer. Each lodge charges annual dues and admission fees.

How much on each \$1,000 annually, or per capits, as the case may be!

Answer. The supreme lodge collects annual per capita tax of \$1 in states having no grand lodge, and 50 cents in states with grand lodges.

What is the maximum amount of the certificate or cortificates issued on any one 11807

Answer. Since January 1, 1806, \$2,000.

Do the certificates issued by the association guarantee a fixed amount to be paid regardless of amount realized from assessments, dues, admission fees and donations. Answer, No.

is any part of the mortuary assessments used for any purpose except to pay mor-

tunry claims? Answer, No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age!

Answer. Assessments are fixed at age at entry and graded according to age and amount of certificate.

Has the association or society an emergency or reserve fund? Answer, No.

Are the officers and directors elected at annual meeting of members?

If not, how are they selected?

Answer. At bicuntal systems of the supreme lodge.

Is a medical examination required before lasting a certificate to applicant?

Are cartificates leaved to persons other than the families or helrs of the member?

Are assignments to other than such persons allowed. Auswer, No.

For what purpose are assessments made and under what authority?

Answer. For death claims only and by authority of the constitution of the assesclatton.

Has the association more than one class?

Answer. Only one insurance class.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Organized under laws of Kontucky, by chapter 787; March, 1878.

Number in force at beginning and end of year, if more than one class, number in

Answer. Beginning of year, 76,211; close of year, 70,221.

Are the members of your society, order or association, proposed, elected and initiated in subordinate lodges or councils, or other hodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such ascieties, orders or associations respectively)

Answer. May be, if they wish,

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

KNIGHTS AND LADIES OF SECURITY.

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of lows, pursuant to the laws of said State. Secretory, J. M. WALACE.

Profiled, W. B. KIRKPAYRICK. Trennerer, W. M. Formus.

(Incorporated February II, 1801. Commenced business February II, 1801.)

Principal office, Topeka, Kan. Attorney for service of process in lows, Auditor of State.

BALANCE SCHOOL

Amount of net or invested assets December Stat of previous year \$ 25,731.86 INCOME DURING THE YEAR 1800.

Gross amount paid by members to the association or its agents without definctions for commissions or other expenses, as

Gross amount of membership tees required or supresented by amplication, without deductions Annual dues as per contract, without any deduction whatever . in thes Assessments: Mortuary, \$138,117 Ill; expense, \$ accident.

Interest, 800.73; rent, 8....; total.....

Cash received from all other sources, viz.: Supplies, \$1,732.03, reserve fund, 827,825.28; discount, 88,750; total 20,016.21 (Assessments paid in advance, \$)

Total Income

DISHCRUENENTS DURING THE VEAR 1996. Losses and claims 4 Interests Annual payments seturned to members,..... Advanced payments returned to rejected applicants 218,03

Commission and fees retained by or paid or allowed to agents on 3.5 (T.W) account of fees and dues Commissions paid or allowed for collecting assessments. None

Salaries of managers and agents not paid by commissions. None. Total amount of astation fees per flow, indicage and expenses

President # 3.275.50 Secretary 3.68.30 Freaturer, 156.00 Medical examiners 195.05-

estaries and other compensation of office employes. Medical examiner's fees, whether paid direct by members or otherwise.	905.00
otherwise	Little 50
Bent \$1.004 tares \$; advertising and printing \$6.037.24; total. Advanced to officers and account.	.071.04
salaries or conveniences	111111111111111111111111111111111111111
tested claims, \$1 ort on concern and interest, \$7,000; cost of con-	
1	409.64
Total distursements	F 170,220,43
NET OR INVESTED ASSETS.	8 50,027.04
Cost value of real estate to cash application of	
Loans on mortgages (first Bess) on	
Loans secured by pledge of bands stories estate \$ 18.7	81.35
collaterals collaterals	
Agents' ledger balances assens owned absolutely None.	
Cash deposits in banks on excession	
Cash deposits in banks on emergancy or reserve fund account:	
All other deposits: 15.23	9.52
General fund	m so
# No.	1 66
Total net or invested assets	7.74
and agents' balance unsecured	
Total net or invested assets, less depreciation	
MOST ANNUAL COLUMN	8 55,917.74
	4.76
Market value of seal action. None.	
Avial non-invested ussets	\$ 504.70
Gross Ameta	\$ 26,622.44
VI ANNU MANA	a minerale
Losses adjusted, due and unpaid (number of claims, part of 1) \$ 801. Taxes due and accreed	.50
Salaries rents and office	
Advance appropriate and account account on same, \$; total. 8.250	
Advance assuments and bours or dividend obligations. None. All other mot including contingest mortuney	
Total actual liabilities	
Balance, net assets	# 18.00.02
CONTINGENT MORNICAND	8 64.00Ex2
Mortnary assessments called and not yet due	
MOPIBLEY AND DESCRIPTION OF THE PROPERTY OF TH	
resisted, \$; reported, \$; total	
Net amount due from members	8 TL000.00

CONTINUENT MONTUARY LIABILITIES.

Losses adjusted, not yet due jaumber of civima) None.	
Louses in process of adjustment (number of claims,). None	
Losses reported (number of claims, 6	
Loases registed (number of claims,) None. All other contingent liabilities	
	E 15,000,00

Total contingent mortuary liabilities

EXPLIBIT OF CERTIFICATES OR POLICIES—SURFIER AND AMOUNT.

	OF 100.		BUSINE	10 IN 10WA 20 INS.
	Number.	Amount	Number.	Amount
Policies or certificates in force Dec. 21, 1885 Policies or certificates written during the year	10,770	93,900,700.00 9,900,500.00	912 972	# 324,300 00 391,500 00
Total. Deduct number and amount which have ceased to be in force during 1896.	27,430	3,677,800.00	820- 200	\$ 000,000.00 321,000.00
Total policies or certificates in force	33,096	834,900,000.00	int	8 DML000 D
Losses and claims on policies or certificates unpaid December 31, 1808. Losses and claims on policies or certificates incurred during 1886.	13	\$4,234,00 100,625,00		***************************************
Total Louise and claims on policies or cartificates		8 110,070.00 134,670.00		
Policies or certificates terminated by death during 1866. Policies or certificates terminated by lapse	100	333,500 00	1	181.600)

MISCRILLANGOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Seventy-nine death, three disability

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. Three claims resisted in 1805, settled in 1805. One having been tried and verdict secored against the society, the others, having similar testimony modicals

Does the association charge senual or other periodical dues or assessment fees? were pald.

Answer. Yes. How much on each \$3,000 annually, or per capita, as the case may be?

Answer. One dollar and sixty cents per member annually, psyable quarterly. What is the maximum amount of the certificate or certificates issued on any one

Answer. Three thomsand dollars. Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission free and donations to ment the same?

Answer. Yes; by the assessments together with the reserve fund, and by extra

Is any port of the mortuary assessments used for any purpose except to pay morassessments if necessary.

Does the association or sociaty tauge endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, may same of money or thing of value? If so, how are these payments or proutee provided for Answer. One-tenth of certificate per annum after the beneficiary is it years old.

210 91

B 35,302.00

285

In laying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are lovied on age at entry or on age at date of assess-

Answer. Levied on age at entry.

Has the association or society an emergency or reserve foud? Answer, Yes.

What is the amount thereof?

Answer. Fifty-two thousand, five hundred and thirty-two dollars and forty cents. For what purpose, how is it created, and where deposited?

Answer. Each person pays \$1 per \$1.000 per annum until he pays \$10. Dying before \$50 is paid, the balance is deducted from benefits. Reserve fund interest is used to pay assessments when more than twaire is required to any one year. Invested in real

Are the officers and directors elected at annual mosting of members? If not, how are they selected?

Answer. Every fourth year; one trustee each year.

Is a medical examination required before issuing a certificate to applicants? Answer. Yes.

Are certificates issued to persons other than the family or helrs of the member?

Are assignments of certificates to other than such persons allowed? Answer, No.

For what purpose are assessments made, and under what auti crity? Answer. To pay death and disability claims.

Has the association or society more than one class?

Answer, No.

If so, how many, and amount of Indemnity in each)

Answer, Cortificates are issued for \$100, \$1,000, \$2,000 and \$1,000.

Number of members in each class?

Answer. Three hundred and ninety-one, 6,752, 5,986, 2,008.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of

Asswer. Chartered February 22, 1862; general statutes of 1865, chapter 23, section ICL as amended by laws of 1879, chapter 80, section 31, March 12th. Number in force at beginning and end of year?

Answer. At beginning of year, 10,770; at closs of year, 15,000,

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other hodies, by whatsoever other name knows, according to the application, laws, rules, regulations or ceromosies of such societies, orders or associations respectively? Answer, You.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

LOYAL MYSTIC LEGION OF AMERICA.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of sald State. President, JAMES B. HEARTWOLL. Secretary, GROBGE O. CHURCHELL. Transier, GEO. A. WIGYON.

(Incorporated February 28, 1892. Commenced business March 28, 1892.)

Principal office, Hastings, Nab.

Attorney for service of process to Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December Slat of previous year \$ 11,675.56

30.50		
65.45		
259-925		
104,305		
20.00		
sies 44		
2000 500		
WALLEY .		
110,14		
- 1	3	309 18
	4 /41	NAME OF A
-	0 40	10,717
\$6K.05		
-		
165.55		
1.019 43		
Man as	-	
793.886,57		
745.50		
Anne		
-		
100.00		
1,489.30		
		\$2,864,35
	-	and deliver delle
		\$1,501,60
T-Secretary and		
- 000 (4		
	60.45 55-65 65 65 65 65 65 65 65 65 65 65 65 65 6	80.45 50-65 60.46 60.00

Loans secured by please of bonds, stocks or other markstable Cost vaine of bonds and stocks owned absolutely None

Cash deposits in banks on emergency or reserve fund account?

All other deputts: Cash in First National bank, Hastings Neb-

Deduct depreciation of assets to bring same to market value

25

value and spont's balance measured None

Total net or invested assets, less depreciation.....

822,575 W recorve fund notes in First National bank, Harrings.

Neb.

Total ant or invested assets.

TOWA INSURANCE REPORT.

DECOME DESIGNATION THE TEAM ISSUE.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as

NON-INVESTED ASSETS. Gross assets 8 20,000 er LIABILITIES. Losses adjusted, due and unpaid (number of claims). . None. Salaries, rents and office expenses due and accrued None Borrowed money, \$1,500.00; Interest accrued on same, \$...; total. \$ 1,500.00 Advance assessments, bonus or dividend obligations None. Total actual Babilities 1.500.00 Balance, net ameta..... # 31,462.mi

CONTINGENT MOSTUARY ASSETS (OR RESOURCES).

Mortuary assumme	its called and not yet dusNone.
PROFESSION SERVICES	its due and unpuid
WOLFITHEAN PERSONNELLS	its not yet called for losses unadjusted realward
and reported	Woman Name
A OTAL CING TROMS SDEE	Manager
Deduct estimated or	at of collection
Net amount due fro	n members
	CONTINUEST MODERARY TAXABLE

Louses adjusted, not yet due (number of claims)	Some.
Louves in process of adjustment inumber of claims	William .
Louise reported (number (number of claims)	Kana
Losses resisted (number of claims)	Cone.
All other contingent liabilities	fone.
Total contingent morturry liabilities	Comme.

EXHIBIT OF CERTIFICATES OR POLICIES - NUMBER AND AMOUNT.

	OF 1896.			DUBING 1806.	
	Number.	Aroquet,	Number.	Amount.	
Policies or certificates in force December 31, 1885. Policies or certificates written during the year	842	£1,155,100.00	115	\$ 124,000.00	
***************************************	1,607	\$,005,000,00	175	\$66,000 00	
Deduct number and amount which have	2,339	\$2,496,000.00	2000	\$ 415,600,00	
ceased to be in force during 1806	377	385,500 00	76	21,000,00	
Total policies or certificates in force December 31, 1996 Losses and claims on policies or certificates	0,000	\$1,110,000.00	200	* 20£000.00	
Losses and claims on milities or cortificates	None	None	None	None	
Incurred during year 1896	1	1.000.00	None	None	
Total	- 1	8 1,000,00	None	None	
olicles or certificates terminated by doubt	1	1,006.00	None	None	
during 1806. olicies or certificates terminated by lapse	1	7,000 00	Nome	None	
during 1806.	276	344,709,00	74	\$ TK 676.00	

SUSCELLANGUES OFFICERS.

Number and kind of claims for which assessments have been made)

Answer. One death. Number and kind of claims compressized or registed and brief statement of PROACHS?

Answer, None.

Does association charge annual or other periodical dues or admission fees? Auxwer. Yes.

How much on each \$1,000 annually, or are capita, as the case may be?

Answer. Two dollars pur capita tax annually.

What is the municipal amount of the certificate or certificates issued on any one.

Answer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amongs realized from assessments to meet the same?

Anywer, No.

Is any part of the mortuary assessments used for any purpose except to pay mor-

Answer. No.

Does the association or company laws sodownest certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any cam of money or thing of walus?

Answer, No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age!

Amower, Graded.

If mortality tables are used, please name them and state if assessments are levied on are atoutry, or on age at date of assessment?

Answer. Levied at ugo of ontry.

Has the society on smargoury or reserve fund)

Answer, Yes.

What is the amount thousaft

Answer. Five hundred dellars.

For what purpose, how is it created and where deposited?

Asswer. Created by a charge of 1 per cent of amount of benefit considerates; interest accumulating on this fond to be used in paying benefits when assessments are

excessive. Are the officers and directors elected at anothel meeting of members?

Answer, No.

If not, how are they selected?

Answer. Qualreautal meetings. Is a medical examination required before issuing a certificate to applicantal

Answer. Yes.

Aye assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what auth wity?

Answer. To may benefits at death or disability, and by authority of the board of

Has the association or sortety more than one class?

ARREST. No.

If columnary, so state, and give date of organization?

Answer. February 24, 1911.

If organized under the laws of any other state, territory or province, state such tact, and the date of organization, giving chapter and year and date of passage of the

Answer. Pebruary M. 1807; under laws of Nebrusky. Number in force at neglicing and end of year; if more than one class, number to

Answer. Eight hundred and forty-two at the beginning and the at the end of the

Are the members of your society, order or association proposed, stored and initi-Are the memory of your society, order of association impositions of and uni-ated in subordinate lodges or councils to other bodies by whichever other asso-tations, according to the application, law, rais, regulations or cremonics of such ambeties, orders or associations respectively?

Answer, Yes.

Blent, Sitt; taxes, \$; advertiding and printing, \$634.11; total .. \$ 578.71

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MODERN KNIGHTS FIDELITY LEAGUE,

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of lows, pursuant to the laws of said State.

Supreme Madulator, J. B. B. POWELL. Supreme Secretary, Enich Homurn. Supreme Treasurer, JEFF. F. BAUERR.

(Incorporated March 16, 1803. Commenced business February 26, 1891.) Principal office, northeast corner Fifth street and Minnesota avenue, Kansas City, Kan.

NSE SO

60,10

8,003 24

3,000.55

	tine? Science	BACHLY.
RALANCE SHEET.		
Amount of net or invested assets December lits of provious year.		5 A
INCOME DURING THE YEAR 1806.		
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by application, without deductions.	8 6.675.00	
Axessments: Mortuary, \$1.53105 avenue \$1.000 whatever	665-45	
Medical examiner's fees paid by applicantNo record.	9,865.90	
Total paid by members. Interest, \$12.85; rent, \$ total. Cast respect to agents ropaid. None.	13.35	
Cash received from all other sources, viz: Dispensations, 88.25; supplies, \$18.20; certificate focs. \$121; miscellancous. \$65.21; berrowed money, \$2.600; total (Assessments paid in advance, \$)	2,361.50	
Total income		
Total net resources.		8 19,11
DISSURSEMENTS DURING THE TEXA 1660.		1 20
Losses and claims	8.15	
Total paid to members Commission and fees retained by or said or allowed to	1,018.23	

Commission and fees retained by or paid or allowed to agents on account of fees and durs.....

Commissions paid or allowed for collecting assessments . None. Salaries of managers and agents not paid by commissions None. Total amount of salaries, \$10.75; fees per diem, mileage, \$150.50; expenses paid to officers, \$...; total.....

Salaries and other compensation of office employes None, Medical examiner's fees, whether paid direct by members or

Advanced to officers and agents, to be repaid out of future			
salaries or consulations	083.95		
All other tiems, vis:	116.53		
Safe, \$51.50; typewriter, \$20; gas. \$5.20; postage, \$125 78; total: License fees, Iowa, \$25; Ohto, \$25; membership fee Fraternal	198.51		
Benefit society, Ohio, 83; miscellaneous supplies for			
councils, \$461.27; total	555.27		
Paid back horrowed money	1,476.00		
Total distursements		E 11.	159,20
Balance.		8 N	500 115
NET OR LAYERTED AMERIC.			
Cost value of real satate in cash, exclusive of encombrances			
Towns on mortgages (first limy) on real cutats			
I make appropriately by window of bonds stories or other marketable			
politatoralsNeme.			
Cost value of bonds and stocks owned absolutely	1,575.73		
Agents' ledger balances			
man 1 80 701 fortal	35,40		
Stark decembe in hands on emergency or reserve fund account;	1,142.48		
Managinary hands Warrana City, Man.	Little		
All other deposits: Wyandotte National bank, Kansas City,	5,867.54		
Kanana ann amanananananananananananananan	4,104.25		
Total not or invested assets.	. Notice .		
agents' balance unsecured			
Total net or towested assets, less depreciation.			1,000,00
BON-INVESTED ASSETS.			
None.			
Market value of real stocks over cost. None. Per capita use due from councils	455.5		
Por capita tas dua from connectation			452.19
Total non-invested sants		-	0.040.44
Gross assets		- 20	NAME AND
LEASTLINES.			
Losses adjusted, due and unpaid			
Taxes due and accrued None.			
Salarios, rente and office expenses due come # 1 total	8 2,626.1	9	
Borrowed money, \$2,628; interest accruck Advance assessments, \$; bonus or dividend obligations, \$			
Advance assessments, E tomas of division None None			
	_	-10	1.525.00
Total setual liabilities		1000	-
Wateron and assets		- 5	E,425.44
COFFINGENT MORTUARY ASSETS (OR RESOURCE	100).		
None.			
Mortuary assessments called and not yet due. None. Murtuary assessments due and unusid.	8 265	25	
Mortuary assessments not yet called for losses unadjusted, \$ Note.			
		FR.	
Traduct satimated cost of coursessor are			
			Secretary and the second secon
Net amount due from members		-	953.25

CONTINUEST MONTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,).	-
Total contingent morenary liabilities	None

RESIDIT OF CERTIFICATES OR POLICES-NUMBER AND AMOUNT.

	TOTAL SUSINESSOS OF 1806.		BUSINESS IN DOWA	
	Number,	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1865 Policies or certificates written during the year 1896	1,139	1,840,400.00	None 25	None # 13,500.00
Deduct number and amount which have ceased to be in force during 1895	3,665	\$1,982,200.00 663,505.00	25	8 23,000.00 2,000.00
Total policies or certificates in force becomber 11, 1886. Losses and claims on policies or certificates unpaid December 11, 1886. Losses and claims on policies or certificates locured during year 1886.	1,002 None	\$1.315,000.60 None 1.600.00	None	# 31,700,00 None
Total. Losses and claims on policies or certificates paid during the year not. Policies or certificates	1	\$ 1,000 (0		**************
during 1896. Policins or cartificates terminated by lapse during 1896.	9/2	1,000.00		# 1,000 co

MISCRLLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer, smability, death benefits and expenses.

Number and kind of claims compromised or restated and brief statement of reasons? Answer. None.

Does association charge annual or other periodical dues or admission fees. Answer, Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Per capita, \$1.20 per annum regardless of kind or amount of certificate

What is the maximum amount of the certificate or certificates issued on any one 11542

Answer. Three thousand dellars.

Do the certificates issued by the association guarantee a fixed amount to be publiregardless of amount realized from assessments, dues, admission fees and donations to meet the same? Answer, No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Answer. No.

In levying mortnary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age! If mortality tables are used, please name them, and state if assumments are levied on age at verry, or on age at done of

Answer. Graded to average American table of rates. Has the society an emergency or reserve fund?

ARREST. YOU

What is the amount thereoft

Answer. Our shousand, one tourdred and furly-three dollars and eighty-arren contra.

For what purpose, how is it created and where deposited?

Answer. One thousand, one hundred and forty-two dollars and forty eight cents deposited in Merchants bank, Kanyas City, Kan, and \$1.00 in office) created by 30 per cent of all assessments received on benefit continues from councils over one year old.

Are the officers and directors spected at annual meeting of mombers?

Answer, Yes.

Is a medical examination required before faming a certificate to applicants?

Asswer. Yes.

Are certificates lossed to persons other than the families or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Disability, death benefits and expenses; laws of the order require one assessment each month. 30 per cent of assessment on leasts certificates new councils: for mortuary, balance, espense after one year old; to per cent mortuary balance

Hus the association or a solety more than one class?

Answer. So, members may carry weekly benefits?

If woluntary, so state, and give date of organisation?

Answer, February 20, 2001.

If organized under the laws of any other state, incitory or province, states such fact and the date of organization, giving chapter and year and date of passage of the act.

Answer. Incorporated March 16, 1860, under laws of Kanzas; section 1300, volume I, general statutes of Hausse, pursed March 8, 1873, and section 1490, volume 1, passed

Number to force at beginning and end of year, it more than one class, number is March II, 186, wath class?

Answer. Five hundred and thirty-alx-Loss benefit certificates.

Are the members of your society, order or association proposed, slected and initiated in saturdinate lodges or councils, or other halts, by whatsouver other man o known, according to the application, laws, roles, regulations or exremonias of such societies, orders or especiations respectively?

ABSTOR. Yes.

ANNUAL STATEMENT

For the year ending Documber 31, 1896, of the condition of the

MODERN WOODMEN OF AMERICA.

Organized under the laws of the State of Dilcole, made to the Auditor of State of the State of lows, pursuant to the laws of said State.

Hard Count, W. A. NOATHGOVY.

Beat Clork, C. W. HAWRS.

Hand Birnhay, A. H. HOLLISTER. (Incorporated May & 1884. Commenced toutness January 2, 1883.)

Principal office, Putters, III.

HALANCE SHREY.

INCOME DURING THE YEAR LISE.	
Gross amount paid by members to the association or its agents without deductions for commissions or other association	
Gross amount of manhorship for security	
Annual dues as ner contract, without our at \$0 each \$ 314,280.0	
Medical exemplates from sold in 19041	
Total putd by marchan	
Interest, 81,634 %; rent, 4; total	
Cash received from all other suppose at	
Stumbles sold. 4.668 to	
A STATE OF THE PARTY OF THE PAR	
Total income	\$2,499,642,05
Total net resources	\$1.617,323 (S
DISSURSEMENTS DURING THE WAY THE	**,***,*** 63
Lonsov and claims	
None.	
Total paid to members	
Commissions paid or allowed for self-self-self-self-self-self-self-self-	
Salaries of managers and accepts of the comments. None.	
paid to officers:	
Head clerk	
Head banker 3,600.00	
Salaries and other companyation of the 200.00- 12,500.88	
otherwise, whether paid direct by members or	
otherwise or the states and advertising, and printing official paner.	
Advanced to officers and second secon	
postage. M. DER OT board of Alexander for Female, English 97;	
\$1,701 M; furniture, \$775.71; auditing committee, \$603.45; mile- age and per diem, state convention, \$71.85; expense, field work \$75 MM m; tested to the convention of the con	
work, \$1,512.51 legal expense account, \$607.55; stationery and	
to the second se	
Total dishursements	E 300,006.49
	200.036.27
COST VALUE OF SHALL SHAL	
Cost value of real estate in cash, exclusive of encumbrances # 7.40.00 Loans so mortgages (first lieus) on real estate	
collaterals of bonds, stocks or other marketable	
Cost value of boulds and	
Agents' ledger balancese. None. None. None. None.	
None.	

Cash deposits in banks on emergency or reserve fund account:	
the college of Machinen Woodstoney of America, transferred by M.	
C. Zink to mark of the C. Zink, late bond banker in pro-	
All other deposits	
The state of the s	
Total not or invested assets. Deduct depreciation of assets to bring same to market value and None.	
	T. MINISTER
Total net or invested assets, less depreciation	8 21L00L1T
NON-LEVESTED ASSETS.	
Interest due and accrued. \$ furniture and fixtures, \$1.40.41; Rents due and accrued. \$ furniture and fixtures.	
total	
Market value of real estate over cost and encumbrances. None.	
	\$ 10,345.22
Total non-invested assets	# 204,304 TV
Gross assets	\$ 200'20Fm
Gross assets	
, LARRIEFEES. 2 LONG	A
a new part to compare of claims, it secretaries at	
Hent accrued	
Rent accrued 100 expenses due and accrued 100 Halaries, rents and office expenses due and accrued 500 e. Nové.	
Balaries, vents and office expenses are some	
Borrowed money and interest accrace on saint. None. Advance assessments, basis or dividend obligations None.	
Advance assessments, bonus or divident Advance and inch inch including contingent mortuary), via. Outstand-	207
	8 10,725.37
second accord limitation or received with the contract of the contract	N. STATUBLE
Balance, net assets	F 215715-10
Balance, net assets	
CONTINUEST MONTCARY ASSETS (ON RESOURCES).	
Mortuary assessments called and not yet due (II called January \$190.00	100
Mortuary assessments called and not yet due (il called January 2, 1987): In hands local camps, estimated	
2, 1897): In hunds local camps estimated. None- Mortunry assessments due and unpaid	
Mortuary assessments dur and unpaid. Mortuary assessments not pet called for losses unadjusted. Mortuary assessments not pet called for losses unadjusted. Rose.	
Mortuary assessments and yet called for losses and Rose.	TOTAL STREET
	0.00
Total due from members	
Deduct estimated case of contents	\$ 310,000,00
Net amount due from members	
COUNTINGEST MOSTDARY MANUAL	
A STATE A NORTH	
Losses adjusted, not yet due toumber of cluims) None	2006
	100.00
Toward Principled Industrial of the Principle of the Prin	-
Towns weathered in time or or some None	
Administration of the control of the	W 97,000.00
Losses resisted (number of claims, 0-in was. All other contingent martines. Nove. Total contingent mortuary liabilities.	3 97,000,00

RESURCE OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTA	OF 1806. BUSINESS		WESS IN EDWA	
	Number.	Amount.	Number.	Amongate	
Policies or certificates in force Dec. 27, 1805 Policies or certificates written during the year	150,791	\$ 319,911,500	15,440	8 30,000,000	
1,890 auspenatons reinstated since 1896	00,552	118,964,300 7,686,500	9,300	10,847.500	
Total. Deduct number and amount which have ceased to be in force during 1906.	200,600	¥ 463,432,500	28,120	8 54,501,000	
	18,944	34,788,509	2 251	4.074.000	
Total policies or certificates in force. December 21, 1808. Losses and claims on policies or certificates unput December 21, 1805. Losses and claims on policies.		# 405,684,000	25,669	8 50,487,000	
Losses and claims on policies or cuttificates incurred during year 1855	- 60	323,190	4	11,600	
Total	870	1,700,500	96	191.100	
Total. Losses and claims on policies or certificates Allowance on Manu claim	602	# 1,019,000	3100	F 2002.003	
paid during the year 1805. Policies or certificates terminated by death	192	2.613,650	92	243.000	
Policies or applianted for the property	87.0	1.796,508	96	191,000	
during tele.	19,604	BE 977,000	2,155	3.842.000	

MISCELLANEOUS QUESTIONS.

Dues association charge annual or other periodical dues or admissions food Answer. One doltar per annum collected semi-annually from each member.

How much on each one thousand dollars annually, or per capits, as the case may be?

What is the maximum amount of the certificate or certificates issued on any one 71202

Answer. Three thousand dollars.

Do the certificates issued by the association specify a fixed amount to be past, regardless of amount realized from assessments, dues, admission fees and donations. Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay more tuary claims? Answer. No.

Doos the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition. any sum of money or thing of value? Answer. No.

In lerying mortuary assessments, are they graded on any table of mortality, or are fixed soms charged without regard to age? Answer. According to age at joining.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, on on age at date of easewoment? Answer. On age at entry.

Has the association or acciety an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members? Answer. Rosuntally,

if not, how are they selected?

Answer. At blennial moeting of head camp.

is a medical examination required before hesting a certificate to applicants?

Are pertiscates issued to persons other than the families or bairs of the member?

Are assignments of certificates to other than such necess allowed?

For what purpose are assummed made and under what authority?

Answer. Payment of mortuary claims; by authority of heard of directors. Has the association or society sure than one class?

If organized under the laws of any other state, iteratory or province, state and fact, and the date of organization giving chapter and year and date of passage of

Answer. State of Illinois, chariered May 5, 1804, under act approved January IS. the act?

Number in force at beginning and end of year; if more than one class, number in 1883; in force July 1, 1885.

Answer. January I. 1906, 250,781; December 31, 1806, 800,530.

Are the members of your society, order or association proposed, elected and initiated in subordinate indices or councils, or other bodies, by whatmover other name known, according to the application, laws, rules, regulations or ceremonies of each societies, orders or associations respectively?

Answer, Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

MYSTIC WORKERS OF THE WORLD.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of lows, pursuant to the laws of said State.

Supreme Secretary, Ensuren Japaneses. Supreme Master, Grounds W. Hown. Supreme Bender, E. K. JESTANN.

[Incorporated February 26, 1908. Communiced business February 26, 1800.]

Principal office, Puiton, Ill. Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets Docember lies, of previous year ... None

INCOME DURING THE TRAIL LOSS.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as

Gross amount of membership free required or represented by application, without deductions 8 4201.00 Annual dues as per contract, without any deduction whatever Assessments Mortoury, fighted; expense, \$... | wontest. Medical exemiser's fees poid by applicant

Cualt received from all other sources, viz: Supplies, \$134.60; cer-**193.50** alficate fees, \$7.00 total

(Assessments paid to advance, \$) W 11,834.95 Total lacons B 11,H24,05 Total set resources

THE PARTY OF THE PARTY.		
Management and		
Leases and claims Disaurasements number the Tean 1885.	200	
Advanced payments returned to rejected applicants None.	1.05	
Total paid to mambers	777	
	LOS	
	t do	
Commissions paid or allowed for collecting assessments. None.	N.Ord	
	140	
to officers		
to officers. None.		
	.00	
	100	
Hent, 800; taxes, \$; advertising and printing, \$400.00; total		
	.90	
All other items, viz.: Supplies for resale, \$505.57; postage,		
The state of the s	23	
Total disbursements		11,102.00
Halanca		
		452,913
SET OR INVESTED ASSETS.		
Cost value of real estate, exclusive of encumbrances None.		
Louis on mortgages (first lines) on real estate		
Cash is office: General fund, %7.50; benefit fund, \$433.79; total 467;	-	
	-	
Deduct depreciation of assets to bring same to market value		4.
None		
Total net or lavested sasets, less depreciation	CI.	
MOR-Daysesser		407.10
Interest due and accraed Non-inverted Assets. None Senis due and accraed None Ma'vet value of real estate over cost and encounts and encounter and encounts and encounts and encounter and encounts and encounts and encounter and e		
Sents due and accrued		
Market value of real state over cost and encumbrances. None Market value of bonds and stocks over		
darket value of bonds and stocks over cost		
The state of the s		462 00
T.Fa.Nill Prince	70	
oases adjusted, due and unpaid (number of claims		
Lains due and accrued		
a arise, rents and office expenses due and accreed. None.		
dvance gamesmonts bonne or distance on same		
Hother out the indian courts and boundaring		
Balance, net assets		
CONTINUENT MORTUARY ASSETS (OR RESOCUCIOS).		410.03
ortuary assessments called and not yet due # 1.174.5c ortuary assessments due and unpaid # 48.17		
OFFICERY descriptions and was relied		
restated and reported.		
Total due from mandane		
Total due from members F Luii c duct estimated cost of collection. None.		
Net amount due from members		Leiner

CONTRACTOR WORTCARY CLASSICS. Losses ad justed, not yet due (number of claims, 1). Losses in process of adjustment sumber of claims, 1. None. Losses reported (number of claims, 1. None. Losses resisted (number of claims, 1. None. All other contingent Maditities. None.	
Total contingent mortuary liabilities	8 1,000,00

	TOTAL	HUNENKAN
	Number.	Name A
Policies or certificates in force December 31, 1885. Policies or certificates Strittes during the year 1885.	None Lan	8 2,164,000 00
Total amount which have coased to be in force	1,408	8 2,184 007 00 281,002 00
during 1998. during 1998. Josa's policies or certificates is force December 3, 1893. Loses and claims on policies or certificates inquisi focusion as 1961. Loses and claims on policies or certificates incurred during 1996.	1,250 None	\$ 1,583 con of None 5,5ss of
Loases and claims on policies or certificates paid during year 2500. Loases and claims on policies or certificates paid during year 2500. Policies or certificates terminated by duate during 1800. Policies or certificates terminated by lapse during 1800.	- 4	\$ 5,500.0 2,816.0 5,500.0

MINORGANEOUS CONSTIGUES.

Number and kind of claims for which assessments have been made?

Number and kind of claims compromised or realisted and betof statement of Tencons?

Dues association charge annual or other periodical dues or admission feed

Answer. Yes.

How much on each Elist annually, or per capita, as the case may be? Answer. Two dollars per capita per annum.

What is the maximum amount of the certificate or pertificates issued on any one

Do the certificates issued by the association guaratee a fixed amount to be raid regardless of amount realized from accessments, dues, admission fees and donations to must the same?

is any part of the mortrary assessments used for any purpose except to pay mortuary ctalms?

Does the association or company issue endowment certificates or policies or sinfertake and promise to pay so members during life, without regard to physical condition, any sum of money or thing of value?

In lowging mortuary amountains are they graded on any table of mortality, or are fixed sums charged without regard to age?

If querality tables are used please name them, and state if assessments are invied on age at entry, or on age at date of assessment.

Answer. American tables; assessments are levied on age at entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members!

Answer. No.

If not, how are they solected?

Answer. Hennially by the forems lodge.

In a medical examination required before issoing a certificate to applicants?

Answer. Yes.

Are certificates issued to persona other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. To pay death losses when ordered by the board of directors.

Has the association or society more than one class?

Auswer. No.
If voluntary, so state, and give date of organization?
Answer. You: February 54, 166.

If organized under the laws of any other, state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the acc.

Answer. Organized under the laws of lillinois, February 24, 1836. Law passed June 21, 1831; amended June 21, 1835; in force July 1, 1835.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning, none; end, Litte,

Are the numbers of your society, order or association proposed, elected and initiated in subordinate ledges or councils, or other bodies, by whatsoever other name knows, according to the application, laws, rules, regulations or coremostes of such societies, orders or associations respectively?

Asswer: Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

NATIONAL UNION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Prosident, WILLIAM M. BAYNE.

Secretory, J. W. MYERS.

Treasurer, C. O. Eveners.
[Incorporated May, 1981. Commenced business June, 1881.]

Principal office, National Union building, Toledo, Ohio.

Attorney for service of process in Iowa, Auditor of State.

BALABUR SHEET.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Annual dues as per contract, without any deduction whatever. \$ 41,867 to

Assessments:		
Mortuary, 81,962.811 10; expense, 8; total	1.360.A11.XII	
Accident. #; sick benefit, #; total		
Medical examiner's fees paid by applicant		
Total paid by members	ERELENATED	
Interest, \$1,365; reat, \$ total	1,268.00	
Advances to agents republ Noon.		
Cash received from all other sources, viri. Fees for local mem-		
bers, \$40 Nr. Sams, \$106.00; charter fees, \$400; medical direc-		
tors' fees. \$0.687; certificate fees, \$8.005.50; fees for changing		
cartificates, \$606; sale of supplies, (L0018); total	8,825.37	
(Assessments paid in advance, \$)		
Total iacome		81,536,854,33
Total net resources		\$1,200,107.45
DISSURPRIMERTS DURING THE YEAR 1882.		
Losses and claims	\$5,7500,500,00	
Advanced payments returned to rejected applicantsNone		
With French Strategies and a strategies of the s	NAME AND ADDRESS OF	
Total paid to members Commission and Issa retained by or paid or allowed to aponts on	\$1,290,000.00	
Ominitation and fees retained by or paid or allowed to aponts on	12,055,05	
mercurat of from and dust	22/20074	
Commissions paid or allowed for collecting assessments None.		
Salaries of managers and agents not paid by commissions. None		
Total amount of salaries, fees per dism, aftenge, expenses paid	25,410.00	
to afficers		
Salaries and other compensation of office employes.		
Medical examiner's fees, whether paid direct by members or		
otherwise		
Rent. \$1,25; taxes, \$30.70; advertising and printing. \$1,872.10	T.375.79	
total		
Advanced to officers and agents to be repaid out of future sal-		
artes or commissions. None All other items, viz: Traveling expenses. \$700.25; meeting o	2	
All other Bens, viz Traveling expenses, true terms, size, inga senate, \$5.006; supplies, Eur.26; office furniture, \$125.25; lega		
expenses, \$2,131.44; postage, \$1,475.65; telegrams, \$43.58; express		
\$400.02: returns to cabinets, \$1.25.70; fraternal congress		
fig. 75; fees to insurance companies, 86; modical examiner		
director, \$20.45, \$92.6: total	14,611,91	
dilactor and desire and		\$1,754,655.52
Total distursements		Secretary of the last of the l
Balance		8 45,601.40
HERT OR DEVERHED APARTS.		
BRT OR LEVESTED ASSETS		
Cost value of real estate, excinsive of encumbrances None		
Loans secured by plodge of hunda, stories or other markets		
Loans secured by pleage of tomos, seems None collaterals Cost value of brads and stocks owned absolutely. None	· DECISE	
Cost value of bonds and stocks owned absolutely None	-	-
Agents' ledger balances		
Agents ledger balances. Non- Cash in office. Non- Cash deposits in banks on emergency or reserve fund accoun-		
Carli deposits in banks on smergopry in reserve Non-	0.	
bank, Tolodo, Ohio	33,041.0	
MARK, ADMING WHAT STATE OF THE	W 47 107 A	
Total net or invested assets	no.	
Deduct depreciation of assets to bring same to market val-	200	
and agent's balance unsocured, business,	*	To want
Total net or invested assets, less depreciation	16.4	8 41,001 45

NON-INVESTED ASSETS. Ledger balances..... # 3,008.04 Per capita due...... 21,158.55 Supplies on hand..... 2,500.00 Office furniture and fixtures...... \$.000 00 Total non-invested assets..... \$ 10,666.00 72,358 08 Gross assets..... LIABILITIES. Loases adjusted, due and unnaid (number of claims, I), no legal beneficiary..... \$ 1,000.00 Taxes due and accrued......None. Salaries, roots and office expenses due and accrued None. Borrowed money, 8; interest accrued on same, 5; total None, Advance assessments, \$; bonus or dividend obligations, Total actual liabilities..... T-003-00 Ralanco, net assets 71,258.08 CONTINUENT MORTEABY ASSETS (OR RESOURCES). Mortuary assessments due and unpaid Mortuary assessments not yet called for losses unadjusted. 8; realsted, 8; reported, \$133,000; total...... 133,000 00 Total due from members..... \$ 279.831.13 Deduct estimated cost of collection None. Net amount due from members E 279,832-13 CONTINGENT MORTGARY LIABILITIES. Losses adjusted, not yet due (number of claims, I), no legal beneficiary...... 8 1,000 00 Losses in process of adjustment (number of claims, 8) 17,600 00 All other contingent liabilities...... None. Total contingent mortuary liabilities \$ 503,500.00 EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BURIN	mes in ing i	
	Number.	Amount	Namber.	100000	Amoust.
Policies or certificates in force December 31, 1865. Policies or certificates written during the year 1866.	44,206 5.419	\$198,579,020.00 12,756,000.00	371		7,000 00
Total. Deduct number and amount which have ceased to be in force during 1896.		\$151,5115,000 C0 16,121,000,00	378	2019	1,000,00
Total policies or certificates in force De- cember 31, 1893. Losses or certificates unpublices or certificates unpublic December 31, 1803. Losses and chains on policies or certificates incurred during the year 1804.	49,782 57 400		842 1	- 6	3,000.00
Total. Losses and claims on policies or certificates paid during the year 1886. Policies or certificates terminated by death during 1886 Policies or certificates terminated by lapse during 1886	463 890 406 4.437	8 1,496,000,00	7 8 0	9 3	27,000 00 16,000 00 17,000 00

MIRCELLANGOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death claims only.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. During 1806 five claims resisted, all suicides, with duration of numbership less than two if) years, which under laws of organization relieves society of payment-

Does association charge annual or other periodical dues or admission fees?

Answer, Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Ninety cents per annum per capita.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Five thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid regardless of amount realized from assessments, dues, admission fees and donations to muct the same?

Apswer. No. Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims? Answer, No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No: pays benefits at death only.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. Amount of assessment increases annually.

lias the society an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members. If not, how are they selected?

Answer. Officers elected annually by senate (supreme body); members of senate elected by representatives of councils in the several states blennially.

Is a medical examination required before issuing a certificate or policy to applicants?

Are certificates issued to persons other than families or heirs of a member?

Answer. No.

Are assignments of certificates to other than such persons allowed? Answer, No.

For what purpose are assessments made, and under what authority?

Answer. Death claims only. Has the association or society more than one class.

Answer. One class only.

If organized under the laws of any other state, territory or province state such fact and the date of organization, giving chapter and year and date of passage of the act.

Answer. Organized under the laws of the state of Ohio, May 14, 1881.

Number in force at beginning and end of year.

Answer. Forty-six thousand, two hundred and six, 46,782.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsnever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively.

Answer. Yes, in every case.

539.43

8,535,16

0,190.00

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of

NORTHWESTERN LEGION OF HONOR.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. N. Hodoman. Sceretury, D. M. Rowland. Trecourer, V. P. Twomilly.

(Incorporated March 12, 1884. Commenced business April 17, 1884.)

Principal office, Marengo, Iowa.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year...... \$ 8,995.33

Gress amount paid by members to the association or its agents, without deductions for commissions or other expenses, as

follows:

Gross amount of membership fees required or represented by application, without deductions.

8 8,874,00

Annual dues as per contract, without any reduction whatever Assessments: Mortuary, 280,043 it; expense, 28,674; accident.

9 is ick bonefit, \$ it otal.

Wedical vanimer's fees paid by applicant

Total paid by members.

5 02,504.00

Interest, \$416.55; rent, \$ it otal.

Advances to agents repaid.

Cash received from all other sources

(Assessments paid in advance, \$...)

Total income	8	12,707.74
Total net resources	8	61,700.99

DISBURSEMENTS DURING THE YEAR 1896. Advanced payments returned to rejected applicants None. Total paid to members..... \$ 29,250.00 Commission and fees retained by or paid or allowed to agents on account of fees and dnes 10,703,53 Commissions paid or allowed for collecting assessments, retained E.085.20 by local collectors Salaries and traveling expenses of managers and agents not paid by commissions 2,089.50 Total amount of salaries, fees per diem. mileage, expenses paid to officers.... 1,400.00

Amount paid to each: Grand secretary, \$1,200; grand commander, \$100; grand treasurer, \$100.

Salaries and other compensation of office employes 8 Medical examiner's fees, whether paid direct by members or	556.00	
otherwise	2.216.00	
Bent, \$150; taxes, \$; advertising and printing, \$1.800.77; total	1.610.77	
Advanced to efficers and agents, to be repaid out of future salaries or commissions		
Mileage and per dism of committees	332.57	
Postage, express, interest and costs, attorney's fees, insur-	Banca	
ance department and office expenses	2.381.36	
Total disbursements		\$ 00,627,46
Balance		8 - 9,975,63
NET OR INVESTED ASSETS.		
Cost value of rusi estate in cash, exclusive of encumbrances None.		
Loass on mortgages (first liens) on real estate #	7,300.00	
Loans secured by pledge of bonds, stocks or other marketable collaterals		
Cost value of bonds and stocks owned absolutely	500,00	

Agenta' ledger balancesNone.	
Cash in officeNone	
Cash deposited in banks on emergency or reserve fund account:	
Home Savings bank, Des Motnes	1,075.53
All other deposits	
Total net or invested assets	8 9,075.50
Deduct depreciation of massts to bring same to market value	
and agent's balance unsecured	

ADIAL BUT OF INVESTED, BASELS, TORS HEPT COLATION.		-
NON-INVESTED ASSETS.		
Loierest due and accrued		
Total non-invested assets None.	-	

Liabilities. Losses adjusted, due and unpaid	519.43
All other (not including contingent mortuary)	-

CONTINUENT MORTUARY ASSETS (OR RESOURCE	
Mortuary assessments called and not yet due None. Mortuary assessments due and unpaid	2,000.00
Mortuary assessments not yet called for lesses unadjusted, \$3,000; resisted, \$; reported, \$4,000; total	7,000.0
Total due from members	8,000,0

CONTINUENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1)	3,000.00
Losses in process of adjustment (number of claims,) None.	
Losses reported number of claims, 3)	4,000.00
Loases resisted (number of claims,	
All other contingent liabilities	

Total contingent mortuary liabilities 7,000,00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1895.		BUSINE	SS IN IOWA
	Number.	Amount.	Number.	Amount,
Policies or certificates in force Dec 31, 1895	2,154	\$3,669,000.00	1,120	\$ 1,792,000.00
Policies or certificates written during the year 1800.	1,479	2,349,000.00	439	632,500.00
Total	3,643	\$6,018,000 00	1,059	8 2,404,500.00
Deduct number and amount which have ceased to be in force during 1886	540	1.851,600 00	409	389,500.00
Total policies or certificates in force Dec.	2,763	\$4,987,000 00	1,150	8 2,035,500.00
forces and claims on policies or certificates!	7	12,000.00	- 4	7,000.00
unpaid Dec 3t, 1895 Lesses and claims on policies or certificates incurred during year 1896	14	24,250 00	6	11,000 00
Total	21	8 36,000.00	10	\$ 15,000.00
Lowes and claims on policies or certificates;	17	29,250.00	7	14,000.00
paid during the year 1896	14	24,250 00	6	11,000.00
Policies or cortificates terminated by lapse	926	1,028,000 00	408	078,500,0

MISCELLANMOUS QUESTIONS.

Number and kinds of claims for which assessments have been made?

Answer. Seventeen death claims. Number and kind of claims compromised or resisted and brief statement of

Answer. One death claim compromised; misrepresentation of personal history in application for membership.

Does association charge annual or other periodical dues or admission fees? Answer. It does.

How much on each one thousand dollars annually, or per capita, as the case may be? Answer. Three dollars per capita collected to twelve installments with assessments.

What is the maximum amount of the certificate or certificates issued on any one 11267

Answer. Three thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Does not. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Six dollars per each new member secured may be appropriated out of assessments, for expenses of field work.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Does not.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer. Grade l.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables; assessments levied at age of entry.

Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nine thousand and seventy-five dollars and fifty-three cents.

For what purpose, how is it created, and where deposited?

Answer. For payment of death losses; a percentage of assessments, first morigages and cash.

Are the officers and directors elected at annual meeting of members?

Answer. Officers are elected at the bleanial meeting of the grand council. Is a medical examination required before issuing a certificate to applicants?

Answer, Yes,

Are certificates issued to persons other than the families or heirs of the member? Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority? Answer. For payment of death losses and expenses, and by authority of the con-

stitution and laws of the order.

Has the association or society more than one class?

Answer. Has not. If organized under the laws of this state, under what law and at what time, giving

chapter and year and date of passage of the act? Answer. March 12, 1834, chapter 4, section 1723, McClains code and laws amendatory

thereto. Number in force at beginning and end of year; if more than one class, number in each class?

Answer. January 1st, 2.164; December 41, 1898, 2,703.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such speleties, orders or associations respectively?

Answer. They are.

ANNUAL STATEMENT

For the year ending December 31, 1898, of the condition of the

ROYAL NEIGHBORS OF AMERICA.

Organized under the laws of the State of Illiants, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Beneficiary Recorder, Myrtie E. Dodge. Supreme Receiver, Mrs. Plorence Brown. Beneficiary Committee: C. W. HAWES, J. G. JOHSSON, J. W. WHITE.

[Incorporated March 31, 1835 Commenced business March 31, 1895.]

Principal office, Peorla, Ill.

BALANCE SERET.

Amount of net or invested assets December list of previous year \$ 2,578 15

19,000.00

1,000,00

1,000,00

1,000,00

1,000.00

18,000.00

466 8 440,000,00

INCOME DURING THE YEAR 1896.				
Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as				
follows:				
Gross amount of membership fees required or represented by				
application-240 at 75 cents each, \$180; 3,777 at \$1 each, \$3,777;				
total	3,957 00			
Annual dues as per contract, without any deduction whatever	a meeting free			
None.				
Assessments: Mortuary, \$12,908.55; expense, \$; sccident,				
\$; sick benefit, \$; total	12,908.85			
	5,021.25			
Total paid by members	21,886.80			
Interest and rent None. Advances to agents repaid None.				
Cash received from all other sources, viz :				
Recorder's fees	4,107,00			
Cortangate length the transfer the transfer the transfer transfer the transfer trans	31.10			
(Assessments paid in advance, §)				
Total income		8	26,025.30	
Total net resources			108,5531 45	
DISBURSEMENTS DURING THE YEAR 1806				
Losses and claims. DISBURSEMENTS DURING THE YEAR 1506.	13,795.65			
advanced payments returned to rejected applicants None.				
Total paid to members	13,795.86			
Commission and fees retained by or paid or allowed to agents on				
account of fees and dues Commissions paid or allowed for collecting assessments None.	3,957.00			
Balaries of officers	719.75			
Salaries of managers and agents not paid by commissions. None	X BURNEY.			
Total amount of salaries, fees per diem, mileage and expenses				
pald to officers				
Salaries and other compensation of office employes Medical examiner's fees, whether paid direct by members or				
otherwise	5.021,15			
Rent, \$; taxes, \$; advertising and printing, \$;	D'OTT'ED			
totalNone				
Advanced to officers and agents, to be repaid out of future				
salaries or commissions				
All other items, viz.: Expense, heneficiary recorder, \$4.50; postage, \$381.16; general expense, \$447.27; refund recorder's				
fees, \$2,150; furniture, \$7; total	5.902.03			
Total disbursements	100 M 203		me non me	
		2	36,386,59	
Balance: Benefit, MSS 34; general, \$1,538.52; total		*	2,166.86	
NET OR INVESTED ASSETS.				
Cost value of real estate in cash, exclusive of encumbrances				
None.				
Loans on mortgages (first liens) on real estate				
collaterals				
Cost value of bonds and stocks owned absolutely None.				
Agents' ledger balances				
Cash in hands of supreme receiver	E,166.85			
Cash deposits in banks on emergency or reserve fund account				
All other deposits None.				
	W 404 F			
Total net or invested assets	2,106.56			
and agents' balance unsecured				
Total net or invested assets, less deduction		9	27.106.90	
		4	W. 1.00.790	

Interest due and accrued, \$ furniture, \$7; total \$ Market value of real estate over cost and encumbrances. None. 7.00 Total non-invested assets..... 9,173.65 Gross assets Taxes due and secrued......None. All other (not including contingent mortuary)...... None. Balance, net assets.... \$ 2,175.80 CONTINGENT MOSTUARY ASSETS (OR RESOURCES). Mortuary assessments called and not yet due (assessment No. 7 called January 1st): In hands of local camp, estimated # 3,100.00 Mortuary assessments not yet called for losses unadjusted. 8; resisted, 6; reported, 8; total None. Total due from members..... \$ 3,100.00 8 , 3,100.00 Not amount due from members.... CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims, ...) None Losses in process of adjustment (number of claims,) .. None. Losses reported (number of claims, 0...... # 4,000 00 \$ 4,000.00 Total contingent mortuary liabilities..... EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT. TOTAL BURINESS RESIDESS IN IOWA DUBLING 1806. OF 1896. 75 TB,500,00 \$1,829,000.00 1,921 1001,500,00 3,806,500,00 410 13,500.00 4/05,000.00 85,719,000.00

5.952

5,752

187,000.00

15,500.00

19,000.00

15,795.66

13,500 00

171,590.00

85,852,000.00 11,500.00

Total policies or certificates in force December 31, 1866.
Losses and claims on policies or certificates unpuid December 31, 1866.

Losses and claims on policies or certificates incurred during 1896.

Total

Losses and claims on policies or certificates
paid during the year 1886.

Policies or certificates terminated by death

during 1896...
Policies or certificates terminated by lapse during 1896.

MISCRLLANEOUS QUESTIONS.

Does association charge annual or other periodical dues or admission fees? Answer, No.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Answer. Twenty per cent for general expenses permitted by the by-laws.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age at joining.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. On age at entry.

Has the association or society an emergency or reserve fund?

Are the officers and directors elected at annual meeting of members?

Is a medical examination required before issuing a certificate to applicants? Answer, Yes.

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed? Answer, No.

For what purpose are assessments made and under what authority?

Answer. For the payment of mortuary claims; by authority of beneficiary committee.

Has the association or society more than one class?

Answer, No.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. State of Hilmois; chartered March 21, 1895; under act approved and in force June 21, 1891.

Number in force at beginning and end of year.

Answer. Membership January 1, 1896, 1,921; December 31, 1896, 5,752.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer, Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SOVEREIGN CAMP, WOODMEN OF THE WORLD,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, Joseph C. ROOT. Treomirer, F. F. BOORE.

Secretary, JOHN T. YATES.

[Incorporated January 1, 1891. Commenced business January 1, 1891.]

Principal office, 202 to 312 Sheely block, Omaha, Neb.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year 1 14,629 50

INCOME DURING THE TRAIL 1806.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as

Gross amount of membership fees required or represented by application, without deductions \$ 7,782.70 Annual dues as per contract, without any deduction whatever. Assessments: Mortuary, \$400,862; expense, f; accident, \$.....; sick benefit, \$; total..... 499,802.00

Total paid by members...... \$572,896.73 Interest and rent......None. 5,998,06 Advances to deputies repaid and ledger accounts..... Cash received from all other sources, viz: Supplies sold, \$3,568.14; 8,588,14 borrowed money, #5,000; total

(Assessments paid in advance, none.) Total income

8 DHT.053 00 \$ 601,582.RI

DISBURSEMENTS DURING THE YEAR 1898.

Losses and claims...... \$ 500,709.78 Assessments refunded, \$91,40; sovereign camp dues refunded, 89.15; total..... Total paid to members \$ 000,872 98 Commission and fees retained by or paid or allowed to deputies tn.005.05 on account of fees and dues Commissions paid or allowed for collecting assessments . None. Salaries of managers and agents not paid by commissions. None.

Total net resources.....

Total amount of salaries, fees per diem, mileage, expenses paid to officers, directors and committees..... 15,548,50 Amount paid to each: Soverign commander, \$8,000; sovereign clerk, \$2,500; sovereign banker, \$1,200.

6,881,90 Salaries and other compensation of office employes

Medical examiner's fees, whether paid direct by members or		
Otherwise	0,900.00	
Bent, \$1.018; supplies, advertising and printing, \$22,540.50; total.	EE.558.N	
Advanced to officers and deputies, to be repuid out of future sale		
aries or commissions	5,000.00	
All other Roma, vis: Borrowed money, \$5,000, furniture and fix-		
tures, \$372.21; postage, express, freight and exchange, \$3.212.10;		
#Apense, \$5,918.55; total	11,499,56	
Total disbursements		and the second
		8 563,794.99
Balance		8: 15,147,62
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
None None		
Loans on mortgages (Brut Bens) on real estate. None		
Loans secured by pledge of bonds, stocks or other residentials		
collateralsNone.		
Cost value of bunds and stocks owned absolutely None		
Ledger balances due from camp deputies and others	4,485,35	
Cash in hands of sovereign banker	4,745,82	
Cash deposited in banks on emergency or reserve fund account		
Supplies, blanks and printing, as per inventory. None.		
Furniture and fatures, as per laventory	5,222.50	
All other deposits	2,181.61	
Oanadian order Woodmen of the World, Incorporation expunses	- Carrier	
	1,514,50	
Total net or invested assets	18,147.82	
Deduct depreciation of assets to bring same to market value		
and agent's balance unsecuredNone.		
Total net or invested assets, less depreciation		# 18,142.82
NON-INVESTED ASSETS.		
Interest due and accreed	Name	
AVERIOR NAME AND INCOME.	M. Marine	
Market value of honds and stocks over over	1	
ACCES NOW-TO PURCOUS MERCES ACCESSAGES ACCESSAGES ACCESSAGES AND ACCESSAGES ACCESSAGES ACCESSAGE	None.	
Gross asseis		B 18.147.89
LIABILITIES.		
Losses adjusted, due and unpaid (number of claims, 13), and		
Inonuments		
Taxes due and accrued	69,490.00	
	2,459.35	
Due deputies and others	2,484.73	
srorrowed didder, s Interest accreed on same.		
Total and the Control of the Control		
Advance assessments, \$; bonus or dividend obligation,		
8; total		
All other (not including contingent mortuary), vix: Unpaid monuments on liquidated claims		
Total natural tradition	9,300.00	
Total actual liabilities		\$ 83,644,00
CONTINUEST MORTUARY ASSUTS (OR RESOURCES)		
Mortuary assessments called and not yet due (estimated)	75,000.00	
	10,000.00	
mortuary assessments due and unoaid	- The same of	
#40,800; resisted, #11,600; reported, # total	485,600.00	
Total due from members	THE SERVICE AND	
None None	MANAGEMENT OF THE PARTY OF THE	
Net amount due from members	_	
The state of the s		\$0,000,161 B

CONTINGENT MORTTARY LIABILITIES.

Losses adjusted, not yet due (an uber of claims) None.	
Losses in process of adjustment (number of claims, 35), and	
monuments \$ 72.50 00	
Losses reported (number of claims, 20), and monuments	
Losses resisted (number of claims. 5), and mnnuments	
All other contingent liabilities	
Total contingent mortuary liabilities	E 111,000,00

MENISTE OF CENTIFICATES OR POLICIES-SCHREE AND AMOUNT.

	OF 1800.		DURING ING.	
	Number.	Assount	Namber.	Amount
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year	35,037 20,1%	\$ 63,688,900.00 \$1,800,500.00	3,436	3,117,500.00
Total. Deduct number and amount which have ceased to be in force during 1898.	61,193	\$117.695,400.00 \$1,885.300.00	3,778 1,789	\$ 0,601,300,00 E,620,300,00
Total policies or certificates in force December \$1,1955 Losses and claims on policies or certificates	50,110	8 35,754,800 00 105,100.00	4,000	1 6,079,100.00
uppaid December 31, 1935. Losses and claims on policies or certificates incurred during year 1995	297	606,186 78		36,000.00
Total	364	# TILDOR TO	21	# 29,400.0
paid during the year 1896. Policies or certificates terminated by death during 1896.	248	No. of the last of		28,000,0
Policies or certificates terminated by lapse	11,778	21,379,100 87		2,701,200,0

MISCELLANBOUS QUESTIONS.

	uta have been made?

Answer. Two hundred and forty-eight; only one kind of claim.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. One (I) on account of violation of conditions of certificates and laws; four (i) on account of non-payment of dues.

Does association charge annual or other periodical dues or admission fees?

Answer. No uniform entrance fee-many admitted free.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Pifteen cents sovereign camp dues per month from each member.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Three thousand dollars, and monument, \$103.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realised from assessments, dues, admission fees and denations to neet the same?

Answer. Proceeds of one assessment, not to exceed amount stated to certificate. It may part of the mortuary assessments used for any purpose except to pay mortuary claims.

Answer, No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or bigg of value?

Answer. No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age!

Answer, Gruded.

Answer, Graded,
If mortality tables are used, please name them, and state if assessments are levied
on age at entry, or on age at date of assessment?
Answer. Based on age at entry
Has the society an emergency or reserve fund?
Answer, No.
Are the officers and directors elected at annual meeting of members? If not, how
are they selected?
Answer. Local camp officers elected annually, head camp officers elected bisn-
nially, sovereign officers serve four years.
Is a medical examination required before issuing a certificate to applicants?
Answer, Yes.
Are certificates issued to persons other than the families or heirs of the member?
Answer, No.
Are assignments of certificates to other than such persons allowed?
Answer. No.
For what purpose are assessments made and under what authority?
Answer. For the payment of death losses and monuments; by authority of the
sovereign commander and chairman of the sovereign finance committee.
Hus the association or society more than one class?
Answer. No; one class only.
If organized under the laws of any other state, territory or province, state such
fact, and the date of organization, giving chapter and year and date of passage of the
act?
Answer. Chapter is, laws of 1887, of the state of Nebraska; organized January 1.
1891.
Number in force at beginning and end of year?
Answer. Thirty-three thousand and twenty-seven, beginning of year; 50,110 end
of year,
Are the members of your society, order or association proposed, elected and initi-
ated in subordinate lodges or councils, or other bodies, by whatsoever other name
known, according to the application, laws, rules, regulations or ceremonles of such
societies, orders or associations respectively.
Answer, Yes.
The state of the s
A Section Co.
ANNUAL STATEMENT
For the year ending December 31, 1896, of the condition of the
and the control of the
SUPREME ASSEMBLY ROYAL SOCIETY OF GOOD FELLOWS.
door February,
Organized under the laws of the State of Rhode Island, made to the Auditor of State
of the State of Iowa, pursuant to the laws of said State,
burney by the total and the said State.

INCOME DURING THE YEAR 1896.			
gross amount paid by members to the association or its agents without deductions for commissions or other expenses as			
follows: pross amount of membership fees required or represented by application (beneficiary certificate and registration), without			
dadactions			
annual dues as per contract, without any deduction whatever (per capita tax).	8 10,712.19		
Assessments: Mortuary, \$358,785,55; expense, 8; accident,	- Designation		
8 sick benefit, 8 total	208,875.55		
Total paid by members	# ST5,497.TB		
appoint and and a total	330.10		
None.			
as vaccived from all other sources: Cash sairs, supplies.			
fines, rebates of fees by insurance commissions, fees for changes in benefit certificates, loans, etc	10,100.17		
Assessments paid in advance, \$)	100000000000000000000000000000000000000		
		B 385,0	78.00
Total income		_	-
Total net resources		事 367,8	185.50
DISBURREMENTS DURING THE TEAR 1898.			
osses and claims	# 350,018.02		
and made water by nonzes of litigation for protection of it, and	9,500.00		
A dvanced payments returned to rejected applicants None.			
Total paid to members	9 320°97H'03		
account of fees and these contents assessments. None commissions paid or allowed for collecting assessments. None salaries of managers and agents not paid by commissions. None			
Salaries of managers and agents not pare by commented and amount of salaries, fees per diem, milesge, expenses paid	W. Carrier		
tary, from January 4 to II, 1866, soi at, supreme sections			
	9,110 00		
Medical examiners rocs, whosher part of None otherwise. None Rent, \$708.97; taxes, \$, advertising and printing \$2.228.26; total	1 8,637,33		
Rent, \$108 97; taxes, \$, advertising and property of future sal Advanced to officers and agents, to be repaid out of future sal	The Common		
of society, general expenses, loans, etc	11,120.00		
Total disbursements		8 397	1000.63
Balance: General fund, \$179.48; W. and O. B. fand, \$605.61			
total			785.09
NET ON INVESTED ASSETS.			
Cost of real estate in cash, exclusive of encambrances Non-	0		
Collaterals A absolutely Non-	Da .		
Cost value of bonds and stocks owned ansorately Non-			
Cost value of bonds and stocks owned absolutely Agents' ledger balances		9	

Cash deposits in banks on emergency or reserve fund account		
All other deposits		
Total not or invested assets	Ñ.	
Total not or invested assets, less depreciation	-	THE CO.
NOS-INVESTED ASSETS.		
Interest due and accrued. None. Rents due, \$\(\theta\) is accrued, \$\(\theta\) is ledger accounts. \$ 270.3 Market value of reel state over out and encumbrances. None. Market value of bunds and atocks over cost, stock on hand. \$250.4		
Total non-invested assets		
Gross assets	-	3,605.60
LIABILITIES.		4,451.89
Losses adjusted, due and unpaid		
Salaries, rents and office expenses due and accrued. None. Borrowed money, \$1,000 to interest accrued on same, \$total \$ 1,000,00 Advance assessments, \$total \$ 1,000,00 \$ total. None. All other (not including contingent mortuary), vis. Ledger		
Total actual Habilities		-
Balance, net assets	-	1,012.00
CONTINGENT MORTGARY ASSETS (OR RESOURCES).		2,199,99
Mortnary assessments called and not yet due. # 43,000.00 Mortnary assessments due and unpaid 17,000.00 Mortnary assessments not yet called for losses unadjusted. # reported. \$ roll None.		
Total due from members \$ 60,200,00 Deduct estimated cost of collection None		
Net amount due from members		60,500,00
CONTINGENT MORTUARY LIABILITIES.		-
Losses adjusted, not yet due (number of ciaims, 1). # 3,000.00 Losses in process of adjustment number of ciaims,		
Total contingent mortuary liabilities		83,000.00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUNINGS		BURING ING.		
	Number.	Amount.	Number.	Amount	
Policies or certificates in force December 31, 1905. Policies or certificates written during the year 1808.	11,968	825,287,500 00 00,003,000	8	E 9,000.00	
Total. Deduct number and amount which have censed to be in force during 1986.	12.555	\$20,195,000.00 1,000,500.00	1	\$ 19,000 O	
Total policies or certificates in force December 31, 1896. Losses and claims on policies or certificates inpatd December 21, 1995. Losses and claims on policies or certificates incurred during year 1896.	10.105 34 142	\$20,134,500,00 75,000 00 289,000 00		8 4.000 O	
Total Lesses and claims on policies or certificates paid during the year 1896 Policies or certificates terminated by death during 1896 Policies or certificates terminated by lapse during 1896	150 106 242 1.028	\$ 411,000.00 * 300,016.02 330,000.00 2,004,500.00			

^{*} Is, HI. Is ag vod by compromise.

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments are made?

Answer. Death claims; report shows number of death claims paid. Assessments are levied semi-monthly, not for specified deaths but to provide the funds wherewith to may benefits on approval of proofs.

Number and kind of claims compromised or resisted and brief statement of reasons: Answer. Four claims are resisted on proofs filed for misstatements of material matters in application for membership.

Does association charge annual or other periodical dues or admission free?

Answer. Per capita on subordinates.

How much on each \$1,000 annualty, or per capita, as the case may be?

Answer. Twelve cents per member per month.

What is the maximum amount of the certificate or certificates issued on any one 255e7

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No; certificates specify amount to be paid subject to the laws of society governing W. and O. B. fund, which laws provide that when and if one full assessment shall produce less than \$3,000, then no more than proportionate amount of one full assessment shall be paid in any case. No dividends or endowments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. No: except to pay necessary expenses of Bugation to protect W. and O. B. fand.

Does the association or society issue endowment certificates or policies or unitertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to aga?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments levied on age at date of entry but not strictly according to any table of mortality.

Has the society an emergency or reserve fund? Answer, No.

Are the officers and directors elected at annual meeting of members?

Answer, No.

If not, how are they selected?

Auswer. Elected by ballot at regular session of Supreme assembly composed of Incorporators, officers and representatives from Grand assemblies.

Is a medical examination required before issuing a certificate to applicants? Answer, Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer. To dependents

Are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority? Answer. Death claims.

Has the association or society more than one class?

Answer. No. If voluntary, so state, and give date of organization.

Answer. Incorporated

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Organized under an act passed by the general assembly of the state of Rhode Island, on the 23d day of February, A. D. 1882; governed by chapter 152, of the public statutes of said state. Number in force at beginning and end of year?

Answer. At beginning, 11,968; at end, 10,965.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other hodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer, Yes

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME COUNCIL OF THE ROYAL ARCANUM,

Organized under the laws of the State of Massachusett, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Supreme Regent, John E. Pound. Supreme Secretary, W. O. Ronson. Suprems Treasurer, E. A. SKINNER.

[Incorporated November 5, 1877. Commenced business June 23, 1877.]

Principal office, 407 Shawmut avenue, Boston, Mass.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year: W. and O. B. death fund, cash, \$470,040.46; general fund, \$25,835.70; general fund. invested in bonds, \$19,517.50; general fund, invested in but ding, \$59,170.97; supreme secretary, contingent fund, \$2,500; total...... # 577.065.63

INCOME DURING THE YEAR 1895.		
Gross amount paid by members to the association or its agenta.		
without deductions for commissions or other expenses, as		
follows:		
Gross amount of membership fees required or represented by		
application, without deductions (benefit certificate fees,		
\$47,572; changes benefit certificate fees, \$2,425.50	48,997,50	
Cards and dues by members at large.	49.00	
Cards and dues by members at large	40.00	
Annual dues as per contract, without any deduction whatever:	division in	
Per capita tax	58,130,40	
Assessments: Mortuary, 34,882,548.04; expense, 2; accident,		
8; sick benefit, #; total	1,692,518.01	
Medical examiner's fees paid by applicant None.		
Total paid by members	COST TWO TO	
Interest, \$16.011.24; rent, \$067.90; total	16.679.14	
	100018175	
Advances to agenta repaid None.		
Cash received from all other sources, viz: Supplies sold to		
deputies, grand and subordinate councils, \$10.187 80; fines		
from delinquent councils, \$1.788.80; dispensations, \$200; R. A.		
Bulletin, \$42.85; rebate on account of office furniture \$6; total	10,052 23	
(Assessments paid in advance, \$)		
Total income		\$0.016,656.05
		65,596,723 98
Total net resources		80/100/100/80
DISHURSEMENTS DURING THE YEAR 1800.	In current	
Losses and claims	(5,002,074 18	
Supplies purchased to be sold	4,287.90	
Advanced payments returned to rejected applicants:		
Benefit certificate fees returned	27.80	
Fines remitted	122.80	
Printing blanks	3,150 94	
Total paid to members	85,000,424,44	
Commission and fees retained by or paid or allowed to agents		
on account of fees and dues: Assistance to grand chapter,		
on account of fees and dues: Assistance to grand chapter,		
\$1,961; extension of the order and official supervision,	AND MAKE WALL	
\$10,650.70; total	12,61L.70	
Commissions paid or allowed for collecting assessments None.		
Salaries of managers and agents not paid by commissions:		
Official visits to grand and subordinate councils	2,477,60	
Total amount of salaries, fees per dlem, mileage and expenses		
pald to officers	43,994.48	
Amount paid to each: W. O. Robson, supreme secretary, \$5,665 72;		
John E. Pound, supreme regent, 84,166.72; E. H. Skinner,		
supreme treasurer, \$3.006.74; A. T. Turner, supreme auditor,		
\$1,133.36,	Carl Married	
Salaries and other compensation of office employes: Clerk hire	205,055,51	
Medical examiner's fees, whether paid direct by members or	curco	
otherwisa	019.20	
Don't and tuyer None,		
Advertising and printing: Literature and publications, sets we		
circulars, \$65; assessment calls, \$610.57; printing account,		
\$3,448 75; R. A. Bulletin, \$677.63; total	4,000.82	
Advanced to officers and agents, to be repaid out of future sal-		
Advanced to omcers and agents, to be repaid out of the None		
aries or commissions		
All other items, viz : Benefit certificates, \$2,263.23; state medical		
examiner's supplies, \$12.21; office furniture, \$315.05; supreme		
assent asseton \$4.000 %; relief to councils, \$12.00; Dostage,		
stationer telegraphing and expressing, \$8,113.58; stationery,		
stor To et ate lands. ESS SS: sundries from contingent tund of		
a contract state on D A hollding maintenance, less		
taxes, 82,736.37; fraternal congress, 8200.60; general office		
Laxes, sales at little and confidence of the sales of the		
	54,634 46	
expenses, \$802 66; total	34,634 46	85,100,018,10
Total disbursements	24.634.40	85,120,018.39
expenses, \$802 66; total. Total disbursements. Balance	24.634.46	85,120,018.39 8 487,705,59
Total disbursements	24.634.40	Charles of Spinish Spinish

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances. Loans on morgages (first liens) on real estate	ė.	
Cost value of bonds and stocks owned absolutely. Agents' ledger balances	49,117.50	
Cash deposits in bank on emergency or reserve fund account Supreme secretary's contingent fund, National Bank of th		
Commonwealth Boston All other deposits.	2,500,00	
Total net or invested assets Deduct depreciation of assets to bring same to market value an	8 497,790,00	
agents' balance unsecured (demolition of old building o	0	
hand purchased)		8 659,705.60
NON-INVESTED ASSETS.		A 410.100788
Interest due, \$1,586.41; accrued, \$266.67; total	. 8 1,851.09	
Rents due, \$277.10; accrued, \$; total	977.10	
Market value of real estate over cost and encumbrances	44,170.45	
Market value of bonds and stocks over cost		
Total non-invested assets		8 47,043,13
Gress assets.		8 506,748,72
LIABILITIES.		
Losses adjusted, due and unpaid (number of claims, 50-48 ful		
rate, class A; 2 half rate, class A)	\$ 147,000.00	
Salaries, rents and office expenses due and accrued. None		
Borrowed money and interest accrued on same None		
Advance assessments and bonus or dividend obligations None All other (not including contingent mortuary)		
Total actual liabilities		
Balance, not assets		\$ 358,968.50
CONTINGENT MORTUARY ASSETS (OR RESOURCE		
Mortuary assessments called and not yet due (assessment No	Commence of	
236 in hands of sub-treasurer, December 31, 1895, estimated). Mortuary assessments due and unpaid, approximate	8 314,949 07	
Mortuary assessments not yet called for losses unadjusted		
\$; resisted, \$; reported, \$; totalNone		
Total due from members. Deduct estimated cost of collection	\$ 314,990.50	
Net amount due from members		-
		8 S11,090.50
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims,)None		
Losses in process of adjustment (number of claims, 381-2, 1-4, 1-6, 20 full rate, class B; 1 half rate, class B, and 171-2, 1-6, 1-4		
class D) Lorses reported (number of claims, 110-105 full rate, class O; a	# 115,250.00	
half rate, class C)	201,000,00	
Losses resisted (number of claims, 9-8 in class D, and W, Strom-		
berg in class E)		
members at time of death)	25,500,00	
Total contingent mortuary liabilities		\$ 691,750.00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUTUNESS OF 1886.		BUSINESS IN TOWA DUBLISH IND.		
	Number.	Amount	Number.		Amount
Policies or certificates in force Dec. 31, 1805 Policies or certificates written during the year	174,030	8 503,432,500	1,841	8	3,549,000
199harra accommendation written during the year	22.432	61,630,800	94		210,000
Total	196,512	\$ 565,Q3X,000	1,835	3	3,709,000
Deduct number and amount which have ceased to be in force during 1886	0,011	17,023,000	7.0		1/15,000
Total policies or certificates in force Dec. 31, 1856	190 Bul	\$ 547,151,000	1,976	1	3,633,000
unpaid Dec. 31, 1800 cases and claims on policies or cartificates	. 200	582,000	3		31,000
incurred during year 1895	1,781	5,044,808	- 4		16,000
Total	1,931	\$ 5,620,500	7	9	21,000
paid during the year 1898	1,784	5,018,200			15,000
Policies or certificates terminated by death during 1896.	4,731	5,041,500	- 4		18,000
Policies or certificates terminated by lapse during 1896.		12,877,800	53		147,000

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death claims.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. Compromised: \$12,510, misrepresentations as to habits: \$11,300, misrepre-

Answer. Compromee: single, misrepresentations as to macris, siless, marepresentations as to occupations siless, died under suspension. Resisted: \$80.00, tilegal designation of beneficiary.

Does the association charge annual or other periodical dues or admission foes?

Answer. Initiation fee and quarterly does payable to subordinate council.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Dues not less than \$3 per year.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to have the agno?

Answer. No: the laws of the order guarantee the full amount named, provided one assessment on the entire membership realizes that sum.

Is any part of the mortuary assessments used for any purpose except to pay mor-

Answer, No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied.

on age at entry or on age at date of assessment?

Answer. Rates are based on combined American experience tables of mortality

and are fixed on age at entry.

Has the association or society an emergency or reserve fund?

Has the association or society an emergency or reserve t Answer. No.

420 IOWA INSURANCE REPORT.
Are the officers and directors elected at annual meeting of members?
Answer. Of supreme council, yes.
Is a medical examination required before issuing a certificate to applicantal
Answer, Yes.
Are certificates issued to persons other than the family or heirs of the member? Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer, No.
For what purpose are assessments made and under what authority?
Answer. Payment of death benefits, and are called under authority conferred by law upon the supreme regent, supreme secretary and supreme treasurer.
Has the association or society more than one class?
Answer, No.
If voluntary, so state, and give date of organization. Answer. Organized as a voluntary association June 23, 1877.
If organized under the laws of any other state, territory or province, state such
fact, and the date of organization, giving chapter and year and date of passage of
the act.
Answer. Laws of 1874, chapter 175, public statutes of Massachusetts. Number in force at beginning and end of year?
Answer, At beginning of year, 174,060; at end of year, 190 car
Are the members of your society, order or association proposed elected
initiated in subordinate lodges or councils, or other bodies, by whatsoever other as-
known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?
Answer. Yes.
ANNUAL STATEMENT
For the year ending December 31, 1896, of the condition of the
SUPREME COURT OF HONOR,
Organized under the laws of the State of Illinos, made to the Auditor of State of the
State of lows, pursuant to the laws of said State.
Supreme Chancelor, A. L. Henerond. Supreme Recorder, W. H. H. HOUNGLEY.
Supreme Treasurer, B. F. WORKMAN.
[Incorporated July 16, 1805. Commenced business August 1, 1895.]
Principal office, rooms 1 and 2, Hardiner building, Springfield, III.
BALANCE SHEET,
Amount of net or invested assets December list of previous year \$ 87.08
Amount of net or invested assets December 31st of previous year \$ \$7.00
INCOME DURING THE TEAR 1896.
INCOME DURING THE YEAR 1896. Gross amount paid by members to the association or its agents.
INCOME DUBING THE YEAR 1896. Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Gross amount of membership fees resulted or represented by
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by application, without deductions.
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Gross amount of membership fees resulted or represented by
Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by application, without deductions
INCOME DUBING THE YEAR 1896. Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Gross amount of membership fees required or represented by application, without deductions

Total paid by members..... # 27,442.23

Interest, \$; rent, \$; total		
Total income	- 33	0.1111.67
Total not resources	3	0.111.05
DISSURSEMENTS DURING THE YEAR 1806.		
Losses and claims		
Total paid to members \$ 21,100.00 Commission and fees retained by or paid or allowed to agents on account of fees and dues		
to officers. 1,920.32 Amount paid to each: Supreme chancelor, \$750; supreme recorder, 8630.31, directors, \$502.31.		
Salaries and other compensation of office employes SIL45 Medical examiner's fees, whether paid direct by members or		
Sient, 200: taxes, 2, advertising and printing, 25,88.50; total. Advanced to officers and agents, to be rejuded out of future aslaries or commissions. None.		
money, \$625; interest on same, \$53.95; miscellaneous, \$1,551.76; total		29,376.14
Total disbursements	*	and the same of th
Balance		635.51
NUT OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances. None. Loans on mortgager (first liess) on real estate. None. Loans secured by piedge of bonds, stocks or other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents' leigher balance. \$ 2,098.64 Cash in office, due from subordinate courts on per capita and collected since December 31, 1598. Clash deposits in banks on emergency or reserve fund account: Auburn State bank. Supplies. \$200.000 collected functions, \$200.		
Total net or invested assets		
Total net or invested assets, less depreciation		5,657.00
NON-INVESTED ASSETS.		
Interest dueaccrued		8,657.20
Gross nancta	-	alternation,

Losses adjusted due and named

LIABILITIES.

Tarse due and accrued. None. Salaries, roats and office expenses due and accrued. None. Borrowed money #75: interest accrued on same, 59: 13; total. \$ 814.13 Advance assessments, \$ bonus or dividend obligations, \$ total. None. All other (not including contingent mortuary) None. Total actual liabilities.	5	814.13
Balance, net assets	8	6,843.07

CONTINUEST MORTHARY ASSESS (OR OWN

8 11,900.00

11,900,00

A STATE ASSETS (OH ILESOURCE	1974	
Assessments called and not yet due	# 4,900.00	
Assessments due and unpaid	# . *y### . **	
Mortuary assessments not yet called for losses unadjusted, \$: resisted, \$6,000; reported, \$1,000; total		
Total due from members	A 77 000 00	
Deduct estimated cost of collection	6-11/200:00	
Net amount due from members		8

CONTINGENT MORTHARY LIABILITIES.

Losses in process of adjustment (number of claims, 3)	
Losses reported (number of claims, 1). Losses realsted (number of claims, 3, suicides). All other contingent liabilities	1,000.00
Total contingent mortuary liabilities	

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

		OF 1896.	BURINESS IN 100 DURING 1805.	
	Number.	Amount	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 Policies or certificates written during the year	1,861	\$3,170,500.00	71	\$ 125,500.00
1896	9,568	16,517,500.00	898	1,697,500.00
Total. Deduct number and amount which have ceased	11,420	\$19,688,000.00	960	\$ 1,823,000.00
to be in force during 1896	279	463,500.00	62	101,000.00
Total policies or certificates in force December 41, 1898. Losses and claims on policies or certificates unpaid December 31, 1896. Losses and claims on policies or certificates incurred during 1896.	11,150 None	\$19,224,500.00 None	907 None	\$ 1,722,000 00 None
	20	33,000.00	2	3,000.00
Total Losses and claims on policies or certificates	20	8 33,000.00	2	\$ 1,000.00
Policies or cortificates townships and her deserve	10	21,000.00	1	2,000.00
Policies or certificates terminated by large	18	22,000 00	1	11,000.00
during 1896	279	463,500.00	63	191,000 00

MISCRLLANGOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death claims, 11; accident, 2.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. Resisted, three suicides.

Does association charge annual or other periodical dues or admission fees? Auswer. Annual dues, \$1.

How much on each \$1,000 annually, or per capits, as the case may be?

Answer. One dollar for \$500, \$1 for \$1,000, \$1 for \$2,000, What is the maximum amount of the certificate or certificates issued on any one Hfe?

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. Does not guarantee any fixed amount-

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No other purpose except accident.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded assessments, according to this society's own table of rates.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. By representatives elected by the local courts as delegates to the

Is a medical examination required before issuing a certificate to applicants? Answer, Yes. Are certificates issued to persons other than the families or heirs of the member?

Answer, Yes. Are assignments of certificates to other than such persons allowed?

Answer. Certificates issued to families or heirs, blood relation, affianced husband or affianced wife.

For what purpose are assessments made and under what authority?

Answer. For mortuary purposes.

Has the association or society more than one class?

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the met?

Answer. Laws of Hitnois, as passed in 1881 and approved June 22, 1895.

Number in force at beginning and end of year.

Answer. At beginning of year, 1,861; at end of year, 11,150,

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Initiated in district courts as provided by constitution and risual.

Salaries and other compensation of office employes...... # 20,155 57

\$ 19,831,87

12,004,480,40

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, M. D. OROSHYATERHA. Secretary, JOHR A. McGILLIVAY.
[Incorporated July 25, 1881—May 2, 1880. Commenced business July 1, 1881.]
Principal office, Toronto, Ontario.

Gross amount paid by members to the association or its agents, without dedections for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.

Annual dues as per contract, without any deduction whatever
Assessments: Mortunary, \$1,150,225,70; expense, \$67,625,52; slck
and funeral, \$180,784.70; total.
Medical examiner's fees paid by applicant
None
Total paid by members
Interest, \$20,805.85; rant, \$1,104.81

DIRBURAREMENTS DURING THE YEAR 1896.

Losses and claims . \$80,941.91

Advanced payments returned to rejected applicants . 546.97

Total paid to members . \$821,488.88

Commission and fees retained by or paid or allowed to agents on account of fees and dues . None.

Commissions paid or allowed for collecting assessments . None.

Salaries and expenses of managers and agents not paid by commissions . 66,999 st.

Total amount of salaries, fees per diem, mileage, expenses paid to officers. . 26,993 21.

Medical examiner's fees, whether paid direct by members or	1,442.93	
otherwise	siane-en	
printing, \$11,008.22; total	16,216.80	
Postage and stationery	14,319.37	
All other items, viz: Traveling expenses, \$6,701.87; license, legis-		
lation and incorporation fees, \$12,431.32; inspection and com-		
missions, \$3,043.88; investigating claims, \$303.45; supplies purchased, \$25,285.03; executive and supreme court expense.		
\$3.804.06; accident insurance, \$180.00; fraternal fees, \$93;		
sundry expense, \$8,002.70; furniture, \$2,404.61; official organ.		
sea.330.74; contingent, \$26,828.64; total	59,650.03	
Total disbursements	-	81,090,532.64
		FD:015.494.38
Balance		EU,U10,434,00
RET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
)	00,700.00	
Loans on mortgages (first liens) on real estate	Topla soons	
Loans secured by pledge of bonds, stocks or other marketable		
collaterals	142,553.10	
Agents' ledger balances secured		
Oash in office		
Cash deposits in banks on emergency or reserve fund account:		
Molson's bank, Toronto, and National bank, London, \$105,-		
476.57; Dominion government, \$100.000.00; British government,	385,561.90	
\$97,333.33; New Brunswick government, \$20,000,00; total	800/10/190	
All other deposits, viz: Temple property, \$190,900; deposit receipts and sundry advances, \$37,207.86; total	251,107,36	
Total net or invested assets	2,010, 684,88	
Deduct depreciation of assets to bring same to market value,		
and agents balances unsecured		82,015,484,35
Total net or invested assets, less depreciation		#5,015,464.03
NON-INVESTED ASSETS.		
Interest due, 851,085,37; accrued, \$13,418.00; total	8 55,231.40	
Pants due \$. accrued \$. office furniture, \$19.005 H; total-	10,095.31	
Market value of real estate over cost and encumbrances . None.		
Due from branches	23,008.19	
Market value of bonds and stocks over cost		
Total non-invested assets		\$ 09,336.89
Gross assets		82,113,821.97
LIABILITIES		
ALLAHAMAN		

Salaries due and accrued None.

Borrowed money, \$...; interest accrued on same, \$...; total

All other (not including contingent mortuary) viz: Sick claims,

\$067.97; current account, \$1,180 23; total

Bajance, not assets

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due
Mortuary assessments due and unpaid
Manager and the second
Mortuary assessments not yet called for losses unadjusted, \$; resisted,
a resisted,
\$; reported, \$; total
Photo C. American Services
Total due from members
The state of the s
Deduct estimated cost of collection
The state of the s
Net amount due from members

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)	None.
Losses in process of adjustment (number of claims)	None.
Losses reported (number of claim)	None.
Losses resisted (number of claims)	Nane
All other contingent liabilities	None.
Total contingent mortuary liabilities	Nome

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1806.		BUSINESS IN 101 DUBING 1898.	
	Number.	Amount	Number.	Amount.
Policies or certificates in force December 31, 1895. Policies or certificates written during the year 1896.	86,521 24,126	\$ 105,027,500 25,858,000	374 167	8 519,500 260,000
Total Deduct number and amount which have ceased to be in force during 1896	110,645 7,807	# 136,858,500 8,094,500	541 12	\$ 779,590 13,000
Total policies or certificates in force December 31, 1806 Losses and claims on policies or certificates unpaid December 31, 1869 Losses and claims in 1868 not reported until 1806 Losses and claims on policies or certificates incurred during year 1806.	100,838	# 128.TV1.000 19.975 53,983 655,731	823	8 766,500
Total	597	\$ 729,680	9	# 3,000.00 3,000.00
during 1895. Policies or certificates terminated by lapse during 1896.	7,280	7,438,768	20	3,000 00

MISCELLANEOUS GUESTIONS.

Number and kind of claims for which assessments have been made? Answer. Mortuary, sick and funeral benefits.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer, None.

Does association charge annual or other periodical dues or admissions fees?

How much on each one thousand dollars annually, or per capits, as the case may be? Answer. Twenty-five cents per capita per year.

What is the maximum amount of the certificate or certificates issued on any one.

Answer. Five thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Answer, Yes.

If so, state amount guarantee, and the security or such guarantee?

Answer. By the monthly assessments and reserve fund and the power to levy

extra assessments. Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims? If so, what amount, and for what purpose?

Answer. Five per cent used for management expenses. Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Combined experience table; on age at entry,

Has the association or society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Two million, fifteen thousand, four hundred and eighty-four dollars and thirty-eight cents.

For what purpose, how is it created and where deposited?

Answer. To pay mortuary and sick and funeral claims; created by surplus of assessments: in banks, mortgage bonds, etc.

Are the officers and directors elected at annual meeting of members?

Answer, No.

If not, how are they selected?

Answer. At triennial meeting of supreme court.

Is a medical examination required before issuing a certificate to applicants? Answer, Yes.

Are certificates issued to persons other than the family or heirs of the member? Answer, No.

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what authority?

Answer. To pay mortuary and sick claims; under authority of constitution and act of incorporation.

Has the association or society more than one class?

Answer. Only one.

Number of members in each class?

Answer. One hundred and two thousand, eight hundred and thirty-eight.

If voluntary, so state, and give date of organization?

Answer. No.

If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act?

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

mcs? Answer. Under act 52, Victoria, chapter 104, statutes of Dominion of Canada,

Number in force at beginning and end of year: If more than one class, number in each class?

Answer. Eighty-six thousand, five hundred and twenty-one.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or coremonies of such societies, orders or associations respectively?

Answer, Yes.

\$ 2,000.00

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME HIVE, LADIES OF THE MACCABEES OF THE WORLD,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, LILLIAN M. HOLLIANEN. Secretary, BINA M. WEST. Treasurer, KITTIR'S, WARNER. [Incorporated March 6, 1897. Commenced business October, 1892]

Principal office, corner Huron and Bard streets, Port Huron, Mich.

BALANCE SHEET.

Amount of not or invested assets December list of pravious year \$ 26,523.52

INCOME DUBING THE TRAS 1806.

Gross amount paid by members to the association or its arents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... # 21.851.27 Annual dues as per contract, without any deduction whatever.. 2.666.68 Medical examiner's fees paid by applicant...... 11,505.00 Total paid by members...... \$ 156,061.78 Cash received from all other sources, viz: Charter from and supplies 4,685.65

ssessments pald in advance, \$)	
Total income.	# 100,047.61
Total net resources	8 181,471.18

Losses and claims. \$ 71,000.00 Advanced payments returned to rejected applicants 20,04 Total patd to members. \$ 71,700.00 Commission and fees retained by or paid or allowed to agents on account of fees and dues. 21,610.00 Commissions paid or allowed for collecting assessments. None. Salaries of managers and agents not paid by commissions. 2,000.00 Salaries of managers and agents not paid by commissions. 2,000.00 Total amount of salaries, fees per diem, mileage, expenses paid to officers. 5,007,43 Salaries and other compensation of office employee. 2 900.00	DISDURSAMENTS DURING THE TRAIL 1995.		
Total patd to members. \$ 11,700.04 Own mission and fees retained by or paid or allowed to agents on account of fees and diess. Commissions paid or allowed for collecting assessments. None. Salaries of managers and agents not paid by commissions. 2,000.09 Total amount of salaries, fees per diem, mileage, expenses paid to officers. 5,007.47	Losses and claims		71,500.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues. 27,81206 Commissions paid or allowed for collecting assessments. None. Salaries of managers and agents not paid by commissions. 2,610.69 Total amount of salaries, fees per diem, mileage, expenses paid to officers.	Advanced payments returned to rejected applicants		290.04
Commissions paid or allowed for collecting assessments. None. Salaries of managers and agents not paid by commissions	Commission and fees retained by or paid or allowed to agents	8	71,790,94
Total amount of salaries, fees per diem, mileage, expenses paid to officers	Commissions paid or allowed for collecting assessments. None.		27,612.00
to officers	Total amount of salaries, fees per diem, mileage, expenses paid		
	to officers		5,267.42 2,925.80

Medical examiner's fees, whether paid direct by members or		
otherwise		
printing, \$338.61; total 1.077.55		
Advanced to officers and agenta, to be repaid out of future sal-		
aries or commissions		
\$561.60; official organ, \$2,004.08; express and freight, \$665.03;		
postage, \$1,797.80; committee expenses, \$183.94; telegrams.		
#180,20; light, #26,90; telephone, #90; miscellaneous, #1,760,26; total 10,415,15		
		141,604,40
Total disbursements	5	The state of the s
Balance		30,666,67
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrances		
Loans on mortgages (first Hens) on real estate		
Loans secured by pledge of bonds, stocks or other marketable		
collaterals		
Cost value of bonds and stocks owned absolutely None.		
Agents' ledger balances		
Cash in office		
Cash deposits in banks on emergency or reserve fund account		
All other deposits: Commercial bank, Port Huron, Mich 5.496.03		
Oltizens National bank, Plint, Mich		
Total net or invested assets \$ 20,800.07		
Deduct depreciation of assets to bring same to market value		
and agent's balance unsecured		
Total net or invested assets, less depreciation	8	10,800.67
NOS-INVESTED ASSETS.		
Interest due and accrued		
Rents due and accrued		
Market value of bonds and stocks over cost		
Total non-invested assets		
Gross assets	8	10,466,67
LIABILITIES.		
Losses adjusted, due and unpaid number of claims, D 8 2,600.00		
Taxes due and accrued		
Salaries, rents and office expenses due and accrued 3,507,78		
Borrowed money and interest socraed on same		
Advance assessments and bonus or dividend obligations. None. All other (not including contingent mortuary)		
The state of the s		5,507,76
Total actual liabilities.	-	
Halance, not assets	*	34,278.91
CONTINGENT MOSTUARY ASSETS (OR RESOURCES).		
Mortuary assessments due and not yet due		
Mortuary assessments not yet called for losses unadjusted,		
Ministers, whereastern and her services and services and services.		
resisted and reportedNone.		
resisted and reported		
Total due from members 8 2,000.00 Deduct estimated cost of collection Nose.		

Net amount due from members

IOWA INSURANCE REPORT.

CONTINGENT MORTUARY LIABILITIES.

Total contingent mortuary liabilities..... \$ 13,000.00

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN 10W. DURING 1806.		
	Number.	Amount	Number.	Amount.	
Policies or certificates in force December 31, 1895. Policies or certificates written during the year 1896.	9,765	8 8,823,500.00 7,471.000.00	144	8 98,500.00 183,500.00	
Total Deduct number and amount which have ceased to be in force during 1896	18,969	\$16,293,500.00 1,209,500.00	413 54	6 282,000.00 27,000.00	
Total policies or certificates in force December 31, 1898. Losses and claims on policies or certificates unpaid December 31, 1895. Losses and claims on policies or certificates incurred during year 1896.	17,037 9 54	\$15,084,000 00 16,000.00 76,500.00	359 1	£ 245,000.00	
Total. Losses and claims on policies or certificates paid during year 1895 Policies or certificates terminated by death during 1895. Outline to certificates terminated by lapse	63 51 54	8 86,800.00 71,800.00 76,500.00	1 1	\$ 1,000.00 1,000.00 1,000.00	
during 1998	1,878	1,139,000.00	53	36,000.00	

MISCELLANEOUS OURSTIONS.

Number and kind of claims for which assessments have been made?

Answer, Death.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer, None.

Does association charge annual or other periodical dues or admission fees.

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be.

Answer. Fifty cents per year on life benefit members.

What is the maximum amount of the certificate or certificates issued on any one 35503

Answer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees, and donations to meet the same? Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes: 12 per cent for management expenses. Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer, Graded.

If mortality tables are used, please name them, and state if assessments are levied on are at entry, or on age at date of assessment.

Answer. Assessments are levied according to age at entry.

Has the society an emergency or reserve fund?

Answer, No.

Are the officers and directors elected at annual meeting of members?

Answer, Riennial

Is a medical examination required before issuing a certificate to applicanta?

Are certificates issued to persons other than the families or beirs of the member? Answer, No.

are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority? Answer. To pay death claims; under the authority of the laws of the order.

Has the association or society more than one class?

Answer. Only one class of beneficial members

If voluntary, so state and give date of organization?

Answer. Voluntary association; under the Knights of Maccabees, October 1, 1892. Number in force at beginning and end of year?

Answer. December 31, 1895, 2,765; December 31, 1896, 17,037.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer, Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME LODGE OF THE BUSINESS MENS FRATERNITY,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. F. HODGIN.

Treasurer, M. W. RAVLEY.

Secretary, H. M. WARING.

157.20

[Incorporated April 6, 1896. Commenced business August 19, 1895.]

Principal office, Omaha, Neb. Attorney for service of process in Iowa, Hon, C. G. McCartby, auditor of state.

BALANCE SHEET.

Amount of net or invested assets December list of previous year None.

INCOME DURING THE TEAR 1896. Gross amount paid by members to the association or its agents,

without deduction for commissions or other expenses, as follows: Certificate fees \$ Gross amount of membership fees required or represented by

application, without deductions: Cannot give, as books are not so kept; organizers keep admission fees and are not required to report them to this office.

Annual dues as per contract, without any deduction whatever

COURT A	TRECTE	****			
OWA	TWEL	KAN	CHO	REP	מאנטי

Assessments: Mortuary and accident	049.40		
Medical examiner's rees paid by applicans and are not reported paid by applicant direct to physicians and are not reported			
to this office.			
Total paid by members	1,336.60		
Total paid of members None. Interest and rent None. Advances to agents repaid None.			
and the same all other sources, vir. Remittances from			
	28.85		
for proper reports	35,50		
(Assessments paid in advance, \$)	_		
Total income		5	1,875.54
Total net resources	menna:		1,375.54
DISBURSEMENTS DURING THE YEAR 1876.			
	7.00		
Losses and claims			
	7.00		
Total paid to members	1000		
annual of face and dues.			
Commissions naid or allowed for collecting assessments. None.			
develor of managers and agents not paid by commissions, None.			
Total amount of salaries, fees per dism, mileage, expenses paid to officers.	13.06		
A mount maid to each: Supreme secretary (expense), £13.05.			
Medical symmetr's fees, whether paid direct by members or			
otherwise: Cannot give this. Rent. 8; taxes. 8; advertising and printing, \$316.85; total	316.65		
Advanced to officers and arents to be repaid out of luture sai-			
ries or commissions. All other items, vis: Lodge supplies, trunks, gavels, ballot boxes, etc	26.05		
			200.56
Total disbursements		-	082.05
Balance			805.90
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
None.			
Loans on mortgages (first liens) on real estate			
and the form to			
Cost water of hands and stocks owned absolutelyNone.			
A cents' lodger balancesNone.	60.56		
Cash is office. Cash deposits in bank on emergency or reserve fund account:	p. Jones		
First National Bank of Omaha, reserve fund, \$179.12; beneat			
Fund 700 03: 10tal	885.75		
All other deposits: National Bank of Commerce, Omaha, general	34,67		
fund	Trees and		
Total net or invested assets	8 98.1 98 201.10		
Add lodge supplies, furniture, books and blanks on hand Deduct depreciation of assets to bring same to market value	202110		
and agenta' ledger balance unsecuredNone			
Total net or invested assets, less depreciation		5	1,184.08
Total net or invested assets, less depreciation.			

Interest due and accrued. Eents due and accrued. Market value of real estate over cost and encumbrances. Market value of bonds and stocks over cost. Total non-invested assets.	None.	
Gross assets		b 1.181,08
LIABILITIES.		
Losses adjusted, due and unpaid (number of claims) None.		
Taxes due and accrued None. Salaries, rects and office expenses due and accrued. None. Borrowed mony and titerest accrued on same. None. Advance assessments and bonus or divident obligations. None. All other (not including contingent mortuary), viz: Printing bills.	229-00	
Total actual liabilities	-	B 229.05
Balance, net assets		# ±1: NVI.02
CONTINGENT MOBIUARY ASSETS (OR RESOURCES)		
Mortuary assessments called and not yet due. Mortuary assessments due and unpaid. Mortuary assessments not yet called for losses unadjusted, resisted, f, reported, f, total. Total due from members. Deduct estimated cost of collection. Net amount due from members. CONTINGENT MORVIARY LIABILATIES. Losses adjusted, not yet due (number of claims,) Losses reported number of claims, Losses resisted (number of claims,	None,	
	TOTAL	RITALNESS
	DER	ING 1806.
	Number.	Amount.
Policies or certificates in force December 31, 1895	None 500	8 835,000 00
Deduct number and amount which have cessed to be in force dur- ing 1898	7600	\$ 108,000.00 6,000.00
Total policies or certificates in force December II, 1895	None 1	8 830,000.00 None 700.00
Total Losses and claims on policies or certificates paid during year 1805. Policies or certificates terminated by death during 1805. Policies or certificates terminated by lapse during 1806.	None a	700.00 700.00 None 8 6.000.00

WINDSTELL ANDOUG OURSTIONS.

Kind of claims for which assessments have been made?

Answer. Death and distbillty.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does the association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1.000 annually, or per capita, as the case may be?

Answer. Per capita, \$2 per annum.

What is the maximum amount of the certificate or certificates issued on any one 11fe7

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dues, admission fees and donations. to meet the same?

Answer, No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Assessments are divided when received; 30 per cent placed in revenue fund and balance to pay claims arising under certificates.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. At age seventy as old age disability, one half of certificate is paid in cash, balance in five equal annual payments. No other payments made during during lifetime of members except for actual physical disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer, Graded

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American experience mortality table No. 12. Assessments required to be paid by all members regardless of mortality rate after \$25,000 is accumulated in benefit fund; assessments are based on mortality and disability rate.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. One hundred and ninety dollars and forty-six cents.

For what purpose, how is it created and where deposited?

Answer. To pay old age disability benefits and excessive mortality benefits. Invested in government, state and municipal securities and real estate mortgages not exceeding 40 per cent of value of real estate; securities deposited with auditor of public accounts of Neuraska.

Are the officers and directors elected at annual meeting of members?

Answer, No.

If not, how are they selected?

Answer. Elected at sessions of the Supreme lodge; next session meets in October, 1901, and every two years thereafter.

Is a medical examination required before issuing a certificate to applicanta?

Answer, Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of cortificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death and disability claims. Twelve assessments are required to be paid by each member until \$25,000 is accumulated in benefit fund when members cease paying until benefit fund is depleted below that amount. If more than two assessments are required to pay claims directors order additional ones to be made.

Has the association or society more than one class? Answer. Yes, but they are not assessed separately. If so, how many, and amount of indemnity in each? Answer. Three: \$1,000, \$2,000 and \$3,000.

Number of members in each class?

Answer. Three thousand dollar class, 83 members; \$2,000 class, 165 members; \$1,000 class, 251 members.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Incorporated April 16, 1806, under the provisions of chapter 18, of the laws of 1887, approved March 29, 1887.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. None at beginning of year; end of year, \$2,000 class, 85; \$2,000 class, 165; \$1:000 class, 251,

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer, Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME LODGE KNIGHTS OF HONOR.

Organized under the laws of the State of Missouri made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JOHN MULLIGAN. Secretary, B. F. NELSON. Trensurer, J. W. BRANCH.

[Incorporated Murch 20, 1876. Commenced business June 50, 1872.]

Principal office, St. Louis, Mo., Odd Fellows building, Ninth and Olive streets. Attorney for service of process in Iowa, Auditor of State of the State of Iowa.

BALANCE SHEET.

Amount of net or invested assets December 21st, of previous year: General fund, \$75,511.55; W. and O. B. fund, \$1,130.83; relief fund, \$139.53; supreme reporter, \$1,075.32; total...... \$ 77,956.33

INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as Benefit certificates...... 2,234.50 Annual dues.

		156	240	
Expense assessments		201	.040	m
W. and O. B. assessments	3	,234	,007.	3
Total paid by members	81	,150 s	,620.	4
Interest, \$0.157 40; supplies, \$2.555.80; total		7	7711	ď
Buttons, etc., \$12.50; defunct cards, \$212.00; total			2554	
Fines, \$320.15; exchange, \$14.25; total			334	,H
(Assessments paid in advance, \$)				

Total income..... \$4,571,790,24

Total net resources..... 84,849,755,47

DISBURSEMENTS DURING THE YEAR 1895.

Losses and claims (2,148 claims)	4,155,004,47		
Attorney fees and court costs	4,848 89		
Blank books and stationery, #614.84; clerks' salaries, #15,094.50;			
total	15,700.84		
Supreme lodge officers, \$1,045.71; assessment books, \$312.00; total. Supreme lodge session, \$2,459.43; beneficiary certificate blanks,	1,857.71		
#331.95; total	2,791.67		
General expenses, \$1,581.28; postage, \$1,658.39; total	3,242.46		
to officers. Amount paid to each: Supreme dictator, \$2,500.00; supreme	12,800,00		
medical examiner, \$2,500.00: supreme reporter, \$4,200.00; supreme treasurer, \$3,600.00.			
Supplies, 83,638.65; printing, 8e75.05; total	4,513,70		
Trial tribunal, \$157.05; mileage and per diem grand lodge session, \$13.051.19; total	18,268 15		
Supreme medical examiner, \$369 00; Knights of Honor paper,	III CONTRACTOR AND		
\$2,500 00; total	2,800.00		
\$34.978.35; total Expense assessments returned, \$168.71; grand lodge appropria-	24,418.01		
tions, \$14,000.05; total	14,768,71		
Office furniture, \$077 40; advertising and literature, \$936.54; total	1,313,97		
Rent, #3,060.00; advisory board, #1,160.80; total	4,001.80		
Committee on laws, \$102.23; fraternal congress, \$285.50; total	388.75		
Total disbursements	4	84.261.949	35
Balance		\$ 87,807.	12
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
Loans on morigages (first liens) on real estate None.			
Loans secured by pledge of bonds, stocks or other marketable			
Loans secured by pledge of bonds, stocks or other marketable collaterals			
Loans secured by pledge of bonds, stocks or other marketable collaterals. None. Cost value of bonds and stocks owned absolutely			
Loans secured by pledge of bonds, stocks or other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None.			
Loans secured by pledge of bonds, stocks or other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Oash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account:	1,005.98		
Loans secured by pledge of bonds, stocks or other marketable collaterals. None. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Oash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account:			
Loans secured by pledge of bonds, stocks or other marketable collaterals. Cost value of bonds and stocks owned absolutely. None. Agents' tedger balances. None. Cash in office of supreme reporter.	\$ 1,905.98 85,901.14		
Loans secured by pledge of bonds, stocks or other marketable collaterals Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce. None. All other deposits. None.	85,901.14		
Loans secures by pladge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None Agents' ledger balances. None Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce. All other deposits. None.	85,901.14		
Loans secured by pledge of bonds, stocks or other marketable collaterals Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce. None. All other deposits. None.	85,901.14		
Loans secured by pledge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None Agents' ledger balances. None Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Banks of Commercs. None Cash deposits. None Total net or invested assets. Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balances unsecured. None.	85,901.14	8 87907	19
Loans secured by pledge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None Agents' ledger balances. None Onah in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Banks of Commercs. None Total net or invested assets. Total net or invested assets. None and agents' balances unsecured. None. Total net or invested assets to bring same to market value and agents' balances unsecured. None.	85,901.14	8 87,807.	.12
Loans secures by pledge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None Agents' ledger balances. None, Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce. None, Cash deposits in banks or Commerce. None, Cash deposits in banks or Defined account: None, Cash deposits in banks or Commerce. None, Cash deposits in banks or Commerce. None, Cash deposits of Commerce. None account to the Cash of Commerce. None account to the Cash of Commerce and Sents balances unsecured. None. Total net or invested assets, less depreciation.	85,901.14 87,807.12	8 87,902	.12
Loans secured by pledge of bonds, stocks or other marketable collaterais. None. Cost value of bonds and stocks owned absolutely. None. Agents' ledger balances. None. Gash in office of supreme reporter. Gash deposits in banks on emergency or reserve fund account: National Bank of Commercs. None. Total net or invested assets. None. Total net or invested assets. Lo bring same to market value and agents' balances unsecured. None. Total net or invested assets. Los depreciation. Total net or invested assets. Los depreciation. BON-INVESTED ASSETS. Due from grand lodges.	85,901.14 87,807.12	8 87,907.	. 111
Loans secures by pledge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None Agents' ledger balances. None Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: Nestional Bank of Commerce. None. All other deposits. None. Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balances unsecured. None. Total net or invested assets. less depreciation. NON-INVESTED ASSETS. Due from grand lodges.	85,901.14 87,807.12 1.341.33 7.78	\$ 87,902	.12
Loans secured by pledge of bonds, stocks or other marketable collaterals. None. Agents' ledger balances. Agents' ledger balances. None. Agents' ledger balances. None. Agents' ledger balances. None. Agents' ledger balances. None. Total in office of supreme reporter. National Bank of Commercs. All other deposits. None. Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balances unsecured. None. Total net or invested assets, less depreciation. None. Total net or invested assets. Due from grand lodges. Due from subordinate lodges. Due from subordinate lodges. Due from subordinate lodges.	85,001.14 87,807.12 8 1,341.33 7.78 20,03	8 87,902.	.12
Loans secures by pladge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None Agents' ledger balances. None Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce. None Cash deposits in banks of Commerce. None Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balances unsecured. None. Total net or invested assets. less depreciation. None. Total net or invested assets. less depreciation. BON-INVESTED ASSETS. Due from grand lodges. Due from subordinate lodges. Due from all other sources.	85,001.14 87,807.12 8 1,341.34 7.75 20.03 7,060.88	8 87,907	.12
Loans secures by pledge of bonds, stocks or other marketable collaterals. None-Cost value of bonds and stocks owned absolutely. None-Agents' ledger balances. None-Cash in office of supreme reporter. None-Cash in office in office of supreme reporter. None-Cash in office in office of supreme reporter. None-Cash in office in offi	85,001.14 87,807.12 8 1,341.33 7.78 20,03		
Loans secures by pladge of bonds, stocks or other marketable collaterals. None Cost value of bonds and stocks owned absolutely. None Agents' ledger balances. None Cash in office of supreme reporter. Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce. None Cash deposits in banks of Commerce. None Total net or invested assets. Deduct depreciation of assets to bring same to market value and agents' balances unsecured. None. Total net or invested assets. less depreciation. None. Total net or invested assets. less depreciation. BON-INVESTED ASSETS. Due from grand lodges. Due from subordinate lodges. Due from all other sources.	85,001.14 87,807.12 8 1,341.34 7.75 20.03 7,060.88	\$ 87,907.	.68

LIABILITIE

LIABILITIES.		
Losses adjusted, due and unpaid (number of claims waiting for guardians (letters, etc.). 8 58,106 ut Due grand lodges. 26.11 Due subordinate lodges. 4.25		
Total actual liabilities	1	58,197.03
Balance, not assets.	8	40,74%,77
CONTINGENT MORTUARY ASSETS (OR RESOURCES).		
Mortuary assessments due and not yet due		
Total due from members 8 800,880.90 Deduct estimated cost of collection. None.		
Net amount due from members	8	205,880.05
CONTINUENT MORTUARY LIABILITIES.		
Losses adjusted, not yet due (number of claims,)		
Total contingent mortuary liabilities	ě	184,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

		r 1806.	DUBING 180		IN 10WA 1 1806.
	Number.	Amount	Number.		Amount
Policies or certificates in force December 31, 1895. Policies or certificates written during the year 1896.	11%,812 8,356	\$215,258,500.00 11,217,000.00	\$38 4	8	407,500.60 5,000,00
Total Deduct number and amount which have ceased to be in force during 1896		\$225,475,500,40 48,448,500.00		1	452,500.00
Total policies or certificates in force December 31, 1896 Losses and claims on policies or certificates unpaid December 31, 1895	96,683	8178.027,000.00	191		372,000.00
Losses and claims on policies or certificates incurred during 1898	2,131	4,125,971.12	- 3		8,000,00
Total	2,180	# 4,918,171.14	8	8	6,000,00
Losses and claims on policies or certificates paid during year 1896	2,145	4,155,004.47	3		6,000.00
Policies or certificates terminated by death during 1866.	2,137	4,129,000.00	3		6,000:00
Policies or certificates terminated by lapse during 1895.	24,800	44,519,500 00	48		84,500.00

MINCELLANBOUS QUESTIONS.

Number and kind of claims for which assessments have been made? Answer. Two thousand and thirty-five full rate, 123 half rate, 12 quarter rate.

Number and kind of claims compromised and resisted and brief statement of reasons?

Answer. One over age: false statement in application; compromised by returning amount paid, 8900. One over age; false statement in application; compromised by

5,880,50

returning amount paid and interest, \$1,171.12. One false statement in application; compromised for \$000.

Does association charge annual or other periodical dues or admission fees? Answer. Annual dues, 81 per member, payable quarterly.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same? If so, state amount guaranteed, and the security or such guarantee. Answer. Full rate, \$2,000; half rate, \$1,000; quarter rate, \$500; from assessments only.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer, No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

Has the society an emergency or reserve fund?

Answer, No.

Are the officers and directors elected at annual meeting of members?

Answer, No.

If not, how are they selected?

Answer. By the supreme lodge annually.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member? Answer. Yes, to dependents.

Are assignments of certificates to other than such persons allowed? Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of death benefits and by authority of the constitution. Has the association or society more than one class?

Answer, Yes.

If so, how many, and the amount of indemnity in each?

Answer. Full rate, \$2,000; half rate, \$1,000; quarter rate, \$500.

Number of members in each class?

Answer. Full rate, 82,425; half rate, 12,146; quarter rate, 2,062,

If voluntary, so state, and give date of organization?

Answer. June 30, 1873.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. State of Missouri; laws of 1876; chapter 21.

Number in force at beginning and end of year: if more than one class, number in each class.

Answer. January 1, 1896, full rate, 100,010; half rate, 12,575; quarter rate, 1,727; December 31, 1896, full rate, 84,475; half-rate, 12,146; quarter rate, 2,052.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME LODGE NATIONAL RESERVE ASSOCIATION,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Supreme President, F. W. SEARS. Supreme Secretary and Treasurer, J. C. HENNESSAY.

[Incorporated May 8, 1891. Commenced business May 9, 1891.]

Principal office, Kansas City, Mo.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested asse	s December Stat, of previous	year # 0,855.63
--------------------------------	------------------------------	-----------------

INCOME DUBING THE YEAR 1896.

Gross amount p	paid by meml	ers to the	association	or its agents.
without dec	ductions for	commission	as or other	expenses, as

TOHOME					AND DESCRIPTION OF REAL PROPERTY.
Gross amount	of membership	fees	required	or	represented by
application	, without deduc	tions	· · · · · · · · · · · · · · · · · · ·		
The Art of the Control of the Contro		444	Control of the		along in hardware

nnual dues	us per	contract,	mittoont way	dedition	William
	******	**********	************	SALVA-LANAN C	None.
ssassments					

Mortnary, \$14,715.11; organizing and expense, \$19,502.00; total	seatory, o
Accident, 8; reserve, \$4,904.95; total	4,904.9
Medical examiner's fees paid by applicant	5.850.5
	TO DOE O
Total paid by members	00,850,0
	3535.5

Advances to agents repaid	1,427.33
Cash received from all other sources: Lodge supplies, change	Valley.
in certificates	1,086 85

Assessments paid in advance, \$)	
	8 53,85L76
	60,707.70

DISBURSEMENTS DURING THE YEAR 1808.

Losses and claims	18,500.00
Total paid to members. Commissions and fees retained by or paid or allowed to agents on account of fees and dues. Commissions and or allowed for collecting assessments. None.	18,500.00
Salaries of managers and agents not paid by commissions. None.	

Total amount of salaries, fees per diem, mileage, expenses paid to officers

Total pet resources.....

Amount paid to each: Supreme president, \$1,500; supreme sec-	
salaries and other compensation of office employes. \$ 2,012. Medical examiner's fees, whether paid direct by members or	91
	58
Rent, \$340; taxes, \$16.00; advertiding and printing, \$2,28.01; total Advanced to officees and agents, to be repaid out of future as-	II.
biling, freight, averent and traveling, postage, office fur-	
Total disbursements	10
	8 48,766,76
Balance	\$ 11,941.65
NET OR INVESTED ASSETS.	
Cost value of real estate in cash, exclusive of encumbrances \$ 4.200.0	
Loans secured by sindre of bonds stocks or other	
Agenta' ledger balances Cash in office Cash deposits in banks 2,42.5 207.5	
	2
All other deposits: Piect National Aug. 3,949.0	
Total not or forward annual	
Total net or invested assets	
The same of the sa	
Total not or invested assets, loss depreciation	5 11,942.65
NON-INVESTED ASSETS.	
Intercet due, \$; accrued \$18.40; total	
None None	
Total non-invested assets	6 1.519.40
Gross assets	# EL462.09
LIABILITIES.	
Losses adjusted, due and unnest towns.	
Taxes due and accrued. None. Salaries rests and office averages due to the control of the salaries rests and office averages due to the control of the salaries rests and office averages due to the control of the cont	
Salaries reuts and office expenses due and accrued	
Advance assessments and bonus or dividend obligations. None. Total actual liabilities	
Balance, net assets	
CONTINUES MUSICIPAL CONTINUES CONTIN	B 19/401/03
CONTINGENT MUSTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called and not yet due	
Mortnary assessments not yet called for losses unadjusted. \$2,000; resisted. \$2,000; reported. \$2,000; total	
Total due from manches	
None None	
Net amount due from members	F 10,600.00
	-

CONTINUEST HONDWARY LIABILITIES.

Losses adjusted, not yet due number of claims. B	E 1,500.00	
Louses in process of adjustment number of claims, D	3,000.00	
Leases reported mamber of claims, to		
Losses resisted (number of claims, 1)		
All other contingent liabilities		
Total contingent mortuury Baldities		E. N.300.04

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTA	t High	BUSINS	UNG 1896.
	Number.	Amoust.	Number.	Amongo
Policies or certificates in force December 21. 130. Policies or certificates written during the year 1306.	4 000 2,000	\$4,447,000 00 1,860,000 00	113 61	# 142,000.00 Th,500.00
Total Deduct number and amount which have ceased to be in force during 1801.	8,043	\$6,007,000.00 3,507,600.00	21% 78	# 200,100.00 80,500.00
Total policies or certificates in force December 31.1888 c. Losses and claims on policies or certificates to the second of the second of the second of the second of the second during year loss	4	\$4,474,500 00 7,600.00 52,500 00	193 None None	8 152,000.0 Non-
Total claims on policies or certificates paid during the year 1888. Policies or certificates terminated by death during 188	20 12 16	8 29,500,60 18,503.00 22,500.00	None None None	Non- Non- Non-
Politics or certificates terminated by lapse during 1890.	E.OST	1,850,000.00	79	8 10,500

MISCRLLANDOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Twelve death losses.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. Claim ofrejected on account of false statements is application for reinstatement; compromised for 8500, payable January 16, 1892. Claim of rejected on account of using intoxicants to excess; compromised for \$800, payable March 18 1807. Claim of rejected on account of using intoxicants

Does association charge annual or other periodical dues or admission fees?

Answer. No.

How much on each \$1,000 acrously, or per capita, as the case may be?

Answer. None.

What is the maximum amount of the certificate or certificates fisued on any one

Answer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be puld, regardless of amount realized from assessments, dues, admission fess and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes: 25 per cent of all death benefit fund assessments is placed in reservafund to perpetuate the association.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American experience table; age at entry.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

Answer. Eleven thousand and thirty dollars and twenty cents.

For what purpose, how is it created and where deposited?

Answer. To protect members from heavy death rate; 25 per cent of each death benefit fund assessment; First National bank, Kansas City, Mo., when not invested. Are the officers and directors elected at annual meeting of members?

Answer, No.

If not, how are they selected?

Answer. At quadrennial meetings of supreme lodge,

Is a medical examination required before issuing a certificate to applicants?

Are certificates issued to persons other than the family or heirs of the member? Answer. No.

Are assignments of certificates to other than such persons allowed?

For what purpose are assessments made and under what authority?

Answer. For death losses and expenses; under the authority of the supreme president and secretary.

Has the association or society more than one class? Answer. No.

If organized under the laws of any other state, territory, or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Article 10, chapter 42, R. S. of Missouri: 1889. Number in force at beginning and end of year?

Answer. At beginning of year, 4,026; at end, 4,335.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations, respectively,

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition on the SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE,

Incorporated under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State. Supreme Mustle Ruler, D. E. STEVENS.

Supreme Recorder, W. H. SNYDER. Supreme Transurer, John G. REMHARD.

[Organized December 10, 1884. Incorporated April 27, 1895. Commenced business Janary, 1885]

Principal office, 1238 Chestnut street, Philadelphia, Pa. Attorney for service of process in Iowa, the Auditor of the State of Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year...... \$ 85,286.81

INCOME DUBING THE YEAR 1800.

THEOREM DESIRED THE PERSON THE		
Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as		
follows: Gross amount of membership fees required or represented by application, without deductions		
Annual dues as per contract, without any deduction whatever, per capita tax, members at large and honorary	595,92	
Assessments: Benefit fund, \$145,225.74; surplus benefit fund, \$16,480.86; expense, \$23,525.37; accident, \$; sick benefit,		
Medical examiner's fees paid by applicant	1,940.20	
Total paid by members	189,854.00 B,845.05	
Cash received from all other sources, viz: Certificate fees,		
\$171; regalia, \$208.79; supplies. \$387.71; extension fund, \$1,866.71;	2,169,33	
sundries, \$45.12; total	461.000.000	
Total income		8 195,558.98
Total net resources		8 282,555.79
DISBURSEMENTS DURING THE YEAR 1890.		
Losses and claims	\$ 150,069.13	
Advanced payments returned to rejected applicants None.	-	
Total paid to members	\$ 150,009.12	
Commission and fees retained by or paid or allowed to agents	10,000.54	
on account of organizing expense and suspension	10,000.00	
Commissions paid or allowed for collecting assessments None		
Salaries of managers and agents not paid by commissions. Salaries of officers, \$7,005.78; mileage and per diem. \$2.974.25; total	10,580.03	
Amount hald to each: Supreme recorder, \$1,580.82; supreme		
mystic ruler, \$3,999.96; supreme treasurer, \$1,800; all others,		
83,199.05.	4,215.00	
Salaries and other compensation of office employes		
one out however functions and the contract of	37408766	
Rent. \$1,999.06; taxes and license, \$70.25; advertising and printing,		
an and the rotal	D/605*31	
Advanced to officers and agents, to be repaid out of future salaries or commissions		
All other Hams wis: Eynenan, \$122.F4: The Recorder, \$1.638.50;		
months of 18d Of: regults, 8007.46; supplies, \$112.04; express		
and salesteach wiss in- furniture, \$355.65; extension lunu.		
\$11.38; grand rulings, \$404.99; adjustment expenses, \$1,923.39 total	7,082,9	
		\$ 192,988.97
Total disbursements		8 HU.556.RD
Balance		
NET OR INVESTED ASSETS.		
Cost value of real estate in cash, exclusive of encumbrance		
Loans on mortgages (first liens) on real estate. Loans secured by pledge of honds stocks or other marketable None	0	2

collateralsNone.

Cost value of bonds and stocks owned absolutely None.

Agents' ledger balances...... None.

Cash deposits in banks on emergency or reserve fund account: Deposited with John G. Remhard, supreme treasurer	9	
All other depositsNone.		
Total net or invested assets. \$ 89.566.1 Deduct depreciation of assets to bring same to market value, and agents balance unsecured. None.	a	
Total net or invested assets, less depreciation	8	89,566.55
NON-INVESTED ASSETS.		
Interest due, 887.50; accrued, #515; total \$ 609.1	(0)	
Rents due and accrued. None. Balance due from deputies, 81.879.06; balance due from rulings, \$1.080.74; regalla, supplies, etc., \$1,230.87; farniture and office		
fixtures, \$1,010.34; total 5,199:	T	
Total non-invested assets		5,802.01
Gross assets	- 8	95,368,83
LIABILITIES.		
Losses adjusted, due and unpaid		
Taxes due and accruedNone.		
Salaries, \$608.58; supreme medical directors, \$394.50; clerk hire,	100	
\$607.25; total \$1.480.0 Rents and office expenses due and accrued		
Borrowed money, \$7,500; Interest accrued on same, \$; total. 7,000; Advance assessments, bonus or dividend obligations,	10	
All other (not including contingent mortuary) 6.324.	10	
Total actual liabilities	-	15,004.08
Balance, net assets	8	80,064.75
CONTINGENT MORTUARY ASSETS (OR RESOURCES).		
Mortuary assessments called and not yet due		
Mortuary assessments due and unpaid		
and reported, \$62.243.48; resisted, \$9,000; total	45	
Total due from members. \$ 71,469. Deduct estimated cost of collection. None.	98	
Total due from members \$ 71,449.	105	71,449.98
Total due from members	(H) #	73,449,98
Total due from members		73,449,98
Total due from members. \$ 71,449. Deduct estimated cost of collection. None. Net amount due from members.	# 00	71,449.06
Total due from members	# 00 00 00	72,449,98
Total due from members	# 00 00 00	71,449,08
Total due from members	# 00 00 00	71,449,98

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL	PUSINESS.	BUSINES	IS IN TOWA ING 1896.
	Number.	Awount	Number.	Amount.
Policies or certificates in force Dec. 31, 1885 Policies or certificates written during the year 1896.	10,283	821,414,910.00 5,450,500.00	.00	8 143,500.00 6,000.00
Deduct number and amount which have ceased to be in force during 1868.	14.278	4,781,780.00 4,781,750.00	104	\$ 149,500.00 38,000.00
Total policies or certificates in force Bec 31, 1886. Losses and claims on policies or certificates unpaid fee. 31, 1886. The claims on policies or certificates	11,669	822,146,000.00 35,000.00 156,000.00	None None	\$ 110,500.00 None None
Total. Losses and claims on policies or certificates paid during year 1896.	117	\$ 219,000.00 120,250.00	None	None
Policies or certificates terminated by death during 1805. Policies or certificates terminated by lapse during 1805.	18	150,250,00 4,591,500,00	The state of the s	* 29,000.0

MISCELLANHOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Seventy-one death claims and fourteen permanent total disability claims. Number and kind of claims compromised or resisted and brief statement of reasons? Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Annual dues from members-at-large and male honorary members only. How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Members-at-large, 83 per annum, and male honorary members, 50 cents per annum; admission fees go to deputies and subordinate rulings.

What is the maximum amount of the certificate or certificates issued on any one

Answer. Three thousand dollars and \$1,500, but in separate circles.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same? Answer. No.

Is any part of the assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; a specific percentage of assessment rates collected is for expenses and emergency fund.

Does the association or society issue endowment cartificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No. In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded assessments.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table: assessments levied on age at entry.

Has the society an emergency or reserve fund?

Answer, Yes.

What is the amount thereof?

512.16

116.73

8 40,049,49

Answer. Eighty-nine thousand, five hundred and sixty-six dollars and eighty-two cents.

For what purpose, how is it created and where deposited?

Answer. For the benefit of the members as an emergency fund; 10 per cent of benefit fund assessments; John G. Remhard, supreme treasurer, Columbus, Ohio.

Are the officers and directors elected at annual meeting of members? Answer. No.

If not, how are they selected?

Answer. By the members of the supreme rulleg and delegates thereto.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer, No.

For what purpose are assessments made and under what authority?

Answer. For the payment of death and permanent total disability claims, the creation of an emergency fund and the payment of expenses; by authority of supreme executive committee.

Has the association or society more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two circles, A and B, \$18,364,500 and \$3,781,500.

Number of members in each class?

Answer. A, 5,489. B, 3,180.

If voluntary, so state, and give date of organization?

Answer. Voluntary; organized December 10, 1884; Incorporated April, 1895.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Incorporated under the laws of Pennsylvania, under an act approved the 29th day of April, A. D. 1974, and its supplements.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. A, beginning of the year, 7,283; ending, 8,489; B, beginning of the year, 3,020; ending, 3,180.

Are the members of your society, order or association proposed, elected or initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules regulations or ceremonies of such societies, orders or associations respectively?

Auswer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME TRIBE BEN HUR.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Supreme Chief, D. W. Genard.

Supreme Scribe, F. L. SSYDER.

Supreme Keeper of Tribule, S. E. Vonis.

[Incorporated January 16, 1894. Commenced business March I, 1894.]

Principal office, Crawfordsville, Ind.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year...... \$ 11,404.57

INCOME DURING THE YEAR 1836.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

follows: Gross amount of membership fees required or represented by application, without deductions. Annual does as per contract, without any deduction whatever., Assessments: Mortuary, 80,207.75; expense, 81,861.25; total. Accident, 8; sich benefit, 8; total. Medical examiners' foes paid by applicant.	2,551 00 10,299.15 65,595.00 1,425.50			
Total paid by members Interest, \$415.80; rest, £; total. Advances to sgents repaid. Cush received from all other sources, viz: Supplies for courts, \$800.15; advertising, 80; total. (Assessments paid in advance, \$100)	79,367.65 215.36 123.00 806.15			
Total income		2	80	
Total net pessurces. DISSURSEMENTS DURING THE YEAR 1896. Losses and claims. Advanced payments returned to rejected applicants None.	38,500 00	1	90	
Total paid to members Commission and fees retained by or paid or allowed to agents or account of fees and dues None. None.	36,300 00			

Commissions paid or allowed for collecting assessments. None.
Salaries of managers and arents not paid by commissions. None.
Total amount of salaries, fees per diem, miseare, expenses paid
to officers

Amount paid to each! Supreme scribe, \$1,200; supreme keeper of
of tribute, \$123; supreme chief, \$800; supreme medical exam-

aries or commissions. ... None.
All other items, viz. Organization account, \$2,068,50; farmiture
and fixtures, \$717.65; postage, \$437.61; supply account, \$1,692.45;
mileage and per diem, \$345.05; general expense, \$1,160.94; total

millenge and per diem, \$845.05; general expense, \$1,100.04; total 7,233.73

6 40,025.05

Balance 6 40,025.05

NET OR INVESTED ASSETS. Cost value of real estate in cash, exclusive of encumbrances ... \$ 6,641.78

Agents' ledger balances None.
Cash in office.
Cash in office.
Cash deposits in banks on emergency or reserve fund account
Elaton bank, Grawfordsville, Ind.
First National bank Grawfordsville, Ind.
5,000.00

Total net or invested assets, less depreciation.....

Furniture and fixtures		
Total non-invested assets		1,547.03
Gross needs	1	42,494,64
LIADILITIES.		
Borrowed money, \$2,300; interest accrued on same, \$; total. \$ 2,300,00 Advance assessments		
Total actual liabilities	8	2,499.00
Ralance, net assets	5	29,000 04
CONTINGENT MOUTUARY ASSETS (OR RESOURCES).		
Indemnity assessments called and not yet due None- Mortnary assessments due and unpubl None- Mortnary assessments not yet called for losses unadjusted, E. resisted, E. reported, S. total None- Total due from members. None- Deduct estimated cost of collection None- Met amount due from members. None- Met amount due from members. None-		
CONTINGENT MORTUARY LIABILITIES.		
Losses adjusted, not yet due (number of claims,). None. Losses in process of adjustment number of claims,). None. Losses reported (number of claims,		
EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.		

			BINESS IN 10WA DURING 1888.	
	Number.	Amonat.	Number.	Arount.
Policies or certificates in force Dec. 31, 1995 Policies or certificates written during the year		6 6,520,100.00	16	8 28,350.00
1896	6,679	11,152,800.00	2779	409,000.00
Total Deduct number and amount which have	10,900	817,692,900.00	:295	8 527,350.00
ceased to be in force during 1896	1,399	2,493,950.00	42	75,050,00
Total policies or certificates in force December 31, 1996 Losses and claims on policies or certificates unpaid December 31, 1995. Losses and claims on policies or certificates incurred during year 1896.	8,801 None 25	815,193,950.00	255 None None	8 451,700.00
Total. Losses and claims on policies or certificates	25	8 38,500.00	None	275.200120331
Policies or revilaction terminated by death	25	36,500.00	None	************
Policies or certificates terminated by lapse during 1805	1.374	2 402,450 00	42	E 75,000 00

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. None.

Does association charge annual or other periodical dues or admission feed? Answer. Charge annual per capita.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar and lifty cents per capita.

What is the maximum amount of the certificate or certificates issued on any one 11707

Answer. Two thousand, five hundred dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realised from suscements, dues, admission fees and donations, to meet the same? If so, state amount guaranteed, and the security or such guarantee. Answer. Yes, by additional assessments if necessary.

Is any part of the mortuary assessments used for any purpose except to pay mor-

tuary claims? If so, what amount and for what purpose? Answer. No: mortnary assessments and assessments for expenses are separate.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value!

Answer, No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If soortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of

Answer. Graded. At age of entry.

Has the society an emergency or reserve fund?

Answer. Yes,

What is the amount thereof?

Answer. Eight thousand, nine hundred and ninety-two dollars and thirty-five

For what purpose, how is it created and where deposited?

Answer. Purpose of equalizing assessments and deposited in Elston's bank, and invested in stock and real estate.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. At meetings of suprems body.

Is a medical axamination required before issuing a certificate to applicantal Answer. Yes.

Are certificates leaned to persons other than the families or heirs of the member?

Answer. Yes; dependents.

Are assignments of certificates to other than such persons allowed?

Answer, No. For what purpose are assessments made and under what authority?

Answer. To pay death claims only, and by authority of the laws of the order.

Has the association or society more than one class? Answer. No; except that members are untitled to different amounts of insurance

according to age. If organized under the laws of any otherstate, territury or province, state such

fact, and the date of organization, giving chapter and year and date of passage of the mot.

Answer. Indiana, January 8, 1804. Act approved May 13, 1802.

Are the members of your society, order or assucration proposed, elected and initiated in subordinate lodges or councils, or other botter, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, urders or associations respectively?

Answer. Yes.

B 010.914.61

8 3,200.00

8 1000,114.41

206.083.01

98,997,14

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF THE WORLD.

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, D. P. MARKEY.

Sceretary, N. S. BOYSTON. Trensurer, C. D. THOMPSON.

[Incorporated September 11, 1885. Reincorporated August 24, 1894, and November 7, 1895. Commenced business September 1, 1883.)

Principal office, corner Huron Avenue and Bard street, Port Huron, Mich. Attorney for service of process in Iowa, Auditor of State of the State of Iowa.

HALANCE SHEEP.

Amount of net or invested assets December list of previous year # 178.834.14

INCOME DUBING THE TEAR 1806.

Gross amount paid by members to the association or its agenta, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application without deductions..... # 14.569.30 Annual dues as per contract, without any deduction whatever. 2.518.22 Assessments: Mortuary, \$1,000,825 85; expense, \$148,824.79; total., 1,239,350.62

Interest, 85,138.56; charter fees and supplies. \$4,364.85; total..... Cash received from all other sources, viz:

(Assessments paid in advance, \$,)

Total Income \$1,054,027,75 Total net resources..... \$1,465,751.00

DISSURSEMENTS DURING THE YEAR 1896.

Losses and claims	
Advanced payments returned to rejected applicants	228 35
Total paid to members	\$ 900,200.20
Expense of management and clerk hire S. F. and A. department.	2,712.01
Commissions paid or allowed for collecting assessments None,	
Salaries of managers and agents not paid by commissions	19,631,26
Total amount of salaries, fees per diem, mileage, expenses paid	
to officers	17,881,07

Amount paid to each: Supreme commander, \$5,021.20; supreme record keeper, \$5,307.11; supreme finance keeper, \$1,000.00; supreme councilor, \$2,162.55; supreme auditor, \$600.00; suprems medical examiner, \$339.50.

Salaries and other compensation of office employes...... \$ 18,908.00 Medical examiner's fees, whether paid direct by members or otherwise.... 35.70 Rent. \$2,554.78; insurance, \$100.00; advertising and printing.

10.784.33; total.... 12,419,11 Advanced to officers and agents, to be repaid out of future sala-

All other Items, vir. Official journal. Ell. 784.28; supplies, \$15.086.11; postage, \$7,328.50; legal expenses, \$2,380.60; percentage to great camps. \$25,641 02; sundry traveling expense, \$851.14; miscellaneous, \$0,252.60; total.....

Total disbursements..... \$1,146,837.40 Balance..... 8 318,914,41

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances None. Loans on mortgages (first liens) on real estate..............None. Loans secured by plodge of bonds, stocks or other marketable collaterals......None. Cost value of bonds and stocks owned absolutely \$ 52,750.00 Cash in office..... 8 3,405.97 Cash deposits in banks on emergency or reserve fund account:

Total net or invested assets..... \$ 318,914.41 Deduct depreciation of assets to bring same to market value

Total net or lavested assets, less depreciation.....

NON-INVESTED ASSETS.

Interest due, \$; secrued, \$; deposited with supreme court of New York state, \$1,200.00; total...... \$ 3,200.00 Market value of real estate over cost and encumbrances. None. Market value of bonds and stocks over cost None.

Total non-invested assets..... Gross assets.....

LEARPLETTES.

Losses adjusted, due and unpaid (number of claims, 10), warrants issued not presented for payment...... 8 22.000.00 Salaries, rents and office expenses due and accrued...... Advance assessments and bonus or dividend obligations. None. All other (not lucluding contingent mortuary) None. R 43,531.40

Total actual liabilities..... Balance, net assets

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

102.815.htt

\$ 185,000.00

Mortuary assessments called and not yet due (assessments 183	
and 180	\$ 101,818.22
Mortuary assessments due and unpaid	
Mortuary assessments not yet called, for losses unadjusted, re-	
alsted and reported	
Total dus from members	
Deduct estimated cost of collectionNone.	

Net amount due from members..... CONTINGENT MONTHAUX LIABILITYCS

Constitution and the constitution of the const	
Losses adjusted, not yet due (number of claims,) None.	
Losses in process of adjustment (number of claims, 60)	\$ 109,400 00
Losses reported (number of claims,)	
Losses resisted (number of claims, 14)	17,200,00
were density domaing one important designation of the contract	

Total contingent mortuary liabilities.....

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1806.			ESS IN TOWA
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December II, 1805 Policies or certificates written during the year 1806	101,900	\$143,500,000.00 31,245,500.00	1,948	\$ 2,400,000 00
Total Deduct number and amount which have ceased to be in force during 1886.		E174.540,500.00	2,846	9 0,061,500 (c
Total policies or certificates in force December 31, 1996	118,707	81/01,710,500,60 173,400,00		8 2,627,000.00
Losses and claims on policies or certificates incurred during year 1886	568	982,162.60		20,000.00
Total Losses and claims on policies or certificates	661	s 1,155,561.60	12	B 20,900.00
paid during the year 1800.	006	995,962,00	12	20,900.23
during 1860	068	903,700.00	12	27,900.0
during 1806.	14,580	10,882,900.00	499	111,100.0

MISCRLLANSOUR OVERTIONS.

Does association charge annual or other periodical dues or admission fees? Answer, You.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Same on all amounts, being a membership fee on admission and annual per capita tax on social members. What is the maximum amount of the certificate or certificates issued on any one

11769

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realised from assessments, dues, admission fees and donations to meet the same?

Answer, No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Not to exceed 12 per cent for management expenses.

Does the association or society issue endowment certificates or under take and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value Answer, No.

In lavying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer, Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Assessments are levied according to age at time of entry.

Has the association or society an emergency or reserve fund?

Anawer, No

Are the officers and directors elected at annual meeting of members?

Answer. Biennially.

Is a medical examination required before issuing a certificate to applicants? Answer. Yes.

Are certificates issued to persons other than the families or beirs of the member? Asswer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death claims, disability benefits and a limited percentage to pay management expenses; under authority of laws of order.

Has the association or society more than one class?

If so, how many, and amount of indemnity in each?

Answer. But one class of benefit members.

Number of members in each class?

Answer. Bezellt, 106,044; social, 12,788.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the 24/25 7

Answer. Under chapter HS, public acts. Michigan, 1889; organized September 1. 1881: Incorporated September II, 1885.

Number in force at beginning and ead of year: if more than one class, number in each class?

Auguer. Beginning, 101,860; end, 118,767.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or coremonies of such societies, orders or associatious, respectively?

Answer. Yes.

0.072.93

8.381.00

5,591,93

ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition of the

WOMEN'S CATHOLIC ORDER OF FORESTERS.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, ELIZABETH RODGERS. Secretary, CATHERINE HUGHES. Treasurer, CHRISTINA HOFFMANN.

[Incorporated Junuary 31, 1894. Commenced business July 17, 1891.]

Principal office, 617 Roanoke building, southeast corner Madison and La Salle streets, Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State of Iowa.

DALANCE SHEET.

Amount of not or invested assets December 31st of previous year \$ 2,200 63 INCOME DUBING THE YEAR 1896.

Gross amount paid by members to the association or its agents. without deductions for commissions or other expenses, as

follows: Gross amount of membership fees required or represented by

application, without deductions. # 3,412.50 Annual dues as per contract, without any deduction whatever

Assessments:

Accident, 8....; sick benefit, 8....; total..................None Medical examiner's fees paid by applicant...... 6,312 60 Total paid by members..... # 51,704.91 Interest, #60.47; rent, \$....; total.....

Cash received from all other sources, viz: Supplies from sub-courts..... Sundries, certificates, etc..... 973,30 Thirty per cent of endowment for extending the order (Assessments paid in advance, \$)

Total income \$ 57,000,60 \$ 50,310.60 Total net resources.....

DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims...... 8 14,719.00 Advanced payments returned to rejected applicants,.... None.

Total paid to members \$ 34,719.00 Commissions and fees retained by or paid or allowed to agents 1,725,00 on account of fees and dues.....

Commissions paid or allowed for collecting assessments... None.

Salaries of managers and agents not paid by commissions \$ Total amount of salaries, fees per diem, mileage, expenses paid	518.90		
to officers	2,399.91		
treasurer, 4839.97. Salaries and other compensation of office employes. Medical examiner's fees, whether paid direct by members or	315.00		
otherwise	6,312.00		
Rent. \$463.70; taxes, \$; advertising and printing, 8860.75; total	710.45		
Advanced to officers and agents, to be repaid out of future sala- ries or commissions			
All other items, viz: Supplies, etc., for sub-courts Railroad fare, expense of convention and incidentals Railroad and traveling expenses, 2 per cent fund	2,324.26 1,114.31 98.90		
Total disbursements		8	50,587.76
Balance			9,072,93
NET OR INVESTED ASSETS.			
Cost value of real estate in cash, exclusive of encumbrances			
Loans on mortgages (first liens) on real estate			

Cost value of real estate in cash, exclusive of encumbrances. None. Loans on mortgages (first liens) on real estate. None. Loans secured by piedge of bonds, stocks or other marketable collaterals None. Cost value of bonds and stocks owned absolutely None. Agenta ledger balances None. Cosh in office None.			
Cash deposits in bank on emergency or reserve fund account: Illinois Trust and Savings bank. International Bank of Chicago. All other deposits. None.	•	1,000.47 7,982.48	
Total net or invested assets Deduct depreciation of assets to bring same to market value and agents' balance unsecured		9,078.93	
Total net or invested assets, less depreciation			-

	ued	None.
Interest due and accr	d	None.
Bents due and accrue	estate over cost and encumbrances	None.
Market value of cond	SELS	None.

LIABILITIES.	
Losses adjusted, due and unpaid (number of claims. 4). Sone Taxes due and accrued. None Salaries, rents and office expenses due and accrued. None Borrowed money and interest accrued on same Advance assessments. L. benus or dividend obligations, Sone Sone Sone	
All other (not including contingent mortuary)	-
Total actual liabilities	201

Balance, net assets.....

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and not yet due	1,000 00			
Total due from members	0,000.00			
Net amount due from members		9	6,000.00	
CONTINGENT MORTUARY LIABILITIES. Losses adjusted, not yet due (number of claims, 2). Losses in process of adjustment (number of claims, 3). Losses reported (number of claims,). None.	3,000 00 3,000.00			
Losses resisted (number of claims, B	1,000.00			

EXHIBIT OF CERTIFICATES OR POLICIES-NUMBER AND AMOUNT.

Total contingent mortuary liabilities

		L BUSINESS IN 1896.		ESS IN IOWA RING 1896.
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 21, 1895 Policies or certificates written during the year 1896.	3,529	\$3,529,000.00 4,208,000.00		8 97,000,00
Total Deduct number and amount which have ceased to be in force during 1895.	7,797	\$7,737,000.00 227,000.00		97,000 00
Total policies or certificates in force December 31, 1898. Losses and claims on policies or certificates unpaid December 31, 1896. Losses and claims on policies or certificates incurred during year 1896.	7,510 2 40	B7,510,000.00		
Total	4.3 365	8 42,000.00 35,600.00		
during 1896. Policies or certificates terminated by lapse during 1895.	187	40,000.00 187,000.00		OPPRODUCES.

MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made? Answer. Thirty-six assessments of \$1,000 each.

Number and kind of claims compromised or resisted and brief statement of reasons? Answer. One resisted; Margaret Fitzgerald, who died October 30, 1896, used fraud in gaining admission into the order.

Does the association charge annual or other periodical dues or admission fees? Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Five dollars per capita, of which 84 is retained in the subordinate courts. What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid. regardless of amount realized from assessments, dues, admission fees and donations to meet the same? If so, state amount guaranteed, and the security or such guarantee.

Answer. One thousand dollars, guaranteed by a pro rata assessment on each member.

Is any part of the mortuary assessments used for any purpose except to pay mortnary claims? If so, what amount, and for what purpose?

Answer. Three per cent, or \$30 on each death claim, to be used for extending the

Does the association or society issue endowment pertificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value)

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on agent entry, or on age at date of assessment?

Answer. No: on age at entry.

Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand and six hundred dollars and forty-seven cents.

For what purpose, how is it created and where deposited?

Answer. One thousand and ninety dollars and forty-seven cents assessed in 1891 deposited in Itilinois Trust and Savings bank; \$1 for each member deposited with the sub-court treasurers.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants? Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member? Are assignments of certificates to other than such persons allowed?

Answer. No. For what purpose are assessments made and under what authority?

Answer. For endowment and expenses; under the authority of the high court.

Has the association or society more than one class?

Answer. No.

If voluntary, so state, and give date of organization.

Answer, Voluntary; organized July 17, 1891.

If organized under the laws of any other state, territory, or province, state such fact, and the date of organization, giving chapter and year and date of passage of the

Answer. Chapter 75, revised statutes of Illinois, approved and in force June 25, 1898; incorporated January 21, 1894.

Number in force at beginning and end of year?

Answer. Beginning of year, 5,529; close of year, 7,510

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Auswer. Yes.

Companies authorized to do business in Iowa for the current year.

FIRE.

NAME AND LOCATION OF COMPANIES.

	LOCA	TION.
NAME OF COMPANY.	CITY.	STATE.
IOWA COMPANIES.		
American Mutual Fire	Des Motnes	Iowa.
Anchor Mutual Fire	Des Moines	Iowa.
Japital	Des Moines	lowa.
Capital Commercial Mutual.	Des Moines	Iowa.
Des Moines	Ther Melner	
Dairy Mutual Dubuque Fire and Marine.	Lisbon	Iowa.
Jubuque Fire and Marine	Dubuque	Town.
	. Cedar Raulds	Iowa-
Pidelity	H CONTRACTOR OF THE PERSON	Iowa.
Iawkeye	. Des Moines	
owa Merchants Mutual owa Fire Insurance company	. Burlington	Iowa.
owa State Mutnal	Des Moines Keokuk	Iowa.
owa State Mutual	. Dabuque.	Iowa.
ferchants Brick Mutual ferchants and Bankers Mutual	Des Moines	Iowa.
IIII Owners Mutual Fire	Date Medican	Iowa.
ecurity Fire	. Davenport	Iowa.
tate	. Des Moines	Iowa.
OTHER THAN IOWA COMPANIES.	Name of Street, or other Park	
Kina	. Hartford	Connecticut
kgricultural. American	Boston	New York Massachusett
merican.	Nawask	New Jersey.
imerican Central	St. Louis	Missourt.
merican Fire	. Philadelphia	Pennsylvania
American Fire	Chicago	Illinois.
Critish American Assurance	. Torunto	Carada.
Suffalo Commercial Suffalo German	Buffalo	New York.
		New York.
aledonian-U. S. branch	New York	New York.
Stizens	New York Pittsburg	New York. Pennsylvania
Ntizens	New York	New York
oncordia Fire	. Milwaukee	Wisconsin.
onnecticut Fire	Hartford	Connecticut.
ontinental	New York	New York
olaware	Philadelphia	New York Pennsylvania
etroit Fire and Marine	. Detroit New York	Michigan,
		New York.
quitable Fire and Marine	. Providence	Bhode Island
armers Fire. Ire Association of Phliadelphia.	Philadelphia	Pennsylvania Pennsylvania
		New Jersey.
Treman's Fund	. San Francisco.	California.

NAME AND LOCATION OF COMPANIES-CONTINUED. FIRE-CONTINUED.

	LOCA	TION.
NAME OF COMPANY.	CITY.	STATE.
Fanklin. Jerman Alliance Jerman Alliance Jerman Free Jerman Arrecan	Philadelphia Freeport New York New York New York	New York. New York. New York.
First File and Marine.	Philadelphia Glens Falls Grand Rapids	Pennsylvania. New York. Michigan. New York. New York.
(anover Fire lariford Fire (ome mperial Fire—U.S. branch marrance Company of North America	New York Hartford New York Boston Philadelphia	New York. Massachusetts Pennsylvania.
ancashire—U. S. branch. Ann—U. S. branch. Averpool and London and Olobe—U. S. branch. Joedon Assurance Corporation—U. S. branch. Jondon and Lancashire Fire—U. S. branch.	Now Veels	New York. New York. New York. Illinois.
Manchester Fire Assurance—U.S. branch Manufacturers and Merchants. Mercantile Fire and Marine. Merchants.	Chicago Pittsburg Philadelphia Boston Newark	Pennsylvania Ponnsylvania Massachusett New Jersey
Merchants Michigan Fire and Marine Milwaukee Mechanics Mutual Fire National Fire	Providence Detroit Milwaukee New York Hartford	Wisconsin. New York. Connecticut.
National-Standard. New Tampshire Fire. Niagara Fire. Niagara Fire. Northern Assurance—U. S. branch.	New York Newark Manchester New York New York	New York. New York.
North British and Mercautile—U. S. branch North Gorman—U. S. branch Norwalk Fire. Norwood Northwestern National		Connecticut. New York. Wisconsin.
Norwich Union—U. S. branch. Orient. Pacific Fire. Paintine—U. S. branch. Pennsylvania Fire.	New York	New York. Connecticut. New York. New York. Pegnsylvani
Phonix Phonix Phonix Phonix Phonix Assurance—U. S. branch Providence Washington Prussian National—U. S. branch	Brooklyn Hartford New York Providence Chicago	Connecticut New York. Rhode Islan Illinois.
Queen Insurance Company of America. Mellance. Bochester German. Bockford. Boyal—U. S. branch.	New York Philadelphic Rochester Nockford Chicago	illinois.
Royal Exchange Assurance—U. S. branch. Saint Paul Fire and Marine. Scottish Union and Nationai—U. S. Branch Security Springfield Fire and Marine.		Minnesota

NAME AND LOCATION OF COMPANIES-CONTINUED. FIRE-CONTINUED.

Name of States	LOCATION.	
NAME OF COMPANY.	CITY.	STATE.
pring Garden um insurance Office—U. S. branch fluoringia—U. S. Branch fraders trans-Atlantic Pire—U. S. branch	Philadelphia New York Chicago Chicago	Pennsylvania New York. Illinois Illinois Illinois
nion. Assurance Society—U. S. branch nion Assurance Society—U. S. branch nion Marine—U. S. branch nited States Fire.	Philadelphia New York New York New York	Pennsylvania. New York. New York. New York. New York.
Vestchester Fire Vestcra Assurance Villamsburg City Fire	New York Toronto Brooklyn	
Life.		
Exna American Union Sankers Life Gentral Life Assurance Society of the United States Connecticut General	Hartford. New York. Lincoln Des Moines Hartford	Connecticut. New York. Nebruska. Iowa. Connecticut.
Connecticut Mutual Custable Cu	Hartford Des Motnes New York New York Brooklyn	Connecticut, Iowa. New York. New York. New York.
owa Life iansas Mutual Life dife Insurance Olearing company danhattae dasanchusetta Mutual	Stoux City Topeka St. Paul New York Springfield	Iowa. Kansas. Minnesota. New York. Massachuse'ts
fetrypolitan Life dichigan Mutual tucaal dutaal Benefit Aufonal	New York New York Newark Montpelier	New York. Michigan. New York. New Jer-ey. Vermont.
New York. Orthwestern Mutual Orthwestern Life and Savings company. acide Nutual cen Mutual	New York Milwaukee Des Moines San Francisco. Philadelphia	New York. Wisconsin. Iowa. California. Pennsylvania.
Phoenix Mutual rovident Life and Trusk rovident Savings Life rudecutal Insurance Company of America Englister Life and Annuty.	Bartford Philadelphia New York Newark Davenport	Connecticus. Pennsylvania. New York. New Jersey. Iowa.
toyal Union Mutual. ecurity Trust and Life Insurance company. ravelers bloo Central. mion Mutual.	Des Moines Philadeiphia Hartford Cincinnati Portland	Iowa.
Inion Life inited States Inited States Industrial Vashington	Omaha. New York New York	Nebraska. New York. New Jersey. New York.
ACCIDENT.		
tangard Life and Accident	Betruit	Michigan. Connecticut.
HATE.	7	-
Alliance Hall and Cyclone Mutual	Montevideo.	Minnesota.

NAME AND LOCATION OF COMPANIES-CONTINUED. CASUALTY.

	LOCATION.			
NAME OF COMPANY.	CITY.	STATE		
Bankers Mutual Casualty company. Employers Liability Assurance Corporation—U.S. Be- Pidelity and Casualty company. Hartford Steam Boiler Inspection and Insurance Co. London Guarantee and Accident—U.S. branch.	Des Moines Roston Now York Hartford Chicago	Iowa. Massachuse'ts. New York. Connecticut. Itlinois.		
Lloyds Plate Glass. Metropolitan Plate Glass. New England Burglary company. New Jersey Plate Glass. New York Plate Glass.	Boston Newark			
Union Casualty and Surety company	St. Louis	Missourt. New York.		

FIDELITY.

Americae Surety. City Trust Safe Deposit and Surety. Fidelity and Deposit Company of Maryland. Guarantee Company of North America Lawyers Surety company.	Baitimore	Maryland. Canada.
National Surety company. United States Fidelity and Guarantee company	Transas City	Missouri.

LIFE ASSESSMENT ASSOCIATIONS.

American Temperance Life insurance association	Marshalltown . New York Des Moines . Los Angeles Chicago	New York. Lown. California- Illinois.
	Council Bluffs Des Moines Des Moines Waterbury	Illinois. Iowa. Iowa. Iowa. Conn.
	Galesburg Des Moines Cilnion Waterloo Davenport	Tilinois. Iowa. Iowa. Iowa. Iowa.
Fidelity Mutual Life association. German American Mutual Life association. Grand Lodge A. O. U. W. of lows. Hartford Life and Annulty. Jowa National Life association.	Philadelphia Barlington Waterioo Hartford Des Moines	Pennsylvania. Iowa. Iowa. Connecticut. Iowa.
Jewelers and Tradesmons company Knights Templars and Masons Life indemeity Co. Masons and Odd redows Union Aid association Masocic Aid Association of Dakota Masociation and Aid Association Masociation association.	New York Chicago Manchester Yankton Boston	New York, Illinois, Iowa South Dakota, Massachusetts.
Merchants Life association Mutual Benefit association Mutual High Association of lows Mutual Reserve Fund Life association National Life association National Life association	Rurlington Toledo Red Oak New York Hartford	Iowa. Iowa. Iowa. New York. Connecticut.
Northern Life association Northwestern Life association Northwestern Life association Northwestern Life Assurance company, Odd Fellows A nurity association Pigua Mutual Aid and A ocident association	Marshalltown. Chicago Ures Moines	Lilinois. Lilinois.

NAME AND LOCATION OF COMPANIES—CONTINUED. LIFE ASSESSMENT ASSOCIATIONS—CONTINUED.

NAME OF SOCIETY.	I/OCA	LOCATION.	
SAME OF MALEEY,	CITY.	STATE.	
Scandinavian Mutual Aid association. security Life association. security Mutual Life association. southwestern Mutual Life association. United States of assonic Life association.	Galesburg Clinton. Binghamton Marshalltown . Davenport	Illinois. Iowa. New York. Iowa. Iowa.	
ACCIDENT ASSESSMENT ASSO			
American Mutual Accident association. Bankers Accident Insurance company "raternal Accident Association of America	Oshkosh Des Motnes Westfield Marshalltown Des Moines	Wisconsin. Iowa. Massachusetts Iowa Iowa.	
lows Mutual Accident Insurance company Misons Fraternal Accident Association of America. Notropolitan Accident association. National Accident society National Misonic Accident association.	Nora Springs. Westfield Chicago New York. Des Moines.	Iowa. Massachusetts. Illinois. New York. Iowa.	
North American Accident association. Jud Fallows Accident company Peopies Accident association saliway Officials and Employee Accident association. Silver Seal Accident association	Chicago Boston	Massachusetts.	
Underwriters Mutual Accident association	Des Moines Cedar Rapids Marshalitown. Lincoln	Iowa. Iowa. Iowa. Nebraska.	
FRATERNAL SOCIETIES OR			
Ancient Order of United Workmen American Benevolent Association Business Rich & Franconity Business Reproductive Overnen Business House Reproductive Overnen Business House Common Business (American Townen)		Iowa. Missouri. Nebraska. Iowa. Indiana.	
Fraternal Aid Association Fraternal Mystic Circles Fraternal Usaton Gone Forum Benefit Order Independent Workmen of America	Lawrence	Kansas. Peonsylvania. Colorado. Illinois. Nebraska.	
independent Order of Forsters. towa Leglon of Honor. Kaights of Honor. Kaights of the Maccabees of the World. Kaights of the Maccabees of the World. Kaights of Tybthias, Endowment Rank	Toronto Cedar Rapids., St. Louis Port Huron Chicago	Ontario. Iowa. Missouri, Michigan. Illinois.	
Knights and Ladles of Golden Precept Snights and Ladles of Honor Scights and Ludles of Security Ladles of the Maccabees of the World Modern Defanders Modern Defanders Modern Defanders Modern Defanders	Cliston Indianapolis Topeka Port fluron Red Oak	Iowa. Indiana. Kansas. Michigan.	
Modern Brotherhood of America. Modern Knights Fidelity Lesgue. Modern Woodmen of America. Mystic Workers of the World. Northwestern Legion of Honor.	Titoton	Iowa. Kansas. Illinois. Ulinois.	
National Reserve Association National Union. Ooyal Neighbors of America. Royal Mystic Legion of America. Royal Society of Good Peilows.	Kansas City Toledo Peoria Hastings Providence	Missonal	
Royal Arcasum supreme Court of Honor- supreme Tribs Bea Hur Women's Catholic Order of Foresters.			

INDEX.

PAGE	
LETTER OF TRANSMITTAL	1
GENERAL REMARKS	
ABSTRACTS FROM IOWA COMPANIES	ć.
Anchor Mutual Fire	4
Atlas Mutual	4.
Capital.	61
Commercial Mutual	87.
Dairy Mutual.	
Des Moines II	
Dubuque Fire and Marine.	
Farmers 3	
Fidelity. 3	
Hawkeye	
Iowa Fire	
Iowa Merchants Mutual 3	
Town State.	
Key City	
Marchants and Bankers Mutual	
	14
	n.
	ñ.
STATISTICAL TABLES-FIRE-	4
Table No. 1-Business of Iowa Co-operative companies for 1806	
Table No. 2—Business done in Iowa (other than life)	196
Table No. 3-Condition and business of companies operating in Iowa (other	-4
thun life)	100
Table No. 4-Classification of gross liabilities of companies operating in Iowa	400
(other than life)	Sca.
Table No. 5-Classification of gross liabilities of companies operating in Iowa	
(other than life)	23
ABSTRACTS FROM IOWA LIFE COMPANIES' ANSUAL REPORTS	20.
Central Life Assurance Society of the United States	00
Equitable	LU.
Iowa Life 1	ED.
Northwestorn Life and Savings 1	HA.
Dorleton Life and Annulty	220
Royal Union Mutual	HA.
STATISTICAL TABLES -	
Table No. 1—Iowa business for 1896	39
Table No 8 Condition and business of all companies operating in lows 130-1	19.8
Waste No. 1 - Policies issued and terminated	1948
A NAME AND ROOM MUNICAL RESPECTATIONS' ARRUAL STATEMENTS	133
A new Tite Improvement Company	149
Associate a Temperature Life Association	UY2
A water Charles of Patied Weekman of Iowa	UKG.
American Mutual Arcident Association	105
Bankows Andrews Incorpance Company	101
Books Allianon of California	164
Designer Tife Association	104
The base and Marchants Life Association	R S.A.
The state of the s	174
COLUMN TARE ASSOCIATION	150
Commissed I Life Association	AD3
Comment Title Was Tife Association	1507
Economic Life Association	197
Equitable Mutual Life Association	501
Equitable mutual late association	

	PA	
Federal Life Association	100	10%
Fidelity Mutual Life Association		207
Fraternal Accident Association of America		m
German American Mutual Life Association		214
Globa Accident Insurance Association.		237
Hartford Life and Annuity Insurance Company		220
Imperial Accident Association	.,,,,	1223
Town Matael Accident Insurance Company		206
Iowa National Life Association	413	920
Towalors and Tendagman's Commany		
Knights Templars and Masons Life Indemnity Company		2005
Massachusetts Benefit Life Association	-01	2558
Masonic Aid Association of Dakota		242
Masons and Odd Fellows Union Aid Association		meo.
Merchants Life Association		M50
Masons Fraternal Accident Association of America Metropolitan Accident Association		1200
Mutual Benefit Association		1037
Mutual Life Association of Iowa		1250
Mutual Life Association of lowa Mutual Reserve Fund Life Association		254
Markey of Title Association		257
Nastonal Angident Society		271
Wastown! Masonic Accident Association		277.8
av. av Auguston Austriana Americaniana		277
North American Accident Association		280
Northwestern Life Association		283
Northwestern Life Assurance Company	128	200
Odd Fellows Apputty Association.		293
Peoples Accident Association	***	297
Piqua Mutual Aid and Accident Association	-	303
Northwestern Life Association Northwestern Life Association Northwestern Life Assurance Company Old Pellows Accident Company Old Pellows Accident Company Old Pellows Accident Company Old Pellows Accident Association. Pripus Mutsal Aid and Accident Association. Builway Officials and Employes Accident Association. Seandhayatan Mutsal Aid Association. Seandhayatan Mutsal Aid Association. Security Mutsal Aid and Association. Security Mutsal Life Association. Southwestern Mutsal Life Association. Onder writers Accident Association. Under writers Accident Association. Western Accident Association. Western Accident Association. Western Accident Association.	***	300
Security Mutual Life Association	100	310
Silver Seal Accident Association		317
Southwestern Mutual Life Association.	***	
Underwriters Accident Association		326
Western Accident Association	200	310
Woodmen Accided Association. Beneficiary Societies' Annual Statements		
Ancient Order United Workmen		1039
RETEACES FROM FEATHMAL BENEFICIARY SOCIETIES' ANNUAL STATEMENTS. Ancient Order United Workmen. Catholic Knights of America. Catholic Order of Foresteer Endowment Rank, Knights of Pythias. Fraternal in Anonomy of America. Fraternal Infon of America. General Association. Fraternal Infon of American Benevolent Association.		344
Catholic Order of Foresters		349
Fraternal Aid Association		351
Fraternal Union of American Renevolent Association		300
Home Forum Benefit Order		191
Independent Workmen of America		307
Fraction Union to Khief American Benevolent Association Home Ferm Westman of America Home Ferm Westman of America How Legion of Honor Knights and Ladies of Golden Precept Knights and Ladies of Honor Knights and Ladies of Security Loyal Mystic Legiun of America Modern Knights Fidelity Lougue Modern Knights Fidelity Lougue National Union National Union Northwestern Legion of Honor	****	173
Knights and Ladies of Honor		357
Knights and Ladies of Security		384
Modera Kuights Fidelity League	***	385
Modern Woodmen of America		
Mystic Workers of the World		388
Northwestern Legion of Honor	****	400
Royal Neighbors of America		405
Supreme Assembly Royal Society of Goodfellows	****	411
Supreme Council of the Royal Arcanum	555-	424
Mystic Workers of the World National Union Northwestern Legion of Honer Royal Neighter Royal Neighter Supreme Assembly Royal Society of Goodfellows Supreme Council of the Hoyal Arcanum Supreme Court of Honer Supreme Court independent Order of Foresters Supreme Court laddes of the Maccabees The World Supreme Loyal Royal Neighter Supreme Have Laddes of the Maccabees The World Supreme Logs Royalboof Honer Supreme Logs Roy		42
Supreme Hive Ladies of the Maccabees of the World		42
Supreme Lodge of the Rusiness Men's Fraternity	****	43
Supreme Lodge National Reserve Association		400
Supreme Ruling of the Fraternal Mystic Circle	277	44
Supreme Logge of the Rusiness Men's Fraterally Supreme Lodge Snights of Honor. Supreme Lodge National Reserve Association Supreme Ruling of the Fraternal Mystic Circle. Supreme Tribe Ben Hur. Supreme Tribe Ben Hur. Supreme Treat of the Knights of the Maccabees of the World. Women's Catholic Order of Foresters. ONWAMISS ACTIONIZED FOR CORREST TARE.	2000	40
Women's Catholic Order of Foresters	****	45
COMPANIES AUTHORIZED FOR CURRENT YEAR		200

TWENTY-NINTH ANNUAL REPORT

OF THE

AUDITOR OF STATE OF THE STATE OF IOWA

ON

INSURANCE

1898.

C. G. MCCARTHY,

Compiled from annual statements, for the year ending December 31, 1897.

DES MOINES: F. R. CONAWAY, STATE PRINTER, 1808.